

**Resolution 2024-190**

**A Resolution Approving Contract with Medical Mutual of Ohio (MMO) for the year 2025 with a 16% Increase in Premium**

The Board of Trustees of Franklin Township, Franklin County, Ohio, met in person at a Special Meeting at 12:00 p.m. on Wednesday, December 11, 2024. The trustee marked below made a motion for the adoption of the following Resolution:

**Leezer**

**Fleshman**

**Blevins**

**BE IT RESOLVED** that effective January 1, 2025, the Board of Trustees of Franklin Township, Franklin County, Ohio approves and authorizes a contract with Medical Mutual of Ohio (MMO) for the calendar year 2025 offering health insurance coverage for township employees at a projected premium rate increase of 16%, effective January 1, 2025.

**BE IT FURTHER RESOLVED** that all formal actions of this Board concerning and relating to this Resolution were passed in an open meeting of the Board, and that all deliberations of this Board and any of its committees that resulted in such formal action were in a meeting open to the public, in compliance with all legal requirements including Section 121.22 of the Ohio Revised Code.

**BE IT FURTHER RESOLVED** that this Resolution shall be declared an emergency and be in full force and effective immediately upon its adoption.

*The following trustee marked below seconded the motion:*

**Leezer**

**Fleshman**

**Blevins**

*Roll was called for the adoption of the Resolution, and the vote was as follows:*

**Leezer:**  YES/  NO

**Fleshman:**  YES/  NO

**Blevins:**  YES/  NO

  
\_\_\_\_\_  
Trustee James Leezer

  
\_\_\_\_\_  
Trustee John Fleshman

  
\_\_\_\_\_  
Trustee Mike Blevins

*Adopted:* December 11, 2024



**MEDICAL MUTUAL®**

**PROPRIETARY & CONFIDENTIAL**

Proposal For:

**FRANKLIN TOWNSHIP**

Effective Date: 1/1/2025

End Date: 12/31/2025

County: Franklin

State: Ohio

Quote ID: 0130343-01

Friday, October 18, 2024

8:35 AM



MEDICAL MUTUAL

Group Name: FRANKLIN TOWNSHIP
Effective: January 1, 2025 - December 31, 2025

Table with columns for Deductible Type, Network, and Non-Network. Rows include Single Deductible, Family Deductible, Employer Coinsurance, Office Visits, and Inpatient Services.

Table with columns for Rates Effective 1/1/2025 - 12/31/2025, Enrolled, and Rates. Rows include Single, Employee + Spouse, Employee + Child, Employee + Children, Family, and Monthly Premium.

Table with columns for Group Official Plan/Rate Selections and Initial Here.

Rate Acceptance form with fields for Group Official Initial, Signature, Title, and Date.

\* Some non-network services will be covered at a coinsurance less than what is shown.
\*\* Emergency room visits that do not qualify as an emergency may be covered at a lesser amount.
In accordance with Ohio law, coverage for dependents beyond the federal limiting age of 26 may necessitate additional premium on insured plans.

**FRANKLIN TOWNSHIP**  
**1/1/2025**  
**Disclaimers & Contingencies**

- Proposal expires in 60 days or upon effective date.
  - Rates assume Medical Mutual is the only carrier, with 75% of net eligible employees enrolled.
  - Rates are subject to change if enrollment varies by more than 10% from 59 contracts quoted.
  - Ancillary coverages will be packaged with Medical coverage and not sold separately.
  - Disclosure of disabled participants is required.
  - Misrepresentation may result in rescission of coverage.
  - Rates include standard reporting and administration.
  - Employers must disclose any funding of deductibles or coinsurance provided to employees. If funding is not disclosed, Medical Mutual reserves the right to adjust rates at any time during the contract period. This may result in higher than anticipated rate adjustments.
- Covered employees will automatically have access to Medical Mutual's Basics wellness program, which includes online health resources, health assessments, WW (Weight Watchers) discounts, 24/7 nurse line and tobacco cessation programs. If not already enrolled in a buy up program, additional wellness program options are available upon request for an additional fee.
- The rates in this proposal may include Patient-Centered Outcomes Research Institute Fee (PCORI), Reinsurance Fee, Exchange Fee, and Market Share Fee when applicable which are federally mandated. Additionally, this policy, Medical Mutual, or you as a Plan Sponsor may become subject to taxes, fees or other charges imposed by State, Local, or Federal governments (collectively, "fees"). Medical Mutual reserves the right to adjust your premium or funding rate (or add the fees to the invoice) consistent with the effective date of the new fees imposed by the government. Adjustments may or may not be noted in a line item on monthly invoices. All fees are subject to change during the contract period.
- Change in enrollment of any one plan of more than 10% or the elimination of a plan may require rates to be adjusted.
  - As required by the Affordable Care Act, employees must be notified at least 60 days before the effective date of a material modification if it impacts the contents of the SBC. Please be aware of this requirement when considering an off-renewal plan change or a change in carrier.
  - Premiums and rates reflect 2015 ACA requirement to accumulate drug cost share to the maximum out-of-pocket (MOOP). Use of a third party Pharmacy Benefits Manager (PBM) will require additional fees and additional lead time to implement. Please contact your Medical Mutual representative for further details and explanation.
  - Due to a change in Ohio law, effective with the first renewal on or after January 1, 2016, all existing over-age dependent children (26 and 27 years old) will maintain coverage until they attain the limiting age of 28. No new over-age dependent children will be eligible for coverage. Please note that children with a physical or intellectual disability are not impacted by the change in Ohio law.

**Rate Acceptance**

Group Official Initial: \_\_\_\_\_ *Please initial next to the benefits that have been selected by the group.*

Group Official Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_