

Prepared for:



Presented by:

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City of North Royalton

Effective Date: 1/01/2024

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Medical & Pharmacy



Fully Insured



City of North Royalton

Effective Date: 1/01/2024

		Current		Renewal Initial		Renewal Revised	
		UHC		UHC		UHC	
		\$2500 H.S.A.		\$2500 H.S.A.		\$2500 H.S.A.	
		NETWORK	NON-NETWORK	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK
Deductible							
	Single	\$2,500	\$5,000	\$2,500	\$5,000	\$2,500	\$5,000
	Family	\$5,000	\$10,000	\$5,000	\$10,000	\$5,000	\$10,000
Coinsurance %		100%	70%	100%	70%	100%	70%
OOP Max							
	Single	\$2,500	\$10,000	\$2,500	\$10,000	\$2,500	\$10,000
	Family	\$5,000	\$20,000	\$5,000	\$20,000	\$5,000	\$20,000
Preventative Exam		100%	70%	100%	70%	100%	70%
Office Visit							
	PCP	100% after Ded	70% after Ded	100% after Ded	70% after Ded	100% after Ded	70% after Ded
	Specialist	100% after Ded	70% after Ded	100% after Ded	70% after Ded	100% after Ded	70% after Ded
Diagnostic Lab and X ray		100% after Ded	70% after Ded	100% after Ded	70% after Ded	100% after Ded	70% after Ded
Emergency Room		100% after Ded	100% after Ded	100% after Ded	100% after Ded	100% after Ded	100% after Ded
Urgent Care		100% after Ded	70% after Ded	100% after Ded	70% after Ded	100% after Ded	70% after Ded
Rx:							
		Retail	Mail Order	Retail	Mail Order	Retail	Mail Order
Rx Deductible		N/A		N/A		N/A	
Tier One							
Tier Two							
Tier Three		Covered under the major medical		Covered under the major medical		Covered under the major medical	
Tier Four							
Day Supply							
Employee	51	\$724.26		\$868.39		\$774.96	
Family	110	\$1,946.29		\$2,333.61		\$2,082.54	
Monthly		\$251,029		\$300,985		\$268,602	
Annual		\$3,012,350		\$3,611,820		\$3,223,228	
	\$ Adjustment			\$599,470		\$210,878	
	% Adjustment			19.9%		7.0%	
	Estimated H.S.A. Liability	\$480,150		\$480,150		\$480,150	
	Annual Total Estimated Cost	\$3,492,500		\$4,091,970		\$3,703,378	
	\$ Adjustment			\$599,470		\$210,878	
	% Adjustment			17.2%		6.0%	

(Based on current enrollment)

City of North Royalton 01/01/2024		
		
Dental	AM Best A+	
	CURRENT	
	Plan - PPO	
FINANCIAL		
Annual Premium	\$127,757	
Percent Change		
Rate Guarantee	1/1/2023-1/1/2025	
Dental Rate	Per employee per month	
	<i>EE</i> 32	\$28.60
	<i>FAM</i> 116	\$83.89
NETWORK		
Network	PDP Plus Network	
ANNUAL DEDUCTIBLE		
	In-Network	Out-of-Network
Individual & Family	\$50 / \$150	\$50 / \$150
Waived for Type 1	Yes	Yes
MAXIMUM		
	In-Network	Out-of-Network
Annual Maximum	\$1500	\$1500
DIAGNOSTIC & PREVENTIVE		
	In-Network	Out-of-Network
Oral Exams	100%	100%
Full Mouth X-rays	100%	100%

City of North Royalton 01/01/2024		
		
Dental	AM Best A+	
	CURRENT	
	Plan - PPO	
RESTORATIVE SERVICES		
	In-Network	Out-of-Network
Amalgam (Silver) Fillings	80%	80%
Composite (White) Fillings	80%	80%
SURGICAL SERVICES		
	In-Network	Out-of-Network
Endodontics	80%	80%
Periodontics (Surgical)	80%	80%
Oral Surgery	80%	80%
ORTHODONTIA SERVICES		
Orthodontia Eligibility	Adult & child	
	In-Network	Out-of-Network
Orthodontia Services	50%	50%
Orthodontia Lifetime Max	\$1,000	\$1,000

City of North Royalton 01/01/2024			
Vision		AM Best A+	
		CURRENT	
		Plan - PPO	
FINANCIAL			
Annual Premium		\$20,503	
Rate Guarantee		1/1/2023-1/1/2027	
Vision Rate		Per employee per month	
	<i>EE</i>	32	\$5.580
	<i>FAM</i>	116	\$13.190
NETWORK			
Network		Davis Vision	
EXAMS			
Exam Frequency		1 per 12 mo	
		In-Network	Out-of-Network
Exam		100% after \$10 copay	Up to \$45
LENSES			
		In-Network	Out-of-Network
Single Vision		Covered in full	Up to \$30
Bifocal		Covered in full	Up to \$50
Trifocal		Covered in full	Up to \$60
FRAMES			
Discount Beyond Allowance		20%	
Frame Frequency		1 per 12 mo	
		In-Network	Out-of-Network
Retail Allowance		Up to \$130	Up to \$70
CONTACT LENSES			
Lens Frequency		1 per 12 mo	
		In-Network	Out-of-Network
Conventional		Covered in Full (medically Necessary) & \$0 copay with an allowance of up to \$130 (Elective Contacts)	Up to \$210 (Medically Necessary) & Up to \$105 (Elective Contacts)

This is a summary of information and does not guarantee benefits.
 In the event a discrepancy exists, the policy provisions or carrier proposal will prevail.

Group Life and AD&D		Current
City of North Royalton		Metlife
		1/1/2023-1/1/2026
Class I - All FT Police and Fire Fighters	Life	\$15,000
	AD&D	\$30,000
Class II - All Other Active Full Time EE's	Life	\$15,000
	AD&D	\$15,000
Earnings Definition		
Age Reduction Schedule		At age 65: 33% reduction Age 75: 50%
Accelerated Death Benefit		75% to \$500,000
Conversion Provision		Included
Waiver of Premium		Included
Participation Requirement		100%
Rate Guarantee		1/1/2023-1/1/2026
		Current
Estimated Volume Life		\$2,350,050
Estimated Volume AD&D: Police & Fire		\$2,010,000
Estimated Volume AD&D: All Others		\$1,350,000
Life Rate/\$1,000		\$0.218
AD&D Rate/\$1,000		\$0.035
Monthly		\$630
Annual		\$7,559
Adjustment		

Compensation Disclosure - How We Get Paid

The Fedeli Group is committed to evaluating, developing, and executing strategy based on your specific needs. This includes providing insurance placement, communications, compliance, advocacy and other related services to you, our client. For our efforts, we are compensated in a variety of ways, primarily in the form of commissions paid by insurance companies and, sometimes, fees paid by clients.

Commission Income:

Commission, calculated as a percentage of the premium paid or PEPM, is paid to us by the insurer for the sale and servicing of an insurance policy. Our commission is included in the premium paid by you.

Indirect Compensation:

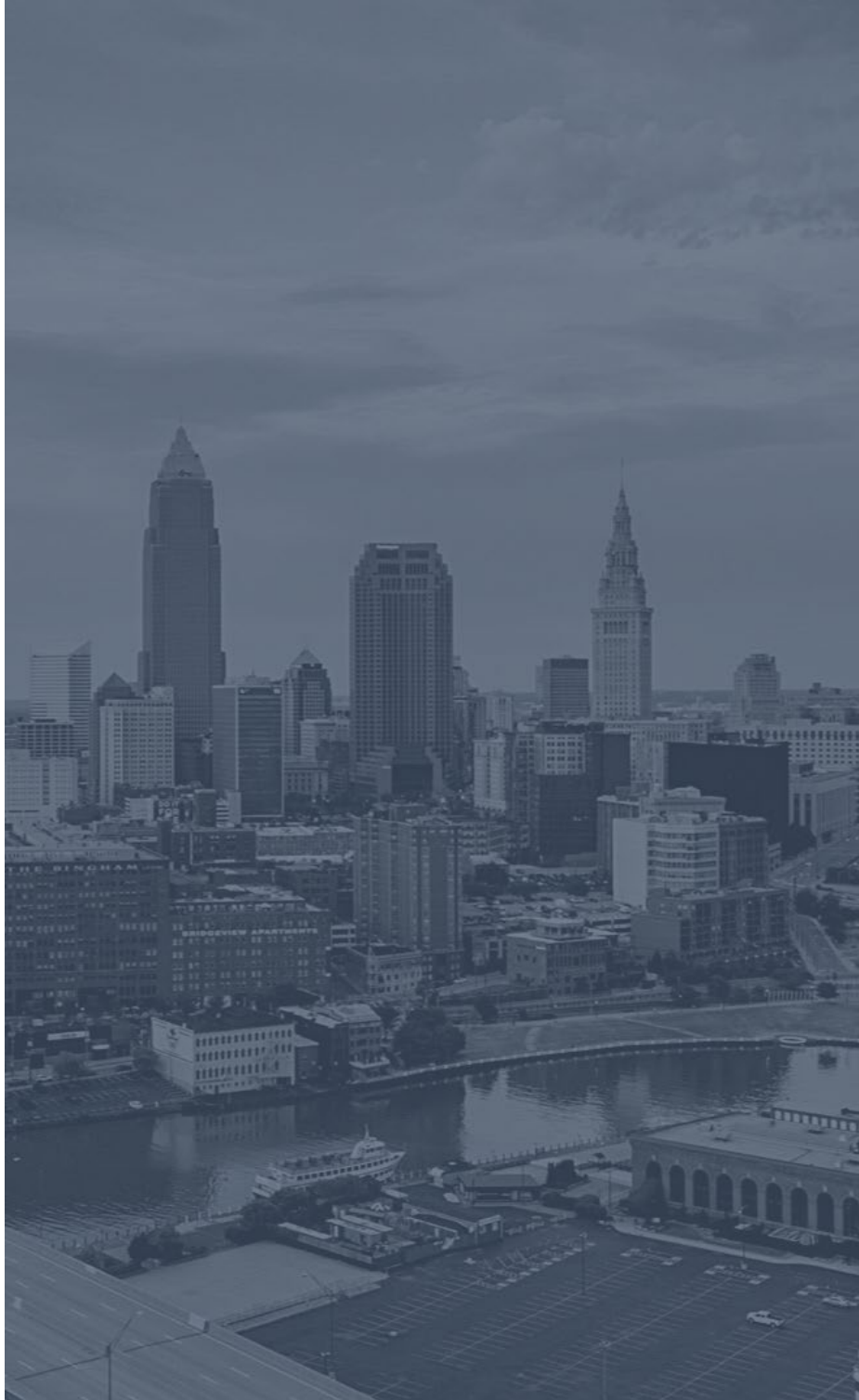
On occasion, we may be eligible for indirect compensation in the form of override income and other benefits. These forms of compensations are not guaranteed and will change based on the ongoing fluctuation of overall books of business with each unique carrier.

Override Income: These commissions, in fixed amounts, are established annually in advance based on historical performance measured by criteria comparable to those by which contingent commissions are calculated. We refer to these commissions as overrides or guaranteed supplemental commissions. **Override income does not impact your premiums.**

Other Compensation and Benefits: We may receive revenue or further benefits from our insurance activities in other ways, including, but not limited to, insurance company promotional events, payment from insurers for promotional marketing and/or employee training and development, fees or a percentage of the interest paid to us for the administration of premium finance contracts and interest paid to us by financial institutions earned on accounts in which we hold your premium payments pending remittance to the insurance company. **Any other compensation or benefits will not impact your premiums.**

Fees Paid by Clients:

Any fee charged for the placement of insurance, or any other consulting service(s), will be detailed in our agreed to Scope of Service prior to engagement of the project. **Any direct fees paid will not impact your premium.**



THE
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