

ORDINANCE 30-2024

AN ORDINANCE ESTABLISHING HEALTH CARE BENEFITS FOR EMPLOYEES AND THE MAYOR AND AUTHORIZING THE MAYOR AND FISCAL OFFICER TO ENTER INTO CONTRACTS FOR MAJOR MEDICAL AND OTHER INSURANCES FOR VILLAGE EMPLOYEES AND DECLARING AN EMERGENCY

WHEREAS, the Village of Minerva Park (“Village”) is committed to providing a fringe benefit package to its’ employees and Mayor; and,

WHEREAS, the fringe benefit package shall include life and accidental death and dismemberment, dental, vision, short-term disability, and major medical insurance; and,

WHEREAS, other fringe benefits may be made available to all employees, which cost shall be paid by payroll deduction from the employee; and,

WHEREAS, rates for January 1, 2025, renewal of policies were recently received and include a five percent increase for major medical, 13.5 percent for dental, and approximately \$25 for life and short-term disability.

NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE VILLAGE OF MINERVA PARK, OHIO, THAT:

Section 1. Employees of the Village shall be eligible for life and accidental death and dismemberment, dental, vision, short term disability, and major medical insurance coverage as provided by the Village from time to time upon such terms, conditions and requirements as defined herein. All insurance plans shall begin coverage the first of the month following the start of employment and shall continue through the end of the month of separation. Major medical may, with the approval of the mayor, start on the first day of employment if extenuating circumstances exist.

Section 2. Employees whose spouse has health care benefits available from their employer shall take the coverage available. Employees, who are eligible for family coverage and have a spouse also employed by the Village and eligible for family coverage, may only elect coverage under one of the spouse’s family coverage options. Said spouses may not hold two separate, single coverage plans.

Section 3. The major medical insurance program shall be provided through a high deductible health care plan, which deductibles shall be within the limits set by the Internal Revenue Service as adjusted annually for individual and family plans.

Section 4. The Village provides an Employee Salary Redirection Plan commonly referred to as a Section 125 Plan allowing employees to use pre-tax dollars to contribute to their Health Savings Account (HAS) and purchase other eligible insurance plans.

Section 5. The Village will contribute to a HSA to assist with the deductibles under the various insurance plans. The annual contribution to an employee’s HSA is as follows:

		<u>Single</u>	<u>Family</u>
Village Contribution	Full-Time Employees	\$2,300	\$4,600
Village Contribution	Part-Time Employees	1,150	---

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Section 6. The Village's HSA contribution shall be deposited within ten (10) business days of dates after the start of a new year and on the dates identified below and, in the amounts, listed below:

<u>Payments Due</u>	<u>Percentage of Contribution</u>	<u>Full-Time Employees</u>		<u>Part-Time Employees</u>
		<u>Single</u>	<u>Family</u>	<u>Single</u>
January 1	50%	\$1,150	\$2,300	\$575
April 1	30%	690	1,380	345
July 1	20%	460	920	230

Section 7. The Mayor, upon a written request identifying a significant hardship, may waive all or part of the timing of the employer deposit of the HSA contribution made by the Village.

Section 8. For employees hired after March 31, the HSA contributions shall be pro-rated based upon the number of full months employed by the Village in their initial year.

The Village recognizes that under Internal Revenue Service regulations, eligible expenses of an HSA account are not limited to the major medical deductibles under the Village's major medical plan. The employee is solely responsible for the HSA and how funds are used.

Section 9. Full-time employees who elect to waive any of the Village health insurance must provide proof of coverage from the alternate provider within 30 days of employment or qualifying event. Full-time employees eligible to waive health care coverage shall be compensated \$3,000, per year, payable bi-weekly with the payroll. Eligible means covered under another group policy and not a policy under the Affordable Care Act or its related exchanges.

Section 10. Full-time employees will be required to contribute and pay \$40 per month for single and \$55 for family coverage towards the medical insurance.

Part-time hourly employees who regularly work 20 or more hours per week or part-time salaried positions are eligible for major medical insurance and will be required to contribute and pay 50 percent of the premium amount per month.

Section 11. Part time employees will be eligible for major medical coverage as described above after 90 days of employment; employees must average at least 20 hours per week. The lookback period is a moving year average.

Section 12. It is hereby found and determined that all formal actions of this Council concerning and relating to the adoption of this Ordinance were adopted in an open meeting of this Council, and that any and all deliberations of this Council and any of its committees that resulted in such formal action were in meetings open to the public, in compliance with all legal requirements of the laws of the State of Ohio.

Section 13. The Mayor and Fiscal Officer are authorized to enter into a contracts for major medical insurance with Anther Blue Cross Blue Sheild, The Standard for life and short term disability, Delta Dental, Vision Service Plan.

Section 14. All prior legislation, or any parts thereof, which is/are inconsistent with this Ordinance is/are hereby repealed as to the inconsistent parts thereof.

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Section 15. That this Ordinance is hereby declared to be an emergency measure, necessary for the preservation of the public health, safety, and welfare and specifically for the purpose of obtaining health care for the Village employees. Therefore, this resolution shall take effect and be in force from and after its passage.

Tiffany Southard, Mayor

First Reading: November 14, 2024
Second Reading: November 21, 2024:
Third Reading: December 12, 2024
Passed: December 12, 2024

ATTEST

APPROVED AS TO FORM

Jeffrey Wilcheck, Fiscal Officer

Jesse Shamp, Solicitor