



**CITY OF BROADVIEW HEIGHTS
RESOLUTION NO. 2025-165**

INTRODUCED BY: MAYOR ALAI AND THE ENTIRE COUNCIL

**A RESOLUTION AUTHORIZING THE MAYOR TO ENTER INTO AN
AGREEMENT WITH MEDICAL MUTUAL OF OHIO FOR THE PROVISION OF
MEDICAL INSURANCE FOR THE EMPLOYEES OF THE CITY OF BROADVIEW
HEIGHTS FOR THE PERIOD JANUARY 1, 2026 THROUGH DECEMBER 31,
2026 AND DECLARING AN EMERGENCY**

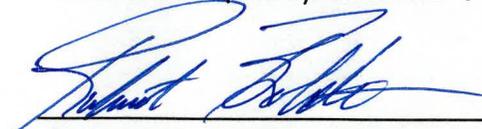
WHEREAS, the City Council has determined that it is in the best interest of the City to enter into an agreement with Medical Mutual of Ohio for the provision of Medical Insurance for the employees of the City of Broadview Heights for the period of January 1, 2026 through December 31, 2026.

NOW, THEREFORE, BE IT ORDAINED BY THE COUNCIL OF THE CITY OF BROADVIEW HEIGHTS, COUNTY OF CUYAHOGA AND STATE OF OHIO:

SECTION 1. The Mayor is hereby and herein authorized and directed to enter into an agreement with Medical Mutual of Ohio for the provision of Medical Insurance for the employees of the City of Broadview Heights for the period of January 1, 2026 through December 31, 2026 as delineated in Exhibit "A" attached hereto and made a part hereof as if fully rewritten herein.

SECTION 2. This Resolution is declared to be an emergency measure necessary for the immediate preservation of the public health, safety and welfare and for the further reason stated in the preamble, and provided it receives the affirmative vote of five (5) or more of the members of Council and the signature of the Mayor; otherwise it shall take effect and be in force from and after the earliest period allowed by law..

Passed and Adopted by the Council on this 1st day of December, 2025



Robert Boldt, President of Council



Samuel J. Alai, Mayor

December 1, 2025

Date

Robin Parsons

December 1, 2025

Attest: Robin Parsons, Clerk of Council

Date

**City of Broadview Heights
Interoffice Memorandum**

To: Members of Council
From: David A. Pfaff, Finance Director
Date: November 19, 2025
Re: 2026 Medical/Dental/Vision Coverage Renewal Rates

Attached is my spreadsheet and documents from the Fedeli Group outlining our Medical, Dental, and Vision renewal rates effective January 1, 2026.

The renewal for Medical coverage is just under 12%, which is just slightly higher than the current market trend which is very reasonable considering our recent claim experience. Also, we are coming off a 22-month renewal.

Dental coverage is increasing approximately 14% and Vision coverage approximately 4%. Once again this would appear reasonable as our rates have not increase since 2023.

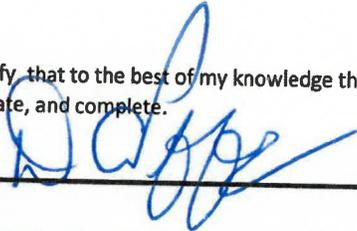
Overall, considering the premium rates, contributions to employees Health Saving Accounts, and employee contributions, I estimate our net cost to be approximately \$2,967,000, which represents approximately a 10.7% increase over the annualized amount of our last renewal.

cc: Sam Alai, Mayor

Request for Council Authorization to Purchase Form

Description of Item or Service	Medical, Rx Insurance, Life AD&D, Employee Assistance
Vendor	Medical Mutual of Ohio
Dates of Contract	1/1/2026 - 12/31/2026
Contract or Purchase Price - Estimate based on current enrollment	\$ 2,663,218.00
If over \$77,250 - Was purchase competitively bid If under \$77,250 Were Multiple Quotes Obtained	No
If no, state reason	Exempt from bidding
State Contract or Other Purchasing Consortium Contract Number	
If yes, list other pricing or attach separate sheet:	

I hereby certify that to the best of my knowledge the above information is true, accurate, and complete.



Signature:

Date:

11/19/2025

For Finance Department Usage:

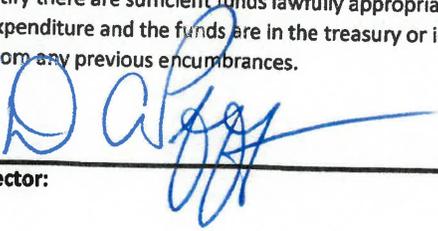
Account Number

Amount

Amount needed to meet this obligation is included in the proposed 2026 Annual Appropriations. Funds will be certified via Purchase Order after January 1, 2026.

\$

I hereby certify there are sufficient funds lawfully appropriated for the proposed expenditure and the funds are in the treasury or in the proper fund, free from any previous encumbrances.



Finance Director:

Date:

11/19/2025

Notes:

Group Life and AD&D Proposal

City of Broadview Heights

Effective Date: January 1, 2026

	Current MMO	Renewal MMO
Type I	Life	Life
Age Reductions	65% @ age 65; 50% @ age 70	65% @ age 65; 50% @ age 70
Accelerated Death Benefit	Included	Included
Conversion Provision	Included	Included
Waiver of Premium	Included	Included
Participation Requirement	100%	100%
Estimated Volume	\$15,656,300	\$15,656,300
Life Rate per \$1,000	\$0.150	\$0.150
AD&D Rate per \$1,000	\$0.040	\$0.040
Monthly Premium	\$2,975	\$2,975
Annual Premium	\$35,696	\$35,696
Annual Cost Difference		\$0
Percent Change		0.0%
Rate Guarantee		2 Years
Notes		

Based on current enrollment

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.

**City of Broadview Heights
2026 Benefit Renewal Rates
Effective January 1, 2026**

Medical Coverage is through Medical Mutual of Ohio
Dental Coverage is through Ameritas

Plan	Current Rate	Renewal Rate	% Increase
Health Savings Account Plan			
Single	\$ 789.13	\$ 882.93	11.89%
Family	\$ 1,972.99	\$ 2,208.85	11.95%
PPO Plan			
Single	\$ 1,167.83	\$ 1,307.67	11.97%
Family	\$ 2,921.28	\$ 3,271.53	11.99%
HRA Plan			
Single	\$ 801.15	\$ 894.13	11.61%
Family	\$ 1,998.34	\$ 2,237.22	11.95%
Dental			
Single	\$ 34.84	\$ 39.88	14.47%
Family	\$ 108.92	\$ 124.72	14.51%
Vision			
Single	\$ 8.96	\$ 9.32	4.02%
Family	\$ 20.20	\$ 21.00	3.96%

			Employee Contribution	
Total Cost w/Dental & Vision				
Health Savings Account Plan				
Single	\$ 832.93	\$ 932.13	11.91%	\$ 102.52
Family	\$ 2,102.11	\$ 2,354.57	12.01%	\$ 248.88
PPO Plan				
Single	\$ 1,211.63	\$ 1,356.87	11.99%	\$ 434.18
Family	\$ 3,050.40	\$ 3,417.25	12.03%	\$ 1,177.32
HRA Plan				
Single	\$ 844.95	\$ 943.33	11.64%	\$ 94.34
Family	\$ 2,127.46	\$ 2,382.94	12.01%	\$ 238.30

Health Savings Account Employer Contributions:

Family \$5,800.00
Single \$2,900.00

Contributions made: 50% in January, 25% in April, 25% in July, amounts Pro-Rated for hires after March 1st. For new employees they will receive a pro-rated share after 30 days of employment, but no later than 45 days after hire, except if hired in November or December, in which case payment must be made by last pay of year to keep in appropriate Tax Year.

Life Rates (\$25,000 Coverage for All full time employees)		Per FT Employee/Month
Life	\$ 0.15 Per \$1000	\$ 3.75
AD&D	\$ 0.04 Per \$1000	\$ 1.00

Employee Assistance Program is \$2.00/month per employee, including PT.

Medical & Pharmacy Proposal

City of Broadview Heights

Effective Date: January 1, 2026

	MMO \$200 PPO		Revised Renewal		MMO \$4,900 HRA	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
Medical Benefits						
Deductible						
Single	\$200	\$400	\$3,400	\$5,000	\$4,900	\$5,000
Family	\$400	\$800	\$6,800	\$10,000	\$9,800	\$10,000
Deductible Type						
80%		Embedded		Embedded		Embedded
Coinsurance %						
60%			100%	80%	100%	80%
OOP Max						
Unlimited	\$6,850		\$3,400	\$10,000	\$4,900	\$10,000
Unlimited	\$13,700		\$6,800	\$20,000	\$9,800	\$20,000
Preventative Exam						
Office Visit	100%	Ded.-60%	100%	Ded.-80%	100%	Ded.-80%
PCP	\$15	Ded.-60%		Ded.-80%		Ded.-80%
Specialist	\$15	Ded.-60%		Ded.-80%		Ded.-80%
Inpatient		Ded.-60%		Ded.-80%		Ded.-80%
Outpatient		Ded.-60%		Ded.-80%		Ded.-80%
Diagnostic Lab and X-ray		Ded.-60%		Ded.-80%		Ded.-80%
Emergency Room		Ded.-60%		Ded.-80%		Ded.-80%
Urgent Care	\$15	Ded.-60%		Ded.-80%		Ded.-80%
		\$100		Ded.-100%		Ded.-100%
Pharmacy Benefits						
Tier One	Retail	Mail Order	Retail	Mail Order	Retail	Mail Order
Tier Two	\$10	\$30				
Tier Three	\$25	\$75				
Tier Four	\$40	\$120				
Rates						
Employee	Enrollment	Premium	Enrollment	Premium	Enrollment	Premium
Family	1	\$1,307.67	35	\$882.93	2	\$894.13
Total	1	\$3,271.53	77	\$2,208.85	0	\$2,237.22
Monthly Premium	2	\$4,579	112	\$200,984	2	\$1,788
Annual Premium						
Estimated Share Liability						
Annual Total Estimated Cost						
Annual Cost Difference		\$207,351		\$2,488,218		
Percent Change		\$2,488,218		\$175,000		
		\$2,663,218		\$268,312		
				11.2%		
Notes						
Based on current enrollment						
						Share Funded

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.