



RESOLUTION G2025-66

RESOLUTION AUTHORIZING THE TOWNSHIP ADMINISTRATOR TO ENTER INTO A CONTRACT RENEWAL WITH PRINCIPAL FOR PROVIDING DENTAL, LIFE, VISION AND SHORT-TERM DISABILITY INSURANCE COVERAGE FOR THE ELECTED OFFICIALS AND FULL-TIME EMPLOYEES OF SYMMES TOWNSHIP

WHEREAS, Section 9.833 of the Ohio Administrative Code allows public entities that provide health care benefits for their officers and employees to establish and maintain an individual self-insurance program with public monies to provide authorized health care benefits, including but not limited to, health care, prescription drugs, dental care, and vision care; and

WHEREAS, the Board of Township Trustees do provide health care benefits to the full-time employees and officers at no charge to the employee or officer; and

WHEREAS, the Board of Township Trustees hired a new health care broker in 2022 to find savings where possible and Burnham and Flowers have negotiated with our existing carriers and Principal on behalf of the township; and

WHEREAS, the Board of Township Trustees have decided to renew their agreement with Principal to provide dental, life, vision and short-term disability insurance for the full-time employees and officers of the township.

NOW, THEREFORE, BE IT RESOLVED that the Board of Trustees of Symmes Township, Hamilton County, Ohio takes the following action:

Section 1. That the Symmes Township Trustees hereby authorizes the Township Administrator to enter into a contract renewal with Principal for the purpose of providing dental, vision, life and short-term disability benefits for its full-time employees who work at least 40 hours a week and elected officials for a period of twelve (12) months commencing September 1, 2025.

Section 2. That the cost of said contract for dental shall be a total amount not to exceed the following amounts per month commencing September 1, 2025 (6.8% increase for all members from the existing plan amounts):

- Employee only - \$31.04
- Employee/Spouse - \$93.87
- Employee/Child - \$93.87
- Family - \$136.04

Section 3. That the cost of said contract for vision shall be a total amount not to exceed the following amounts per month commencing September 1, 2025, (0.0% increase for all members from the existing plan amounts):

- Employee only - \$6.98
- Employee/Spouse - \$13.96
- Employee/Child - \$15.01
- Family - \$21.99

Section 4. That the cost of said contract for life shall be a total amount not to exceed the following amounts per month commencing September 1, 2025, (17.0% increase for all members from the existing Basic Life amounts; 0.0% increase for all members from the existing Basic Accidental Death and Dismemberment):

- Basic Life - \$.764 per \$1,000.00
- Basic AD&D - \$.031 per \$1,000.00

Section 5. That the cost of said contract for life shall be a total amount not to exceed the following amounts per month commencing September 1, 2025 (0% increase for all members from the existing short term disability amounts):

- Total Monthly Volume - \$8,224.00
- Rate per \$10.00 - \$.65

Section 6. That the Fiscal Officer is hereby authorized to expend funds to pay Principal from the General Fund (#1000), Parks Fund (#2171) and the Road and Bridge Fund (#2031), and the Street Levy Fund (#2194) upon presentation of proper vouchers thereof.

Section 7. The Board of Trustees of Symmes Township upon majority vote does hereby dispense with the requirement that this Resolution be read on two separate days and hereby authorizes the adoption of this Resolution upon its first reading.

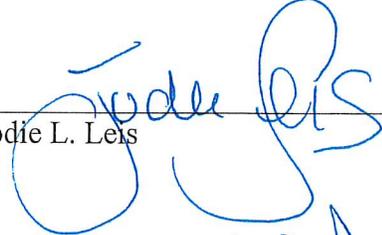
Section 8. It is hereby certified that all formal actions of the Board of Trustees of Symmes Township, Hamilton County, Ohio relating to the adoption of this Resolution were taken in an open meeting of the Board and that all deliberations of the Board were in meetings open to the public, in compliance with all legal requirements, including Section 121.22 of the Ohio Revised Code.

Section 9. This Resolution shall take effect and be enforced from and after the earliest period allowed by law.

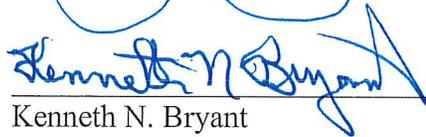
ADOPTED JULY 24, 2025 – RESOLUTION G2025-66

Vote Record: MS. LEIS _____ MR. BRYANT _____ MR. BECK AYE

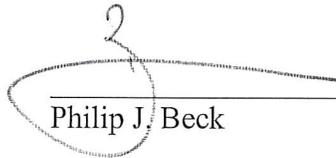
BOARD OF TRUSTEES:



Jodie L. Leis



Kenneth N. Bryant



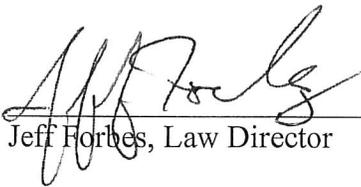
Philip J. Beck

ATTEST:



Joseph C. Grossi, Fiscal Officer

APPROVED AS TO FORM:



Jeff Forbes, Law Director

Kelli Flick

From: Michelle Crockett <mcrockett@acrisure.com>
Sent: Tuesday, June 10, 2025 4:50 PM
To: Kelli Flick
Cc: Ana Colon; Delisa Lechner
Subject: Principal Renewal - Symmes Township

Follow Up Flag: Follow up
Flag Status: Flagged

Hi Kelli,
Below is the Dental, Vision, Life and Disability renewal from Principal. There are some slight changes in rates due to aging of the enrollment. Per conversations if you wanted to offer Long Term Disability and Critical Illness, Principal could revise the life rate to a no increase. The dental plan is getting the standard block increase.

We can shop the coverage out with other carriers if you would like. I know in the past they had coverages with multiple carriers and switched to Principal to keep it all with one.

Thank you!!!!

Symmes Township

Renewal Date: 09/01/2025

Renewal Preview

Rates below assume all coverages renew. A change to the number of coverages or plan designs may cause rates to c

Dental

- At policy anniversary, Dental will be receiving a premium increase of \$106.
- Principal utilizes a block renewal strategy to provide rating stability to employers with less than 100 employees. C factors. The frequency, cost and sophistication of services have increased causing Dental trend to increase at a histo demonstrates our commitment to providing the most reasonable renewals possible.

	<u>Current</u>	<u>Renewal</u>	<u>Lives</u>
Employee	\$29.06	\$31.04	2
Employee & Spouse	\$87.89	\$93.87	6
Employee & Child(ren)	\$87.89	\$93.87	1
Family	\$127.37	\$136.04	7

Open Enrollment

- Members and dependents can elect coverage during the open enrollment period with full benefits.
- If members and dependents don't enroll within 31 days of being eligible or with a qualifying event, their only open enrollment period which typically occurs 30 days prior to their policy anniversary.
- Our Best in Class network now has over 420,000 access points nationwide! Plan options are available which will be for suggestions!

Group Term Life

- At policy anniversary, Life will be receiving a rate increase of \$83.
- This is due to demographics and natural aging with overall enrollment dropping from 17 to 16.
- The number of enrolled members over age 60 increased by 1 member.

	<u>Current</u>	<u>Renewal</u>	<u>Volume</u>	!
Life rate	0.653	0.764	\$750,000	

- Please review/update beneficiaries annually and advise employers to keep records on file.

Accidental Death and Dismemberment

- AD&D is receiving a rate pass this year.

	<u>Current</u>	<u>Renewal</u>	<u>Volume</u>	!
AD&D rate	0.031	0.031	\$750,000	

Short Term Disability

- STD is receiving a rate pass this year.

	<u>Current</u>	<u>Renewal</u>
STD composite rate	0.65	0.65

Volume: \$8,224

Lives: 12

- Please update salaries annually or as changes occur. This will help ensure we have accurate data in the event of a

Vision

- Vision is receiving a rate pass this year.

	<u>Current</u>	<u>Renewal</u>	<u>Lives</u>
Employee	\$6.98	\$6.98	1
Employee & Spouse	\$13.96	\$13.96	6
Employee & Child(ren)	\$15.01	\$15.01	1
Family	\$21.99	\$21.99	6

Open Enrollment

- Members and dependents can elect coverage during the open enrollment period with full benefits.
- If members and dependents don't enroll within 31 days of being eligible or with a qualifying event, their only open enrollment period which typically occurs 30 days prior to their policy anniversary.

Voluntary Term Life

- Voluntary Term Life is receiving a rate pass this year.

	Employee		Spouse	
	<u>Current</u>	<u>Renewal</u>	<u>Current</u>	<u>Renewal</u>
0-29	0.093	0.093	0.093	0.093
30-34	0.102	0.102	0.102	0.102
35-39	0.149	0.149	0.149	0.149
40-44	0.233	0.233	0.233	0.233
45-49	0.381	0.381	0.381	0.381
50-54	0.608	0.608	0.608	0.608
55-59	0.943	0.943	0.943	0.943
60-64	1.454	1.454	1.454	1.454
65-69	2.381	2.381	2.381	2.381
70+	4.012	4.012	4.012	4.012

Lives: 4

Open Enrollment

- A true Open Enrollment is not included with VTL. Members and dependents can elect coverage or increase their coverage with our Periodic Benefit Increase without EOI. Members can elect any amount over the allowed Periodic Benefit Increase of an EOI. Please see policy for more information.
- Please review/update beneficiaries annually and advise employers to keep records on file.

Voluntary AD&D

- Voluntary AD&D is receiving a rate pass this year.

	<u>Current</u>	<u>Renewal</u>	<u>Volume</u>	
AD&D rate	0.031	0.031	\$520,000	!

Accident

- Accident is receiving a rate pass this year.

Lives: 3

	<u>Current</u>	<u>Renewal</u>
Employee	\$8.00	\$8.00
Employee & Spouse	\$13.22	\$13.22
Employee & Child(ren)	\$14.93	\$14.93
Family	\$23.56	\$23.56

Open Enrollment

- Members and dependents can elect coverage during the open enrollment period without Evidence of Insurability.
- If members and dependents don't enroll within 31 days of being eligible or with a qualifying event, their only opportunity which typically occurs 30 days prior to their policy anniversary.

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