

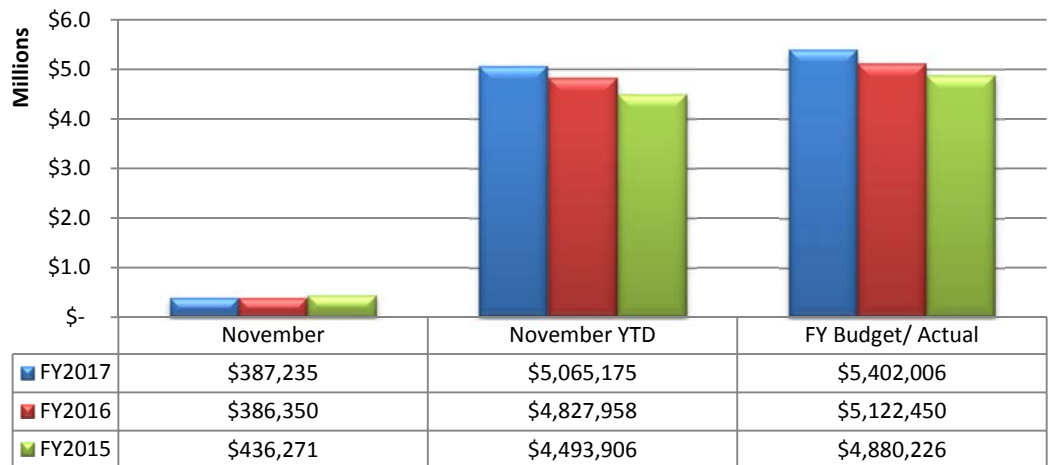


**City of Pataskala Finance Department**  
**James M. Nicholson, Finance Director**  
*Finance Director's Report to Council*

**Current Projects & Issues**

- **October 2017** – The financial results through October 31<sup>st</sup> have been compiled and summarized in the monthly Financial Condition Report, which was previously distributed and is currently available on the city's website. At this point in time, however, I am able to update Council on the status of November's income tax collections.
  - **Income Tax Revenue** - Collections for the month of November are \$387,235 and are roughly equal to November 2016 collections. On a year to-date basis, total collections are \$5,065,175 and are \$237,217 (4.91%) higher than last year. This amount equates to 93.76% of the full-year budget, above the 91.67% straight-line rate if revenues were collected evenly throughout the year. In 2016, the November year to-date collections amount equated to 94.25% of full-year collections, and the rate was 92.08% in 2015. After completing eleven months of the budget year and based upon the current collections rate, it would appear that collections are maintaining a trend that is in line with expectations.

**Income Tax Collections - All Funds**



- **2018 Budget** – Since the November 6<sup>th</sup> Council meeting, no additional changes have been made to the proposed budget. We are looking for Council to have the 4<sup>th</sup> reading of the legislation and adoption at the November 20<sup>th</sup> meeting. In the event that Council determines at that meeting that changes to the proposed budget are required, we would be able to hold a 5<sup>th</sup> reading of the legislation and still be on-track to have an approved 2018 budget by the first December Council meeting.
- **2018 Health Insurance Renewal** – The city's employee medical insurance program is up for renewal for 2018, and over the past six months we have been evaluating all of our options. As

you may recall, we issued a notice earlier this year to our current provider that stated that we would not be renewing with them for 2018. Since that time, we've been working with our new broker, Wells Fargo, and their representatives Brian Gatch and Mark Braidech, to identify a comparable, cost-effective medical insurance program for our employees. Three suitable options were identified, and the information on each plans' coverages, deductibles and costs have been summarized on a report entitled, '*Medical Plan Cost Summary*' which accompanies this report. In addition, a detailed financial analysis of each of the proposals (*2018 Medical Insurance Renewal Analysis*) has been prepared and also accompanies this report. Here's a brief summary of each of the proposals:

- **Remain with the Jefferson Health Plan:** Although we notified the OPEC-HC (Ohio Insurance Services – Frank Harmon) that were leaving the group, the plan administrator, the Jefferson Health Plan (JHP), prepared a 2018 proposal for us to consider. Although the deductibles and coinsurance remain unchanged from 2017, it reflects a 3.0% 2018 rate **increase** over the 2017 rates. At current participation levels, the net financial impact to the city would be an increase of \$19,104 over 2017 costs. Since the premiums are shared 90/10 with the employees, this would reflect a 2.69% increase over 2017. Although this would have the least overall impact to our employees, we are concerned about the risk of remaining with the administrator that was a key player in the OPEC-HC debacle. While they may not have been driving the plan and its issues, at the same time we don't consider them to have 'clean hands' in it either.
- **Join the Central Ohio HealthCare Consortium (COHCC)** – The Central Ohio Healthcare Consortium is a group of central Ohio communities that have joined forces to better manage their healthcare costs and benefits. Established in 1992, it has been successfully serving central Ohio communities since that time. Every city/member has a seat and a voice on the executive board, ensuring that the member interests are appropriately represented. The current COHCC member cities include: Gahanna, Granville, Grove City, Powell, Canal Winchester, Worthington, New Albany, Obetz, Washington Court House and Madison Township. As a potential new member, we would be required to accept one of their seven (7) standard plans. The plan that most closely resembles our current plan has a \$2,500 single/\$5,000 family deductible (as compared to our current \$1,800 single/\$3,600 family deductible). Otherwise, the coverages, benefits, etc. are the same as our current plan. This plan offers comparable benefits at a nearly 3% **reduction** from today's rates. In order to mitigate the financial impact to our employees, the city would assume an additional \$500 single/\$1,000 family of the deductible. This would leave an additional \$200 single/\$400 family that the employee would have to cover as their portion of the deductible. Assuming these changes were acceptable, the city's costs would be up by \$18,289, or 2.57% over 2017.

It is important to note that over the past several years, our employees have typically only used between 50-60% of the deductible amount funded by the city. As a result, the unused deductible funding has been refunded to the city once the claims year has closed for further claims. As a result, it is quite likely that we might not see an overall year-over-year increase if 2018 experience is comparable to that over the past several years.

- **Fully Insured UHC Product** – The final proposal to be considered was the purchase of a fully-insured product on the insurance market. This approach involves no direct pooling of interests and risks to achieve lower rates, and is no different than an individual going

out on the exchanges to purchase a policy. Not surprisingly, the goal of a product like this is to not only cover all claims and associated administrative expenses, but also to create a satisfactory return for the insurance carrier (e.g., profit motive). In this case, the carrier issuing the proposal was United Healthcare (UHC), and the closest product in their line would be significantly different than anything that the city has had for quite some time. It would increase deductibles to \$3,000 single/\$6,000 family, and would also introduce copayments (\$30 office visit, \$60 specialist, \$300 ER visit and \$75 urgent care) that were previously not part of our medical insurance programs. Additionally, it also would introduce prescription copays of between \$10 and \$70 per prescription, which also have not been a part of our plan design. In addition to being structured significantly different than our current program, it also has the highest premium cost. It would call for a 15.6% **increase** in premiums over those currently in place (in addition to the higher deductibles and copays).

Based upon the three proposals received and reviewed above, the administration is recommending that the city enter into an agreement with the COHCC for medical insurance in 2018. In addition to the plan having the benefit of being structured closest to our current plan, it also has the lowest overall cost increase. As a member of the group, we would have access to ours and the group's claims data. This transparency leads to better decision making and accountability. This was sorely lacking in our current group, the OPEC-HC. Of note, the group did inform us that once we've been a member of COHCC for a year, we would have the ability to reasonably modify the plan structure. This would enable us to reconsider deductible levels, etc. at that time.

In addition to the medical insurance, the city will also be renewing our dental, vision and life insurance. Although we would be changing brokers from Ohio Insurance Services (OIS) to Wells Fargo, we will be retaining the same carriers for those coverages (e.g., Delta Dental, VSP and The Standard respectively for dental, vision and life insurance. The coverages and benefits provided by the dental and vision coverage through the COHCC have higher quality benefits than from those provided through OIS. A comprehensive comparison and analyses of the medical and other health insurance plans accompanies this report.

- **2018 Property, Casualty & Liability Insurance Renewal** – We received the initial paper work from our insurance carrier, the Ohio Plan, to ensure that their list of equipment, vehicles, buildings and other assets is correct and up to-date. Copies have been distributed to the department heads to verify the accuracy of the reports. Once this information has been updated, it will be returned to the Ohio Plan for the rate-setting phase of the renewal. We continue to anticipate receiving notice by mid-January of the 2018 renewal rates, and plan to bring the authorizing legislation to Council in early February, 2018.
- **Police Station Bid Opening** – We still continue to work with the bond financing team to prepare for the debt offering for the project. In the event that it is preferable to close the deal in 2018, instead of this year, we confirmed with our bond counsel that the Council-approved 'bank qualified' resolution would be applicable in the subsequent year, not just in 2017. They have affirmed that all of the enabling legislation would comply with all ORC and IRS regulations in 2018, as well as in 2017.
- **Collective Bargaining** – City employees who are members of the USW (e.g. Public Service, Planning & Zoning and Utility employees) recently held a ratification vote on the proposed agreement, and initially approved it. Based upon that notification, we were planning to bring the

collective bargaining agreement to Council to discuss in executive session at the November 20<sup>th</sup> meeting, with ratification legislation brought to Council at the December 4<sup>th</sup> Council meeting. However, they are now raising some questions on a portion of existing contract language that may impact the local's ratification vote. Once both sides have approved the agreement, we will begin the process of preparing retroactive pay calculations for all employees impacted by a December 4<sup>th</sup> ratification date have been prepared.

## Medical Cost Summary

Effective Date: January 1, 2018

		Current MMO/JHP		COHCC	UHC
		Current	Renewal	HRA Option	Fully Insured
Network		MMO	MMO	Choice Plus	Choice
<b><i>In-Network</i></b>					
Deductible		\$1,800 / \$3,600	\$1,800 / \$3,600	\$2,500 / \$5,000	\$3,000 / \$6,000
Coinsurance		100%	100%	100%	100%
Out-of-pocket maximum		\$1,800 / \$3,600	\$1,800 / \$3,600	\$2,500 / \$5,000	\$4,500 / \$9,000
Office visit copayments		Deductible	Deductible	Deductible	\$30
Specialist visit copayments		Deductible	Deductible	Deductible	\$60
Emergency Room copayment		Deductible	Deductible	Deductible	\$300
Urgent Care copayment		Deductible	Deductible	Deductible	\$75
<b><i>Out-of-Network</i></b>					
Deductible		\$3,000 / \$6,000	\$3,000 / \$6,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Coinsurance		80 / 20%	80 / 20%	80 / 20%	70 / 30%
Out-of-pocket maximum		\$8,000 / \$16,000	\$8,000 / \$16,000	\$10,000 / \$20,000	\$10,000 / \$20,000
<b><i>Pharmacy Benefits</i></b>					
Retail		Deductible	Deductible	Deductible	\$10/\$35/\$70
Mail Order		Deductible	Deductible	Deductible	\$25/\$88/\$175
Monthly rates		Current	Renewal	COHCC	UHC
Employee	10	\$650.40	\$669.92	\$631.00	\$751.91
Employee + Spouse	8	\$1,295.20	\$1,334.08	\$1,257.00	\$1,497.34
Employee + Child(ren)	5	\$1,256.80	\$1,294.53	\$1,220.00	\$1,452.95
Family	19	\$1,883.20	\$1,939.73	\$1,828.00	\$2,177.12
<b>Monthly premium</b>		<b>\$58,930.40</b>	<b>\$60,699.36</b>	<b>\$57,198.00</b>	<b>\$68,127.77</b>
<b>Annual premium</b>		<b>\$707,165</b>	<b>\$728,392</b>	<b>\$686,376</b>	<b>\$817,533</b>
<b>% Change over current</b>		<b>N/A</b>	<b>3.00%</b>	<b>-2.94%</b>	<b>15.61%</b>
<b>JHP Reserve Deficit Per Rating Review Package for FY18</b>				<b>\$223,526</b>	<b>\$223,526</b>

### Notes:

Rates above are based on the census data provided by City of Pataskala and assume an 1/1/2018 effective date.

Final rates are subject to actual enrollment, plan design(s) selected and underwriting approval.

*This exhibit is intended as a brief comparison of benefits and does not include all benefits, exclusions or limitations. Please refer to SPD or proposal for full details.*

CITY OF PATASKALA, OHIO  
 2018 MEDICAL INSURANCE RENEWAL ANALYSIS

*Remain w/Jefferson Health Plan - proposed 3% increase w/10% EE contribution & maintain current city deductible/wellness funding (\$1,000 EE & \$2,000 FAM)*

Current Program	# Empl.	Monthly Amount	City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 650.40	\$ 70,244	\$ 5,000	\$ 5,000	\$ 80,244	\$ 7,804	\$ 8,000	\$ 15,804	\$ 78,048	\$ 13,000	\$ 5,000	\$ 96,048
Employee & Spouse	8	\$ 1,295.20	111,905	8,000	8,000	127,905	12,434	12,800	25,234	124,339	20,800	8,000	153,139
Employee & Child(ren)	5	\$ 1,256.80	67,868	5,000	5,000	77,868	7,540	8,000	15,540	75,408	13,000	5,000	93,408
Family	19	\$ 1,883.20	386,433	19,000	19,000	424,433	42,937	30,400	73,337	429,370	49,400	19,000	497,770
<b>Total</b>	<b>42</b>		<b>\$ 636,450</b>	<b>\$ 37,000</b>	<b>\$ 37,000</b>	<b>\$ 710,450</b>	<b>\$ 70,715</b>	<b>\$ 59,200</b>	<b>\$ 129,915</b>	<b>\$ 707,165</b>	<b>\$ 96,200</b>	<b>\$ 37,000</b>	<b>\$ 840,365</b>
			\$ 53,037.50				\$ 5,892.92			\$ 58,930.42			

2018 JHP Proposal	# Empl.	Monthly Amount	City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 669.92	\$ 72,351	\$ 5,000	\$ 5,000	\$ 82,351	\$ 8,039	\$ 8,000	\$ 16,039	\$ 80,390	\$ 13,000	\$ 5,000	\$ 98,390
Employee & Spouse	8	\$ 1,334.08	115,265	8,000	8,000	131,265	12,807	12,800	25,607	128,072	20,800	8,000	156,872
Employee & Child(ren)	5	\$ 1,294.53	69,905	5,000	5,000	79,905	7,767	8,000	15,767	77,672	13,000	5,000	95,672
Family	19	\$ 1,939.73	398,033	19,000	19,000	436,033	44,226	30,400	74,626	442,259	49,400	19,000	510,659
<b>Total</b>	<b>42</b>	<b>3.00%</b>	<b>\$ 655,554</b>	<b>\$ 37,000</b>	<b>\$ 37,000</b>	<b>\$ 729,554</b>	<b>\$ 72,839</b>	<b>\$ 59,200</b>	<b>\$ 132,039</b>	<b>\$ 728,393</b>	<b>\$ 96,200</b>	<b>\$ 37,000</b>	<b>\$ 861,593</b>
			\$ 54,629.50				\$ 6,069.92			\$ 60,699.42			

Net Increase/ (Decrease)			City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 19.52	\$ 2,107	\$ -	\$ -	\$ 2,107	\$ 235	\$ -	\$ 235	\$ 2,342	\$ -	\$ -	\$ 2,342
Employee & Spouse	8	\$ 38.88	3,360	-	-	3,360	373	-	373	3,733	-	-	3,733
Employee & Child(ren)	5	\$ 37.73	2,037	-	-	2,037	227	-	227	2,264	-	-	2,264
Family	19	\$ 56.53	11,600	-	-	11,600	1,289	-	1,289	12,889	-	-	12,889
<b>Total</b>	<b>42</b>		<b>\$ 19,104</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 19,104</b>	<b>\$ 2,124</b>	<b>\$ -</b>	<b>\$ 2,124</b>	<b>\$ 21,228</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 21,228</b>
			\$ 1,592.00			2.69%	\$ 177.00		1.63%	\$ 1,769.00			2.53%

CITY OF PATASKALA, OHIO  
2018 MEDICAL INSURANCE RENEWAL ANALYSIS

**COHCC - 2.94% Rate Decrease w/10% EE Contribution, \$2,500/\$5,000 Deductible w/increased city deductible/wellness funding (\$1,500 EE & \$3,000 FAM)**

Current Program	# Empl.	Monthly Amount	City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 650.40	\$ 70,244	\$ 5,000	\$ 5,000	\$ 80,244	\$ 7,804	\$ 8,000	\$ 15,804	\$ 78,048	\$ 13,000	\$ 5,000	\$ 96,048
Employee & Spouse	8	\$ 1,295.20	111,905	8,000	8,000	127,905	12,434	12,800	25,234	124,339	20,800	8,000	153,139
Employee & Child(ren)	5	\$ 1,256.80	67,868	5,000	5,000	77,868	7,540	8,000	15,540	75,408	13,000	5,000	93,408
Family	19	\$ 1,883.20	386,433	19,000	19,000	424,433	42,937	30,400	73,337	429,370	49,400	19,000	497,770
<b>Total</b>	<b>42</b>		<b>\$ 636,450</b>	<b>\$ 37,000</b>	<b>\$ 37,000</b>	<b>\$ 710,450</b>	<b>\$ 70,715</b>	<b>\$ 59,200</b>	<b>\$ 129,915</b>	<b>\$ 707,165</b>	<b>\$ 96,200</b>	<b>\$ 37,000</b>	<b>\$ 840,365</b>
			\$ 53,037.50				\$ 5,892.92			\$ 58,930.42			

Proposed 2.94% Rate Decrease w/10% EE Contribution	# Empl.	Monthly Amount	City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 631.00	\$ 68,148	\$ 10,000	\$ 5,000	\$ 83,148	\$ 7,572	\$ 10,000	\$ 17,572	\$ 75,720	\$ 20,000	\$ 5,000	\$ 100,720
Employee & Spouse	8	\$ 1,257.00	108,605	16,000	8,000	132,605	12,067	16,000	28,067	120,672	32,000	8,000	160,672
Employee & Child(ren)	5	\$ 1,220.00	65,880	10,000	5,000	80,880	7,320	10,000	17,320	73,200	20,000	5,000	98,200
Family	19	\$ 1,828.00	375,106	38,000	19,000	432,106	41,678	38,000	79,678	416,784	76,000	19,000	511,784
<b>Total</b>	<b>42</b>	<b>-2.94%</b>	<b>\$ 617,739</b>	<b>\$ 74,000</b>	<b>\$ 37,000</b>	<b>\$ 728,739</b>	<b>\$ 68,637</b>	<b>\$ 74,000</b>	<b>\$ 142,637</b>	<b>\$ 686,376</b>	<b>\$ 148,000</b>	<b>\$ 37,000</b>	<b>\$ 871,376</b>
			\$ 51,478.25				\$ 5,719.75			\$ 57,198.00			

Net Incr/(Decr)			City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ (19.40)	\$ (2,096)	\$ 5,000	\$ -	\$ 2,904	\$ (232)	\$ 2,000	\$ 1,768	\$ (2,328)	\$ 7,000	\$ -	\$ 4,672
Employee & Spouse	8	\$ (38.20)	(3,300)	8,000	-	4,700	(367)	3,200	2,833	(3,667)	11,200	-	7,533
Employee & Child(ren)	5	\$ (36.80)	(1,988)	5,000	-	3,012	(220)	2,000	1,780	(2,208)	7,000	-	4,792
Family	19	\$ (55.20)	(11,327)	19,000	-	7,673	(1,259)	7,600	6,341	(12,586)	26,600	-	14,014
<b>Total</b>	<b>42</b>		<b>\$ (18,711)</b>	<b>\$ 37,000</b>	<b>\$ -</b>	<b>\$ 18,289</b>	<b>\$ (2,078)</b>	<b>\$ 14,800</b>	<b>\$ 12,722</b>	<b>\$ (20,789)</b>	<b>\$ 51,800</b>	<b>\$ -</b>	<b>\$ 31,011</b>
			\$ (1,559.25)			2.57%	\$ (173.17)		9.79%	\$ (1,732.42)			3.69%

CITY OF PATASKALA, OHIO  
2018 MEDICAL INSURANCE RENEWAL ANALYSIS

***UHC Fully-Insured - 15.61% rate increase w/10% EE Contribution, \$3,000/\$6,000 Deductible w/increased city deductible/wellness funding (\$1,700 EE & \$3,400 FAM)***

Current Program	# Empl.	Monthly Amount	City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 650.40	\$ 70,244	\$ 5,000	\$ 5,000	\$ 80,244	\$ 7,804	\$ 8,000	\$ 15,804	\$ 78,048	\$ 13,000	\$ 5,000	\$ 96,048
Employee & Spouse	8	\$ 1,295.20	111,905	8,000	8,000	127,905	12,434	12,800	25,234	124,339	20,800	8,000	153,139
Employee & Child(ren)	5	\$ 1,256.80	67,868	5,000	5,000	77,868	7,540	8,000	15,540	75,408	13,000	5,000	93,408
Family	19	\$ 1,883.20	386,433	19,000	19,000	424,433	42,937	30,400	73,337	429,370	49,400	19,000	497,770
<b>Total</b>	<b>42</b>		<b>\$ 636,450</b>	<b>\$ 37,000</b>	<b>\$ 37,000</b>	<b>\$ 710,450</b>	<b>\$ 70,715</b>	<b>\$ 59,200</b>	<b>\$ 129,915</b>	<b>\$ 707,165</b>	<b>\$ 96,200</b>	<b>\$ 37,000</b>	<b>\$ 840,365</b>
			\$ 53,037.50				\$ 5,892.92			\$ 58,930.42			

Proposed 15.61% Rate Increase w/10% EE Contribution	# Empl.	Monthly Amount	City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 751.91	\$ 81,206	\$ 12,000	\$ 5,000	\$ 98,206	\$ 9,023	\$ 13,000	\$ 22,023	\$ 90,229	\$ 25,000	\$ 5,000	\$ 120,229
Employee & Spouse	8	\$ 1,497.34	129,370	19,200	8,000	156,570	14,374	20,800	35,174	143,744	40,000	8,000	191,744
Employee & Child(ren)	5	\$ 1,452.95	78,459	12,000	5,000	95,459	8,718	13,000	21,718	87,177	25,000	5,000	117,177
Family	19	\$ 2,177.12	446,745	45,600	19,000	511,345	49,638	49,400	99,038	496,383	95,000	19,000	610,383
<b>Total</b>	<b>42</b>	<b>15.61%</b>	<b>\$ 735,780</b>	<b>\$ 88,800</b>	<b>\$ 37,000</b>	<b>\$ 861,580</b>	<b>\$ 81,753</b>	<b>\$ 96,200</b>	<b>\$ 177,953</b>	<b>\$ 817,533</b>	<b>\$ 185,000</b>	<b>\$ 37,000</b>	<b>\$ 1,039,533</b>
			\$ 61,315.00				\$ 6,812.75			\$ 68,127.75			

Net Incr/(Decr)			City Share	City Funded Deductible	Wellness	Total City Cost	Employee Share	Employee Deductible	Total Employee Cost	Total Premium Cost	Max Deductible	Maximum Wellness	Total Cost
Employee Only	10	\$ 101.51	\$ 10,962	\$ 7,000	\$ -	\$ 17,962	\$ 1,219	\$ 5,000	\$ 6,219	\$ 12,181	\$ 12,000	\$ -	\$ 24,181
Employee & Spouse	8	\$ 202.14	17,465	11,200	-	28,665	1,940	8,000	9,940	19,405	19,200	-	38,605
Employee & Child(ren)	5	\$ 196.15	10,591	7,000	-	17,591	1,178	5,000	6,178	11,769	12,000	-	23,769
Family	19	\$ 293.92	60,312	26,600	-	86,912	6,701	19,000	25,701	67,013	45,600	-	112,613
<b>Total</b>	<b>42</b>		<b>\$ 99,330</b>	<b>\$ 51,800</b>	<b>\$ -</b>	<b>\$ 151,130</b>	<b>\$ 11,038</b>	<b>\$ 37,000</b>	<b>\$ 48,038</b>	<b>\$ 110,368</b>	<b>\$ 88,800</b>	<b>\$ -</b>	<b>\$ 199,168</b>
			\$ 8,277.50			21.27%	\$ 919.83		36.98%	\$ 9,197.33			23.70%



## Dental PPO Benefit Summary

Effective Date: January 1, 2018

		Delta / GUP Plan B	Delta / COHCC
<b>General plan information</b>		<b>Network</b>	<b>Network</b>
Annual deductible		\$50 / \$150	No Deductible
Individual		\$50	<b>\$0</b>
Family		\$150	<b>\$0</b>
Waived for preventive		Yes	Yes
Annual plan maximum		\$1,000	<b>\$1,500</b>
Lifetime orthodontia plan maximum		No	<b>\$1,500</b>
<b>Covered services</b>			
Diagnostic and preventive services		100%	100%
Basic services		80%	<b>75%</b>
Major services		50%	<b>75%</b>
Orthodontia		No	<b>75%</b>
Cost Comparison	Census	Current	COHCC
<b>Rating tier</b>			
Employee	10	\$25.70	\$36.32
Employee + Spouse	8	\$68.88	\$72.16
Employee + Child(ren)	5	\$68.88	\$89.86
Family	19	\$68.88	\$137.99
<b>Monthly premium</b>		<b>\$2,461.16</b>	<b>\$4,011.59</b>
<b>Annual premium</b>		<b>\$29,534</b>	<b>\$48,139</b>
<b>\$ Change over current</b>		<b>N/A</b>	<b>\$18,605</b>
<b>% Change over current</b>		<b>N/A</b>	<b>63.00%</b>
<b>Rate Guarantee</b>			

**Notes:**

Rates above are based on the census data provided by City of Pataskala and assume an 1  
Final rates are subject to actual enrollment, plan design(s) selected and underwriting app

*This exhibit is intended as a brief comparison of benefits and does not include all benefits, exclusion*

## Vision Benefit Summary

Effective Date: January 1, 2018

	VSP Current	VSP COHCC	
<b>General plan information</b>	<b>In-Network</b>	<b>In-Network</b>	
<b>Network</b>	Basic	<b>Signature</b>	
<b>Copay</b>			
Examination	\$10	\$10	
Materials	\$15	<b>\$10</b>	
<b>Benefit frequency</b>			
Examination	12 months	12 months	
Lenses	12 months	12 months	
Frames	12 months	<b>24 months</b>	
Contacts	12 months	12 months	
<b>Covered services</b>			
<b>Lenses</b>			
Standard Progressive	\$55	\$50	
Premium Progressive	\$95 - \$105	\$50 - \$90	
Custom Progressive	\$150 - \$175	\$120 - \$160	
<b>Contacts - in lieu of glasses</b>	\$150 Allowance	\$120 Allowance	
<b>Other Services</b>			
Corrective Vision Services (e.g. laser vision)	15%	15%	
<b>Cost comparison</b>	<b>Census</b>	<b>Current</b>	<b>VSP COHCC</b>
<b>Rating tier</b>			
Employee +2	10	\$21.44	\$21.99
Employee + Spouse	8	\$21.44	\$21.99
Employee + Child(ren)	5	\$21.44	\$21.99
Family	19	\$21.44	\$21.99
<b>Total</b>	<b>42</b>	<b>\$21.44</b>	<b>\$21.99</b>
<b>Monthly premium</b>		<b>\$1,801</b>	<b>\$1,847</b>
<b>Annual premium</b>		<b>\$21,612</b>	<b>\$22,166</b>
<b>\$ Change over current</b>		<b>N/A</b>	<b>\$554</b>
<b>% Change over current</b>		<b>N/A</b>	<b>2.57%</b>
<b>Rate guarantee</b>			

### Notes:

Rates above are based on the census data provided by City of Pataskala and assume an 1/1/2018 Final rates are subject to actual enrollment, plan design(s) selected and underwriting approval.

*This exhibit is intended as a brief comparison of benefits and does not include all benefits, exclusions or limits.*