

Clermont County - Telephone System Options

In 1994, The Telephone Company was established as an internal service fund and in 2002 the name was changed to The Telecommunications Division (TTD), to develop a county-wide approach to telephony, including a one-stop shop for all types of voice requirements (including but not limited to land lines, cellular, pagers, voice mail, auto attendant, etc.). TTD was created to be self-sufficient both operationally and through upgrades/replacements via a capital budget, but TTD no longer contributes revenues to a separate capital fund.

Other duties include providing support for telephone needs; providing voice and data cabling and connectivity needs; implementing standards in voice systems, voice and data cabling, and to continually monitor, review and adopt changes as needed; to centralize purchasing, inventory control, auditing, support, and billing; to continually strive to reduce costs for all services provided; to institute and manage hardware and software installation, maintenance and upgrades across telephone systems; to monitor telephony systems for security breaches; to plan, implement and update disaster recovery plans, backups and contingency planning.

In 2015, TTD was tasked with looking for ways to reduce costs and to look into other voice solutions to see if they would meet our needs. BCC Administration and TTD staff attended presentations from Cincinnati Bell Next Generation Telephony Solution (NGTS) IP Managed Solution, the Cincinnati Bell Avaya Managed Solution and Masergy UCaaS Managed Solution. The options and companies that provide managed solutions are numerous and we have continued to review and research options.

We have narrowed down our selection to:

- The State of Ohio Next Generation Telephony Solution (NGTS) IP managed solution (Cincinnati Bell Master Service Agreement #MCSA0003). This program has been enhanced and upgraded to the Hosted Enterprise UC (HEUC) managed solution.
- The Avaya upgrade solution of our current system.

The difference between the two systems is that the HEUC solution is an off-premises VoIP (voice over internet protocol) hosted solution running on Cisco equipment and the Avaya solution is an on-premises solution with VoIP, digital and analog running on Avaya equipment.

Clermont County - Telephone System Options		
	Description	5 YR Total
On-Prem Avaya Model		
CBT Spend	Profile - Consolidated CBT Spend (Transport Costs)	\$1,253,400.00
Long Distance	PSTN (Long-Distance)	\$67,500.00
New Avaya On-Prem Solution	New Avaya Solution (Hardware/Software) - One Time	\$375,000.00
	New Avaya Solution (CBTS PM/Install/Training) - One Time	\$150,900.00
Ongoing Maintenance & Support	New Avaya Solution (3-YR PP Hardware Maintenance)	\$199,000.00
	New Avaya Solution (3-YR PP Software Maintenance SA/U/A)	\$312,600.00
Additional Applications	Alertus Application	\$26,000.00
	Call Accounting Software (TeleMate)	\$16,000.00
	Hosted Webex Conferencing Services (7-Callers)	\$11,400.00
Additional Services	Directory Advertising, Internet	\$144,800.00
Total		\$2,556,100.00
Off-Prem Hosted Dedicated Model		
CBT Spend	Consolidated CBT Spend Other CBT Remote Voice & Transport Services Spend	\$1,319,400.00
Long Distance	PSTN (Long-Distance)	\$6,000.00
New Hosted Profile & Endpoints	Profiles	\$1,316,600.00
	Hardware (Phones/Analog Cisco Gateways if owned) - One Time	\$284,500.00
	FSC Building Rewiring Estimate - One Time	\$127,000.00
Ongoing Maintenance & Support	Hardware (Maintenance on Cisco Gateways) 5Yr	\$12,000.00
Additional Applications	Alertus Application, Call Accounting Software (TeleMate), Hosted Webex Conferencing Services	\$0.00
Additional Services	Directory Advertising, Internet	\$144,300.00
Total		\$3,209,800.00

<u>Solution</u>	<u>Pros</u>	<u>Cons</u>
Hosted Enterprise Unified Communications	Fully managed (but TTD can still do moves, add, changes)	If no TTD involvement, turnaround time for moves, add, changes can be up to 3 days; even with TTD involvement some changes could take several days
	All upgrades done by provider, no TTD involvement	Capital investment of switches
	Free long distance (up to 7000 minute pool)	Ongoing maintenance costs on capital investment of switches
	Alertus Notification included	Profile (phone type) different costs based on need/type
	Call accounting software included (replacement for Telemate)	MUST re-wire portions of FSC/DJFS/CSE
		Continued CBT transport costs
		Cisco platform, unknown with staff & county; training required
		Moves to 5-digit dialing
		Must purchase or lease all new telsets (own outright or a continual operating expense with replacement); figure includes purchase
Avaya Upgrade	Avaya platform, no staff or county training required - much less disruption of work for staff	Capital investment
	TTD continues to do moves, add, changes (almost immediate)	Ongoing operating costs
	TTD continues to manage contracts with vendors & billing	Balance of capital funds for TTD is \$245,459, short by \$280,441. This would draw TTD operating fund down to 16% of expenses....doable, but will have to watch revenues and expenses.
	Allow county enough time to re-wire the FSC building	

Recommended Plan of Action (prior to June, 2019):

It is our recommendation to upgrade the current Avaya system to the latest hardware & software. The upgrade of the system will provide the County with a more reliable system for the next five (5) years, which is the life expectancy of the hardware (NOTE: our current system has been in place for 10 years). At that time, we will re-evaluate moving to the Hosted Enterprise UC (HEUC) managed solution provided by Cincinnati Bell via the State of Ohio contract. It is also recommended that an IP managed solution be phased in one campus at a time, with all campuses completed within a one (1) year period.

TTD also fulfills other duties and it is our recommendation to continue to keep the administration of Verizon cell plans and equipment, pager plans and equipment, voice mail, other features, contracts, transport services, invoices, internal billing, etc. consolidated under the management of TTD or ISD for the five (5) year timeframe of the Avaya system. Upon move to an IP managed solution, there is the option to continue as is, centrally managed or de-centralized. Staff can then be re-aligned as well, if necessary.

Clermont County
2019 Final Benefits Renewal
September 19, 2018
Steve Ashe, CEBS
Director, Employee Benefits

Agenda



- 1. 2018 Financials YTD**
- 2. Benchmarking Data**
- 3. 2019 Projected Medical Renewal: Option 1 and Option 2**
- 4. Recommended Medical Strategies**
- 5. 2019 Projected Dental Renewal**
- 6. Dental Contributions**
- 7. Vision Renewal**
- 8. Ancillary Renewal and Recommendations**
- 9. Other Benefit Renewals**
- 10. Next Steps**

Claims Update – 2018 YTD



The following chart is the monthly dashboard HORAN provides Clermont County in order to track how the plan is performing compared to total expected costs:

	Employees	Members	PCORI Fee*	Fixed Costs*	Runout Admin Fee*	Estimated 1st Year Credit from UHC*	Estimated Sun Life Return of Premium*	Reserve Build Tracker*	HORAN Expected Claims	Sun Life Max Claims Liability	Medical Paid Claims	Rx Paid Claims	Total Paid Claims	Total Plan Cost	Expected Total Plan Cost	Actual vs Expected Monthly Total Plan Cost (%)
Jan-18	1,031	2,241	\$489	\$165,824	\$11,890	(\$5,250)	(\$14,090)	\$25,000	\$809,211	\$1,193,950	\$464,985	\$11,141	\$476,126	\$659,989	\$993,074	66%
Feb-18	1,032	2,244	\$490	\$165,807	\$11,890	(\$5,250)	(\$14,090)	\$25,000	\$810,182	\$1,195,108	\$880,948	\$170,720	\$1,051,667	\$1,235,514	\$994,029	124%
Mar-18	1,028	2,240	\$489	\$165,654	\$11,890	(\$5,250)	(\$14,090)	\$25,000	\$864,809	\$1,190,475	\$670,256	\$190,407	\$860,663	\$1,044,356	\$990,519	105%
Apr-18	1,030	2,248	\$491	\$165,898	\$11,890	(\$5,250)	(\$14,090)	\$25,000	\$869,794	\$1,192,792	\$704,577	\$230,983	\$935,559	\$1,119,498	\$995,799	112%
May-18	1,034	2,255	\$492	\$166,051	\$11,890	(\$5,250)	(\$14,090)	\$25,000	\$873,424	\$1,197,424	\$1,253,201	\$258,801	\$1,512,001	\$1,696,095	\$999,734	170%
Jun-18	1,033	2,277	\$497	\$166,861	\$11,890	(\$5,250)	(\$14,090)	\$25,000	\$878,849	\$1,196,266	\$680,517	\$197,314	\$877,831	\$1,062,739	\$1,005,473	106%
Jul-18																
Aug-18																
Sep-18																
Oct-18																
Nov-18																
Dec-18																
Total	6,188	13,505	\$2,949	\$996,094	\$71,342	-\$31,500	-\$84,541	\$150,000	\$5,106,269	\$7,166,013	\$4,654,484	\$1,059,364	\$5,713,847	\$6,818,191	\$5,978,629	114%
Avg. / PEPM	1,031	2,251	\$0.48	\$161	-	-	-	-	\$825	\$1,158	\$752	\$171	\$923	\$1,102	\$966	114%
ISL Loss Ratio (ISL reimbursements / ISL Premium):											Less Estimated Stop Loss Reimbursements:					
24%											\$96,732					
*See Data Notes (page 5) for additional information.											Net Total Plan Cost: \$5,617,115 \$6,721,459 \$5,978,629 112%					

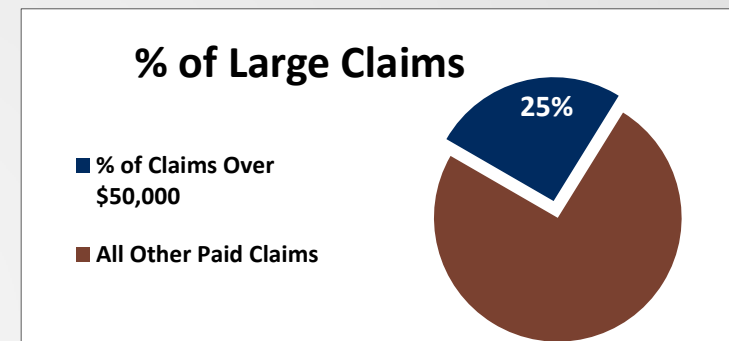
High Dollar Claimants



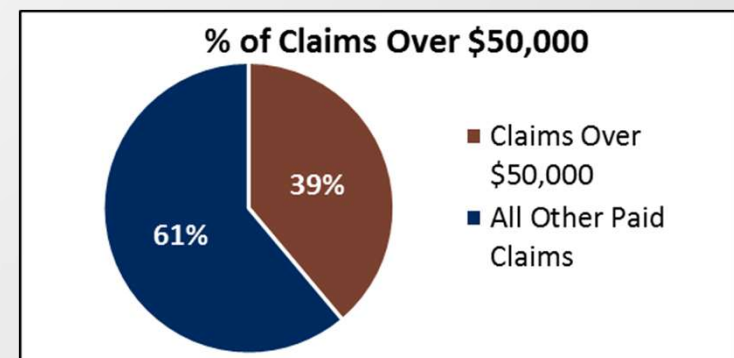
One of the primary drivers of costs impacting the 2019 medical projection is the frequency and severity of higher dollar claimants in 2018:

	# of Claimants Actual YTD 2017	# of Claimants Actual YTD 2018
\$50,000	15.0	18.0
\$75,000	6.0	13.0
\$100,000	2.0	9.0
\$125,000	2.0	8.0
\$150,000	2.0	5.0
\$175,000	2.0	2.0
\$200,000	0.0	2.0
\$250,000	0.0	1.0
\$300,000	0.0	1.0
\$500,000	0.0	0.0

2017 Large Claims as % of Total Spend



2018 Large Claims as % of Total Spend



Benchmarking HDHP - Benefits



Benefits are in line with benchmarks:

Benefit Plan Design

Survey Benchmarks	Clermont County	Industry Group
Number of Health Plans Reported	1	215
In-Network Benefits		
Deductible - Single	\$2,600	\$2,500
Deductible - Family	\$5,200	\$4,500
Plan Coinsurance	100%	100%
Out-of-Pocket Maximum - Single	\$3,000	\$4,000
Out-of-Pocket Maximum - Family	\$6,000	\$8,000

2017 UBA survey data. 2018 data not yet available

Benchmarking HDHP - Premiums



Employee cost share is well below benchmarks:

Total Plan Cost

Survey Benchmarks	Clermont County	Industry Group
Number of Health Plans Reported	1	215
Average Annual Costs Per Employee		
Average Annual Cost per Employee	\$9,032	\$11,619
Employer Share	\$7,655	\$8,954
Employee Share	\$1,378	\$2,665
Total Monthly Premiums		
Type of Premium Split (2, 3, 4, or 5+)	4	63.9%
Total Monthly Premiums		
Single	\$421	\$532
EE+1		\$1,107
EE+CH	\$736	\$980
EE+SP	\$883	\$1,103
Family	\$1,388	\$1,552

Employee Cost Share

Survey Benchmarks	Clermont County	Industry Group
Number of Health Plans Reported	1	215
Employee Share of Premiums		
Monthly Employee Premium Share (\$)		
Single	\$42	\$81
EE+1		\$180
EE+CH	\$132	\$238
EE+SP	\$159	\$305
Family	\$226	\$450
Monthly Employee Premium Share (%)		
Single	10.0%	14.7%
EE+1		15.3%
EE+CH	17.9%	23.6%
EE+SP	18.0%	27.1%
Family	16.3%	28.6%

2017 UBA survey data. 2018 data not yet available

Benchmarking PPO - Benefits



Other than deductibles benefits are in line with benchmarks:

Benefit Plan Design

Survey Benchmarks	Client	Industry Group
Number of Health Plans Reported	1	233
CoPays		
Primary Care Physician CoPay	\$20	\$25
Specialty Care Physician CoPay	\$40	\$38
Urgent Care CoPay	\$35	\$50
Emergency Room CoPay	\$300	\$200
Separate In-Hospital Admission CoPay		\$200
In-Network Benefits		
Deductible - Single	\$2,000	\$750
Deductible - Family	\$4,000	\$2,000
Plan Coinsurance	80%	80%
Out-of-Pocket Maximum - Single	\$4,000	\$4,000
Out-of-Pocket Maximum - Family	\$8,000	\$8,000

Survey Benchmarks	Client	Industry Group
Number of Health Plans Reported	2	533
Prescription Drug Coverage		
Separate Rx Deductible Included	No	5.9%
Annual Single Rx Deductible		\$100
CoPays, Coinsurance, or Both	Both Copay/Coins.	0.6%
# of CoPay or Coinsurance Tiers	4	27.6%
Preferred Generic		\$10
Non-Preferred Generic	\$10	\$10
Preferred Brand	\$40	\$35
Non-Preferred Brand	\$60	\$60
Specialty	25%	\$75
Other		
Mail Order - # of Retail CoPays / 90 day supply	2x Retail Copay	39.8%

2017 UBA survey data. 2018 data not yet available

Benchmarking PPO- Premiums



Employee cost share is well below benchmarks:

Total Plan Cost

Survey Benchmarks	Clermont County	Industry Group
Number of Health Plans Reported	2	553
Average Annual Costs Per Employee		
Average Annual Cost per Employee	\$11,986	\$12,875
Employer Share	\$9,899	\$9,451
Employee Share	\$2,087	\$3,424
Total Monthly Premiums		
Type of Premium Split (2, 3, 4, or 5+)	4	57.9%
Total Monthly Premiums		
Single	\$531	\$642
EE+1		\$1,421
EE+CH	\$930	\$1,116
EE+SP	\$1,116	\$1,269
Family	\$1,753	\$1,748

Employee Cost Share

Survey Benchmarks	Clermont County	Industry Group
Number of Health Plans Reported	2	553
Employee Share of Premiums		
Monthly Employee Premium Share (\$)		
Single	\$64	\$108
EE+1		\$180
EE+CH	\$186	\$384
EE+SP	\$223	\$457
Family	\$320	\$730
Monthly Employee Premium Share (%)		
Single	12.1%	17.1%
EE+1		13.0%
EE+CH	20.0%	34.4%
EE+SP	20.0%	36.6%
Family	18.3%	42.0%

2017 UBA survey data. 2018 data not yet available

UHC Administration:

- As part of their proposal last year UHC agreed to a 2.0% increase, \$12,768 increase.

Sun Life Stop Loss:

- Specific Stop Loss – Sun Life is offering an illustrative renewal increase of 15%, \$120,432 increase.
 - HORAN is in the middle of a request for proposal (RFP) to try and obtain the most competitive stop loss costs.
- Aggregate stop loss increase of 10%, \$3,114 increase.

Medical / Rx Claims Projection:

- Claims projected to increase 7.3%, which is in line with national trend
- Claims projected to increase 5.2% with plan changes and enhancements (4.1% total increase), however, due to the state of the reserves and past borrowing from the General Fund we need to review two options

Recommended Medical Strategies



The following changes results in an approximate 2% claims reduction (\$232k):

Plan Change	Next Steps	Additional Information
Allergy shots covered in full	Remains for 2019	n/a
Virtual Visits reduced copay	Remains for 2019	n/a
Vision exam/refraction are covered under the medical plan	Communicate this will change to UHC standard in 2019 where vision exam/refractions are not covered under medical	Refraction is covered under the eyemed benefit. Eye exams for medical needs will still be covered under the medical plan
Minor surgeries/procedures covered in OV setting under the copay on the PPO plan. Members enrolled in the HDHP pay the negotiated discount price.	Communicate this will change to UHC standard in 2019 where minor surgeries/procedures subject to deductible/co-insurance	Clermont members were responsible for \$5,986.29 total for pharmaceuticals and \$32,401.75 for surgeries. There were 211 surgical claims and 206 pharmaceutical.
All lab and x-rays are currently covered at 100%, no deductible. Change to ded/coinsurance and leave lab/x-ray in office setting at 100%. Outpatient will be more costly than in an office setting.	Communicate this will change to UHC standard in 2019 where non-preventive labs and x-rays will be subject to deductible/co-insurance	
Applied Behavior Analysis (ABA) and Dialysis In-network Coverage Only	Communicate this will change in 2019	Currently no out-of-network utilization, but this is a measure to protect the plan in the future. Robust number of in-network providers.

Recommended Medical Strategies Cont.



Plan Change	Next Steps	Additional Information
<p>Shoulders, Joint and Spine bundling program offered by UHC through The Christ Hospital</p>	<p>Implement for 2019. HORAN negotiated this be added at no increase to administration (~\$10k savings).</p> <p>To drive steerage we recommend decreasing the PPO and HDHP deductibles by \$300 if a members chooses to receive a covered service at The Christ Hospital.</p>	<p>The Spine and Joint Solution (SJS) offers a Centers of Excellence (COE) high-quality network to help customers manage the rapidly rising costs of musculoskeletal procedures (including spinal surgeries and knee and hip replacements) while ensuring that employees and family members recover their health, mobility and lifestyle. At the core of the SJS solution is a network of facilities that qualify for our highest quality COE designation. Customers pay negotiated, bundled rates for most professional and hospital costs at the COE. Members get access to high quality care teams that guide their treatment and recoveries. Suggested incentive for members: waived for PPO and reduce deductible for H.SA.</p>

Fund Balance Update



- Healthcare fund borrowed \$1.2MM from the General Fund and has been depleted with high claims cost these past two years.
- Reserve balance should be at \$1.9MM. Last year we built in \$300k to replenish the fund balance but catastrophic claims depleted these funds. The expected year end fund balance is \$700K.

Option 1: \$300k Reserve Contribution



Below outlines total costs and premiums if we add \$300k to build the reserves and payback the General Fund

2019 Renewal Per Pay - \$300,000 reserve contribution							
PPO							
	Plan Renewal - Monthly	Per Pay	Benefit Credit (county Share)	Employee (non- tobacco)	Employee (tobacco user)	PCP Credit	Employee Change
SGL	\$606.13	\$303.07	\$265.49	\$42.58	\$47.58	-5.00	\$3.45
EE+SP	\$1,272.87	\$636.44	\$515.51	\$130.93	\$135.93	-10.00	\$7.45
EE+CH	\$1,060.76	\$530.38	\$429.60	\$105.78	\$110.78	-5.00	\$6.21
FAM	\$2,000.27	\$1,000.14	\$820.11	\$190.03	\$195.03	-10.00	\$11.09
HDHP							
	Plan Renewal - Monthly	Per Pay	Benefit Credit (county Share)	Employee (non- tobacco)	Employee (tobacco user)	PCP Credit	Employee Change
SGL	\$479.81	\$239.91	\$214.91	\$30.00	\$35.00	-5.00	\$2.48
EE+SP	\$1,007.60	\$503.80	\$418.15	\$95.65	\$100.65	-10.00	\$5.28
EE+CH	\$839.70	\$419.85	\$348.47	\$76.38	\$81.38	-5.00	\$4.40
FAM	\$1,583.41	\$791.71	\$665.04	\$136.67	\$141.67	-10.00	\$7.80
Annual Estimated Cost			Employee	\$2,208,371	Increase	\$142,734	
			County	\$10,928,923		\$654,533	
			GF Portion	\$4,699,437		\$281,449	

Option 2: \$800k Reserve Contribution



Below outlines total costs and premiums if we add \$800k to build the reserves and payback the General Fund

2019 Renewal Per Pay - \$800,000 reserve contribution							
PPO							
	Plan Renewal - Monthly	Per Pay	Benefit Credit (county Share)	Employee (non-tobacco)	Employee (tobacco user)	PCP Credit	Employee Change
SGL	\$629.54	\$314.77	\$275.74	\$44.03	\$49.03	-5.00	\$4.90
EE+SP	\$1,322.03	\$661.02	\$535.42	\$135.60	\$140.60	-10.00	\$12.12
EE+CH	\$1,101.73	\$550.87	\$446.19	\$109.68	\$114.68	-5.00	\$10.11
FAM	\$2,077.53	\$1,038.77	\$851.79	\$196.98	\$201.98	-10.00	\$18.04
HDHP							
	Plan Renewal - Monthly	Per Pay	Benefit Credit (county Share)	Employee (non-tobacco)	Employee (tobacco user)	PCP Credit	Employee Change
SGL	\$498.35	\$249.18	\$224.18	\$30.00	\$35.00	-5.00	\$2.48
EE+SP	\$1,046.52	\$523.26	\$434.30	\$98.96	\$103.96	-10.00	\$8.59
EE+CH	\$872.13	\$436.07	\$361.93	\$79.14	\$84.14	-5.00	\$7.16
FAM	\$1,644.57	\$822.29	\$690.72	\$141.57	\$146.57	-10.00	\$12.70
Annual Estimated Cost			Employee \$	2,286,832	Increase \$	221,195	
			County \$	11,350,494	\$	1,076,104	
			GF Portion \$	4,880,713	\$	462,725	

Additional Changes / Reminders



- UHC upgrading Clermont County to their Advocate4me Customer Service platform at no cost
- Clermont County will allow employees to partner with other HSA banks if they wish
- Continue with the Primary Care Incentive
- Continue with tobacco / non-tobacco rates
- Continue with spousal surcharge

Dental Renewal



Dental Care Plus administration is under rate guarantee until 1/1/21. Projected costs have decreased from our last update, but are still projected to increase overall:

- Enrollment shift to high costing plan
- Trend is approximately 3%
- 2018 projection was a decrease so utilization is more in line with past norms

	2018 Annual	2019 Annual	% Change	\$ Change
Total Costs	\$506,643	\$535,313	5.7%	\$28,670

Dental Contributions



Monthly Dental contributions

Tier	CORE Plan			PREVENTIVE Plan		
	<u>Current Enrollment</u>	<u>Current Rates</u>	<u>Renewal Rates</u>	<u>Current Enrollment</u>	<u>Current Rates</u>	<u>Renewal Rates</u>
Single	363	\$24.88	\$26.28	14	\$14.10	\$14.90
EE + Spouse	149	\$68.56	\$72.44	7	\$38.86	\$41.06
EE + Child(ren)	91	\$63.12	\$66.70	4	\$35.78	\$37.80
Family	212	\$76.54	\$80.88	9	\$43.38	\$45.84

Vision Renewal and Contributions



Currently, Voluntary Vision is offered through EyeMed. Due to the affiliation with Health Action Council, Clermont has access to a vision plan also through EyeMed.

- Lower rates
- Better plan design
- Guaranteed until 1/1/23
- No disruption since Clermont is staying with EyeMed

Recommendation is to move to the EyeMed plan through HAC

		EyeMed Current	EyeMed Health Action Council
Employee Only	299	\$5.93	\$5.63
EE + SP	139	\$13.19	\$11.83
EE + CH(ren)	82	\$13.81	\$13.52
Family	167	\$16.15	\$16.15

Vision Benefits



Benefits	EyeMed Current		EyeMed Health Action Council	
	Network	Out-of-Network	Network	Out-of-Network
Network Name	Access		Insight	
Exam with Dilatation as Necessary	\$10 copay	Reimbursed up to \$35	\$10 copay	Reimbursed up to \$40
Standard Plastic Lenses				
Single Vision	\$25 copay	Reimbursed up to \$25	\$20 copay	Reimbursed up to \$40
Bifocal	\$25 copay	Reimbursed up to \$40	\$20 copay	Reimbursed up to \$60
Trifocal	\$25 copay	Reimbursed up to \$55	\$20 copay	Reimbursed up to \$80
Frames/Frame Allowance	\$120 retail allowance, 20% discount on add'l amount	Reimbursed up to \$60	\$130 retail allowance, 20% discount on add'l amount	Reimbursed up to \$65
Lens Options- Single Vision				
UV Coating	\$15	Not covered	\$15	Not covered
Tint	\$15	Not covered	\$15	Not covered
Standard Scratch Resistance	\$15	Not covered	\$0	\$8
Standard Polycarbonate	\$0	\$20	\$40	\$20
Standard Anti-Reflective	\$45	Not covered	\$45	Not covered
Other add ons and services	20% discount	Not covered	20% discount	Not covered
Contact Lenses				
Contact Lense Allowance	\$120 retail allowance	Reimbursed up to \$96	\$130 retail allowance	Reimbursed up to \$100
Conventional	\$120 retail allowance, 15% discount on add'l amount	Reimbursed up to \$96	\$130 retail allowance, 15% discount on add'l amount	Reimbursed up to \$100
Disposables	\$120 retail allowance	Reimbursed up to \$96	\$130 retail allowance	Reimbursed up to \$100
Medically Necessary	Covered in full	Reimbursed up to \$200	Covered in full	Reimbursed up to \$210
Laser Vision Correction (Lasik or PRK)	Discount only	Not covered	Discount only	Not covered
Allowed Frequencies				
Exams	12 months		12 months	
Frames	24 months		24 months	
Lenses or Contact Lenses	12 months		12 months	
Participation Requirements				
Rate Guarantee	N/A		N/A	
Benefits of HAC partnership				Performance Guarantees Security Agreement 1 year of ID theft monitoring if data breach occurs Includes Freedom Pass - special deals with Target and Sears Optical and ContactsDirect.com Additional Pairs Benefit Hearing Aid discount

Ancillary Renewal and Recommendation



Voluntary Life, Basic Life and Long Term-Disability are up for renewal 1/1/19

HORAN conducted an RFP. Below summarizes competitive bids

- Symetra (incumbent) provided a rate hold on all lines
- LFG is \$4,600 below current guaranteed for three years
- Voya is \$5,200 below current guaranteed for three years and offering a \$5k tech credit

Recommendation is to move to Voya matching plans as closely as possible

Other Benefit Renewals



Chard Snyder / Flexible Spending Account (FSA): Renews 1/1/19

TriHealth / EAP: Renews 1/1/19

P&A Group / COBRA: Rate hold

Next Steps



- Decision on Medical Option 1 (\$300k) or Option 2 (\$800k)
- Stop Loss RFP and final decisions
- EyeMed and Voya Implementation
- Benefits Fair 10/18
- Open Enrollment tentatively set for 10/26 – 11/12



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Questions?

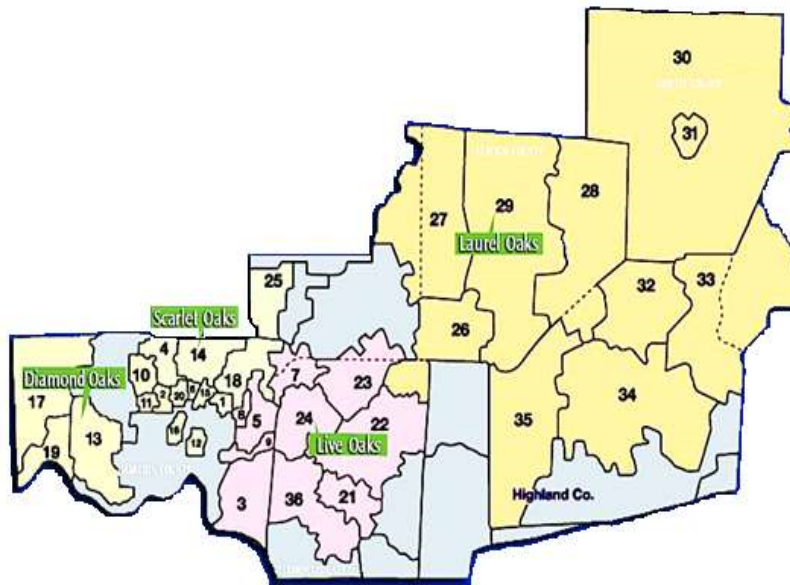


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Fairfield Local. **Finneytown**. Forest Hills. **Goshen**. Greenfield. **Hillsboro**. Indian Hill
Lockland. **Loveland**. Lynchburg-Clay. Madeira. **Mariemont**. Mason. Miami Trace. **Milford**
Mt. Healthy. North College Hill. Norwood. **Oak Hills**. Princeton. Reading. **Southwest**
St. Bernard-Elmwood Place. **Sycamore**. Three Rivers. Washington Court House
West Clermont. Wilmington. Winton Woods. **Wyoming**



Four campuses



SCARLET OAKS
PUBLIC SAFETY SERVICES
ADULT SERVICES

WILMINGTON

LAUREL OAKS



DIAMOND OAKS

MILFORD

LIVE OAKS



Preparing youth and adults

Annually serve 16,000+
high school and middle
school students and
18,000 adults



High school students can choose from 31 different career paths at our campuses.

Career programs range from healthcare to firefighting to robotics to law enforcement to aviation maintenance and more.



High school students can earn college credit AND professional credentials.



Satellite programs serve students in their own school.

More than 16,000 students study marketing, teaching professions, engineering, IT, business, biomedical science and more each year through Great Oaks at their own school.



Partnering with employers

1,442

advisory committee
members drive what
and how students
learn



The Result

93% of our students continue their educations, are employed or both

95% of our employers would employ students again

174 students in 2018 went to national career skills competitions

Great Oaks Effectiveness Report, 2017

Economic Impact

\$115+ million

Yearly economic impact in
Southwest Ohio

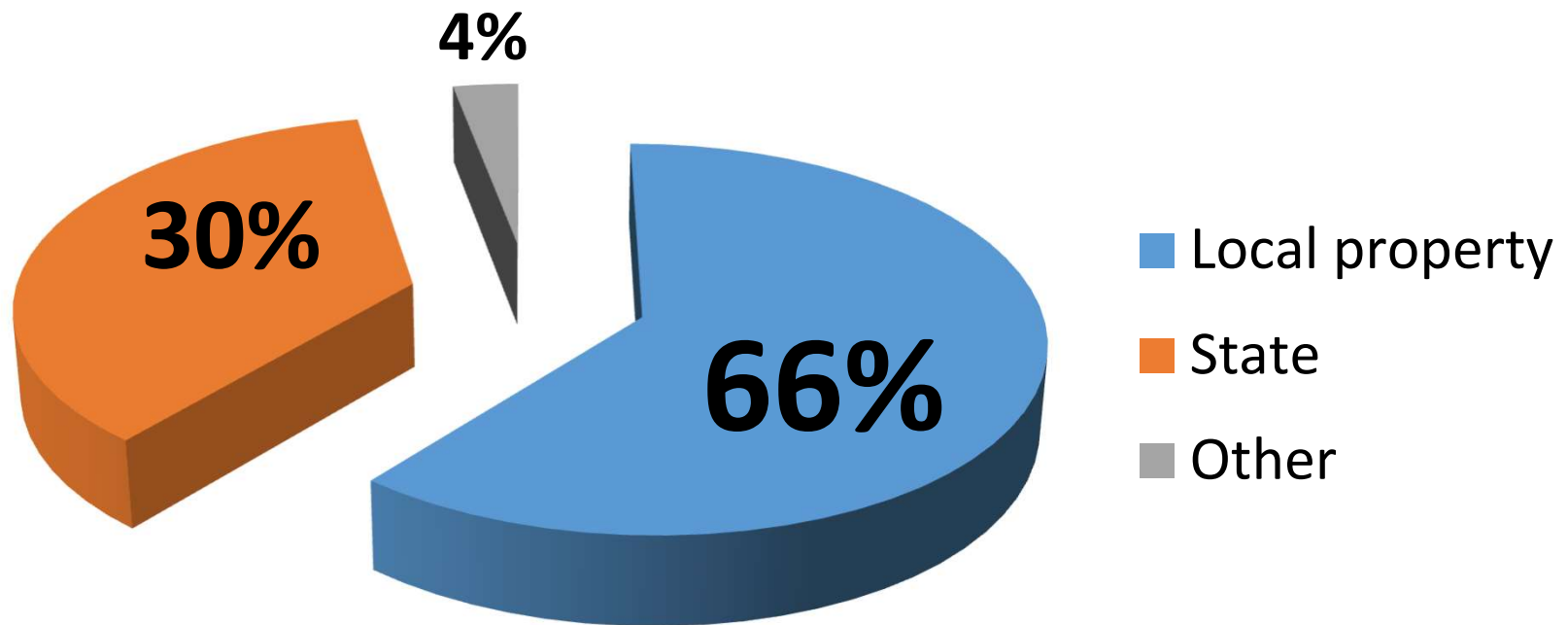
UC Economic Center Study released Jan, 2018

To view this report visit:

https://www.greatoaks.com/wp-content/uploads/2018/07/GreatOaks_Infographic-Final-11.30.17.pdf



Financed through taxes



Adult programs are operated on a cost recovery basis

This funding has financed renovations at Diamond Oaks and Scarlet Oaks.



November 2018: Renew 2.7-mill levy



Future plans include needed renovations at Live Oaks and Laurel Oaks as well as increasing capacity at all campuses.



November 2018: Renew 2.7-mill levy



**The challenge:
Our 2.7-mill levy,
the only source of
local funding,
expires in 2019.**

**This millage has not
changed since 1988.**



**We are asking our
community to
RENEW the 2.7-mill
levy for a continuing
period.**

**As a renewal, this will not
increase taxes.**

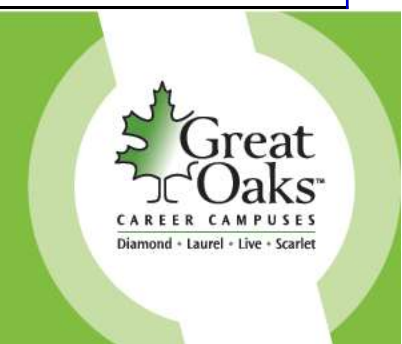


Executive Summary

Five Year Forecast - Simplified Statement

	Fiscal Year 2018	Fiscal Year 2019	Fiscal Year 2020	Fiscal Year 2021	Fiscal Year 2022
Beginning Balance	29,034,109	29,344,097	29,774,829	30,187,292	30,870,317
+ Revenue	65,763,934	64,893,105	44,134,802	23,998,048	24,387,711
+ Proposed Renew/Replacement Levies	-	-	20,718,378	41,552,539	41,789,275
+ Proposed New Levies	-	-	-	-	-
- Expenditures	(65,453,946)	(64,462,372)	(64,440,716)	(64,867,562)	(65,392,376)
= Revenue Surplus or Deficit	309,988	430,732	412,463	683,025	784,610
Ending Balance	29,344,097	29,774,829	30,187,292	30,870,317	31,654,927
Revenue Surplus or Deficit w/o Levies	309,988	430,732	(20,305,915)	(40,869,514)	(41,004,665)
Ending Balance w/o Levies	29,344,097	29,774,829	9,468,915	(31,400,599)	(72,405,264)

Without a levy renewal, Great Oaks would be out of funds in 2021.



Advantage:

Great Oaks is well-known

88% awareness

Fallon Research Study 2017

77% in 2007

November 2018: Renew 2.7-mill levy



Advantage:

Great Oaks is well-liked

72% favorable impression

Fallon Research Study 2017

64% in 2007

November 2018: Renew 2.7-mill levy



Our goal: To continue supporting our communities, partner school districts, and students with relevant, effective career education.

Helping our communities understand Great Oaks' role is critical in meeting this goal.



Questions?
Thank you!

November 2018: Renew 2.7-mill levy

