Whitehouse

April 11, 2025

Meeting Notice
Village Council Meeting As
A Committee of the Whole
April 15, 2025
6:00 p.m.

The Whitehouse Village Council is encouraging citizens to consider accessing public meetings remotely. You may do so by phone at 1-567-318-0438. You will then be prompted to press the following Meeting ID 708107151#. You may also access the meeting online by going to the Village website at www.whitehouseoh.gov and clicking on the link from the home page. Please make sure you mute your microphone.

Notice is hereby given that the Whitehouse Village Council will meet as a Committee of the Whole on Tuesday, April 15, 2025, at 6:00 p.m.

AGENDA

I. Call to Order

II. Roll Call

III. Review and Approval of the April 8, 2024 Committee of the Whole Meeting Minutes

IV. Citizen Comments on Committee of the Whole Agenda Items

V. **Finance**
   A. Review of Health Insurance Proposals with Recommending Action
      1. **Supporting Information** – Memo of Recommendation (Exhibit A)

VI. Citizen Comments

VII. Consider Other Business as Appropriate Under the Village Charter

VIII. Adjourn

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whitehouseoh.gov

Village of Whitehouse
Village Council Meeting As A
Committee of the Whole
Village Hall, Whitehouse, OH
6:30 April 8th, 2025

CALL TO ORDER – ROLL CALL

Meeting called to order at 6:30pm by President of Council Dave Riggenbach.

Council Members Present: Louann Artiaga, Carrie Tuohy, Steve Connelly, Larry Yunker and President of Council Dave Riggenbach

Council Members Absent: N/A

Staff Present: Administrator Jordan Daugherty, Deputy Administrator Joshua Hartbarger, Public Works Director Mike Hill, Clerk of Council Nicole Hartbarger

Guests Present: Karen Gerhardinger, Nan Myers, Nancy Ankenbrandt, Dee Resnick, Lance & Jane Fuller

Motion by Councilman Connelly, seconded by Councilwoman Artiaga to approve the minutes of the March 11th, 2025 Committee of the Whole meetings. 6 ayes

CITIZEN COMMENTS ON COMMITTEE OF THE WHOLE AGENDA ITEMS

Council President Riggenbach asked if there were any citizens present to comment on the Committee of the Whole agenda items. There were none.

GENERAL

Report of Engineer's Estimate for Rue Du Lac Subdivision

Council President Riggenbach asks for this discussion first due to residents from the Rue Du Lac subdivision being in the audience. Riggenbach asks Administrator Daugherty if there is anything he wants to provide as a precursor or summary of the topic. Daugherty comments that all are up to speed on why this topic is where it is. Formal documents that the engineers provide after their review have been included in the packet for all to see. He comments it is a large price tag/estimation; it is estimated to the 2026 numbers. He shares this is the same process that the Village would go through if there was the need for a bid on a public street. Riggenbach shares it is a $2.2MM estimate from the engineer. Comments during previous meetings while discussing different options the estimate used was $1MM, the actual estimate came in much higher. Riggenbach asks for thoughts on the project itself from Council. Riggenbach shares he has a big concern with that amount from a budget perspective, if any chance of Council being able to support a project like this there would have to be a lot of agreements in place, the Village cannot support 75% of this spend being on the Village – it would cut into the budget too much. Path to resolution would have to be a combination of grants, some Village funding on zero percent loan from the state and then the other 50% will have to be agreed upon with the current residents. Fine asks if there is any value in asking for Daugherty to give a recap on the concept discussed previously. Riggenbach says he will spell it out for all to see with the actual estimate of $2.2MM – 25% is grant funding if it is approved and granted, this is $550,000; 75% remaining of $1.65MM has to be figured out. 25% of this remaining could be $550k of a zero percent finance, 10-year loan supported by the Village; the remaining $1.1MM would have to go to the residents in Riggenbach's opinion. There are 24 houses in Rue Du Lac, it would be $46k total per house on an assessment per which is a standard of 15 years equates to $3k a year. The $3k goes on the house, so it stays with the house for any following owners.

Resident Nan Myers asks if there is anything that can be cut out of the bid to lower the total from the start. Daugherty says this is a bid that was completed up to Village standards, he says there are some sub divisions without sidewalks which could possibly be a thought. There are lights included in the estimate, nothing specifically to do with the road – not suggesting removing these things, but they are within Council's authority to add or reduce. If the road is not touched as far as scope, then anything else can be discussed. Daugherty comments 40 years ago residents were ok with non-standard Village roads, he says right now we might not need lights, but if it is a public street and Village responsibility after then Council needs to decide what belongs. Resident asks if Village can make those decisions without Lucas County approval, Daugherty confirms yes. Fine asks about the circle in the subdivision; Daugherty comments we do need to make sure there is the way for emergency vehicles to be able to access all houses with ease. Fine comments on neighborhoods like Loan Oak where there is no Cul de sac – Daugherty comments this is not the best set up.

Riggenbach asks what number the residents think would be a reasonable number that they could support – removing items talked about is around $200k, which reduced the $3k per year to $2,700 per year. Resident suggests that the neighborhood has to have a meeting among themselves, his thought is the additional amount of an assessment could make their properties unsellable. Riggenbach turns question around and asks if it is currently unsellable with the road the way it is now, resident says no the house sales have been very fast. Nan Myers asks about the lake and retention pond, Daugherty confirms that was not in the scope, it was street only. Daugherty comments one more option of the road staying private and it being milled and filled every 10-15 years paid for through the HOA. This can be bid out cheaper as a neighborhood – amount will be less than the $3k per year suggestion and will not be an assessment, will be through HOA fees. Daugherty says unimproved road suggests 10 years before it starts spider cracking, with some regular maintenance. Daugherty comments for this size he estimates it would be around $200k every ten years for the mill and fill – over 50 years of life for the same $2.2MM estimate of making the road public. Nan Myers comments that the residents figured out if going to public road, would be spending less for snow plowing, etc.

Riggenbach suggests take away is that now there is a number for the residents to take and discuss as a HOA and talk about paths going forward; compare to the mill and fill option. Nan Myers asks if they went this route, how do all residents fit in; Daugherty confirms the legal path would be an assessment which is the better option instead of a promissory note or lien – all residents would have to be agreed to be assessed. The Law Director would create the assessment for all to sign and can confirm questions. Riggenbach says this is after the assumption that Council would approve going forward with the project going this way. Not 100% guarantee that the Village would be able to support the project even if residents want to go the path of assessment. Fine comments that this would be using $500k of tax payers money, and possibility of not receiving the grant. Riggenbach asks at what point would either party be able to back out depending on what finances actually come out to be. This can be discussed with Law Director. A resident asks about mill and fill, can the Village recommend a company. Tuohy suggests Gerken Paving, and there are other local companies. Residents thank Council for spending the $2,500 for the engineers estimate to occur.

Discussion of Electric Aggregation Next Steps

Riggenbach hands this topic over to Councilman Fine. Tuohy asks question about a letter going out in the last week – Daugherty will cover that first. He comments that some residents did get a letter about aggregation from Energy Harbor – confirms this has nothing to do with the electric aggregation that the Village is working on. Through Toledo Edison mapping years ago, some residents were allowed to come in to the Energy Harbor aggregation, not through the Village, was directly through Toledo Edison – they had erroneously allowed people in.

Fine comments he will not be making any recommendations on choices but will discuss factual information – will abstain from voting on this topic due to having solar panels/different energy sources on his property. Does not want to appear in any way that he is influencing Village on decisions. Comments there are at least three questions that council needs to Consider – shares details on prepared word doc.

Fine shares that the state requires several steps for implementing an aggregation plan including public hearings and establishing a contract with a provider. Village has limited expertise in the topic so they do need help – commercial contractor or can join Regional Council of Governments (COG) for energy aggregation. Benefit of using COG is using larger pool and access to better electric rates, sharing expenses by pooling with other communities, there is expertise within COG that can be shared with Whitehouse, provide support for local energy projects. Riggenbach asks if joining a COG do we need to identify someone specific in the Village who would have a primary role within that organization; Fine says they will need someone to work with in the Village – they do set policies within their board, most members are the Solicitors of the communities.

Fine shared that their research focused on three COG the NOPEC, NOAC and SOPEC. NOAC and SOPEC do fixed rate electricity. NOPEC uses variable rates for electricity. Fine and Daugherty have focused on fixed rate; Fine has seen in the news that NOPEC ran into a situation where their rates were higher than the standard – kicked everyone out and sent back to electric company. There are a lot of similarities between NOAC and SOPEC. Both will provide plan of operation and management for the Village, will attend public hearings and support the Village. Each lead by a managing board with members from the communities. Each cover their expenses with a small fee on the electric rates. Each allow people to leave – both have reported that no one has ever left. Residents experience is very similar between the two, along with small businesses. Letters go out with the option to participate, and instructions on how to opt out. Both have customer support built in and allow residents to enter and leave with no penalty. Both have good standing, not a lot of complaints to be found. It is shared that Solicitor Heban commented that Council can enact an ordinance to be able to work with a Council of Government – not a commercial transaction, do not need formal contract.

Fine shares some comparisons between NOAC and SOPEC including participating communities, number of households, length of operation. Have waited to do detailed review because they were waiting for solid rates to review. NOAC rate is 9.75 cents/kWh and SOPEC is 9.1-9.7 cents/kWh; there are other fees added to final billing. Both rates are one-year rates. Both have option to provide green energy, renewable energy credits – environmental benefit associated with 1000 kwh energy. NOAC default rate has no green energy, SOPEC default rate is 100% green energy – NOAC does offer the option to buy into some green energy. Riggenbach asks if this is at household or Village level – Fine confirms it is at a household decision level.

After public hearings and additional steps the total estimated timeline to completion of joining NOAC is 5-6 months and SOPEC suggests 2-3 months. With these timelines the Village cannot be on the standard June contract for this year with NOAC – going forward after the first year will be on standard contract; SOPEC provides different options around this such as going with Cleveland and joining their standard cycle. SOPEC is willing to look at options to get individual rates for residents.

With the NOAC option, the Village would sign with Palmer Energy first before any public hearings, but would have the option to back out. SOPEC allows public hearings first then decide on options offered for contractors.

Fine talks about CRES – Community Register Electric Supplier – NOAC does not have long term contract with CRES, they re-sign each year – have been with the same company for 20 years through buy outs and parent company changes. SOPEC exclusively works with AEP Energy; since it is an exclusive agreement there are mechanisms in place to make sure SOPEC is getting competitive rates. Management fees are different between NOAC and SOPEC, but both are relatively small. The rates shown previously do include management fees. Daugherty comments that with NOAC the expertise is through Palmer, with SOPEC it is internal counsel. Fine comments that SOPEC does use some external counsel, not just internal. SOPEC does support grant activities and pursuit of these, NOAC does not.

Fine comments Council will want to start now with managing expectations. Do need to explain to residents why the Village is starting this option that is supposed to help them but the rates are going up. Tuohy comments even if we do not do this, electric rates are going up anyway. NOAC estimates residents save \$75-\$100 per year; SOPEC estimates \$250-\$377 savings per year; Fine does not believe these savings comparisons are apples to apples. NOAC and SOPEC lock in rates for one year, hoping for better rates the next year.

Fine goes back to questions Council should consider: 1) Council of Governments or private broker, 2) Fixed rate or variable rate and 3) If joining COG do we pursue NOAC or SOPEC. Daugherty comments that if he had to choose he would give a little bit of edge to SOPEC, believes they have a little more negotiating power with suppliers, more robust offerings at this point. With that said, NOAC is Northwest Ohio, Council may consider this a better option to be aligned with this region. Daugherty says you cannot make a bad decision. Connelly asks Daugherty to confirm he would choose the COG option and then decide between the two – Daugherty says yes. Daugherty says SOPEC is growing faster, getting more municipalities than NOAC. Connelly asks about comment on SOPEC getting in sooner than NOAC, Fine confirms this is true. Riggenbach comments he kept leaning toward fixed rate, COG and SOPEC. Connelly asks about communities who are in one aggregation agreement, what is the process of switching to another; Fine says his understanding it is not too hard, only issue would be timing i.e. with NOAC in middle of contract cannot cancel – neither one locking anyone in forever. Connelly agrees with Daugherty and Riggenbach recommendations. Connelly asking where to go from here, Riggenbach suggests making recommendation to Council. Fine comments on the need to set up for public hearing, maybe after recommendation to Council; will confirm with Heban. Fine suggests one option is to conditionally make recommendation then he and Daugherty can circle back with Heban on public hearing process and plan. Suggests starting communication now with residents, in the effort to manage expectations. Riggenbach comments on the stronger confidence in the budget by going with fixed rates. Yunker comments his only concern is rates quoted now are not apples to apples; but nice part of aggregation program is it takes burden off residents to have to pick provider, go through paperwork, etc. Yunker says unfortunately the aggregated prices are not showing as any better than the current non aggregation options. Connelly comments that he is comfortable making a recommendation due to the ton of work that was done by Fine and staff prior to this and bringing all the details. Daugherty comments he asked for advice from another community; he was told residents will look at a bunch of different rates and some will be less – if decided to go with COG you are agreeing upon certain principles i.e. sustainability, green energy, etc. which might not always be the best price.

Motion by Councilwoman Artiaga, seconded by Councilman Yunker to make recommendation to Council to pursue the SOPEC Council of Governments with fixed rate fees for electric aggregation for the Village. 5 ayes, 1 abstain

Discuss Committee Workplan For 2025

Riggenbach begins by referring to page 12 in the packet; he likes that this plan shows what has already been worked on, and what is upcoming. Asks about decisions on capital projects, is there more review that needs to be had with Kleinfelder. Fine comments Kleinfelder is economic development; other projects are budget discussion. Riggenbach asks to re-elevate capital project topic for a future Committee of the Whole (COW) meeting. Daugherty says can plan for discussion there, working on undesignated capital projects. Riggenbach asks if not a full discussion, can there be a list of what is out there currently for projects and discuss in more detail in June after having time to review. Daugherty confirms Riggenbach is referring to proposed capital projects, he says yes. Tuohy suggests including projects that are wrapping up as well. Daugherty will provide full list.

Riggenbach brings up the topic of updates to Council rules, has been mentioned to get that updated and better documented. Riggenbach is not sure of action items but know it has been discussed previously. Artiaga thinks they first need to determine what is no longer valid for Council whether it is housekeeping, outdated language, something that needs to be fully removed, etc. Riggenbach asks how large the book is, Artiaga confirms only around ten pages. Daugherty can send to Council electronically. Riggenbach asks what the Committee is willing to commit to from a timing perspective after reviewing document and being able to review. Tuohy comments by end of May can be ready to discuss, add to June COW agenda. Fine asks about when Kleinfelder will be returning – Daugherty will be meeting with them tomorrow and can confirm timing.

Next topic is the charter terms in process. Council has moved forward with requesting information on term limits and mayor hiring/firing language. Asking if third item needs to be added in – four words regarding Mayor HR abilities. Daugherty confirms this is on the agenda for next Council meeting.

Riggenbach shares the positive progress of finance reports that was discussed during finance meeting. He shares they talked about adding finance highlighted data on the Whitehouse website. Asking what the four or five topics would be good to share: operating and capital revenue, operating and capital budget and grants – all to be updated quarterly. Fine asks about details in the general fund or all funds, Riggenbach says should be all funds when covering both operating and capital.

Riggenbach asks what does Council want to escalate on the priority list to address next. Aggregation should get elevated as it is already being worked on. Fine and Connelly comment to move up economic development. Tuohy comments on the topic of walkability – Riggenbach says this can be part of economic development and capital projects. Fine suggests survey is not quite closed yet – topic of Village newsletter should be reviewed; idea came from the survey along with an additional pulse survey. Riggenbach asks if that is part of the existing survey on priority list; Fine comments it is part of closing out the current project. Beautification should be elevated, including the sign in front of Village Park and murals that have been previously discussed. Artiaga asks about making the shelter house year-round usable. Daugherty comments that would fall under a capital project based on needs including heat and insulation. Artiaga asks about areas on Providence Street where landscaping can be updated – Daugherty comments this can be looked at internally.

CITIZEN COMMENTS

Council President Riggenbach asks if there are any citizen comments to be heard.

Mayor Bingham comments he will not be at the next Council meeting. Asking about kid Mayor and Council dates, Deputy Administrator Hartbarger says he has not heard back from the school yet with finalized dates. Arbor Day celebration is the first Friday of May, per Public Works Director Hill, at 1:30pm.

OTHER BUSINESS
Council President Riggenbach asks if there is any other business to discuss from Council members. There was none.

ADJOURNMENT
Motion by Councilwoman Artiaga, seconded by Councilwoman Tuohy to adjourn the meeting at 8:15pm. 6 ayes

Respectfully submitted by Nicole Hartbarger, Clerk of Council

WHITEHOUSE · OHIO

ADMINISTRATION

Joshua Hartbarger
DEPUTY ADMINISTRATOR, COO

MAYOR
RICHARD BINGHAM

COUNCIL
LOUANN ARTIAGA
STEVE CONNELLY
STEVE FINE
DAVE RIGGENBACH
CARRIE TUOHY
LARRY YUNKER

MEMORANDUM

TO: Mayor, Council, Jordan Daugherty

FROM: Joshua Hartbarger

SUBJECT: 2025 Insurance Renewal

DATE: 4/10/2025

For almost the past twenty years, Paramount health insurance has been our health insurance provider for the Village of Whitehouse. During this time, Paramount has provided us good stable insurance coverage and has offered insurance at times other providers would not. Additionally, they have been willing to keep our business by allowing us to negotiate lower than quoted rates.

Since mid-March, we have been working with our insurance broker Ben Otley from Risk Strategies. As in years past, after our demographic information is collected from employees, our broker then seeks quotes from the market. This year, four out of seven companies declined to quote as they would not be competitive rates. Of the three quoting companies, two were identified as potential options: Paramount and Sidecar. Sidecar was identified by our team as a new to the market innovative approach to health insurance. Though competitive with rates, this innovative approach is also challenging to understand and requires some additional training and understanding. As you can see from the attached documents, Sidecars premium is a 8.22% increase and Paramount was initially a 36.59% increase that was renegotiated down to a 17.76% premium increase.

After careful consideration, we recommend moving forward with the Paramount renewal based on factors including stability, unfamiliarity of Sidecar approach, and potential disruption from employees changing healthcare providers. We will cover this in further depth at our meeting. For a point of reference on rates, we typically recognize a 10-15% renewal increase for budgetary purposes. It is important to note, while Sidecar is only a few years old, it is gaining popularity in its cash-based approach allowing covered individuals the freedom of healthcare choice. Many organizations in our area are evaluating this company and concept. We would like to educate our employees on this option, as it is a different approach than a typical HMO provider. This would allow enough time to truly evaluate this as our potential provider next year.

During our meeting Mr. Otley will discuss our quotes in greater depth including the Sidecar approach.

Respectfully,

Joshua Hartbarger

Joshua Hartbarger

Exhibit A

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The Village of Whitehouse

Fully Insured Medical Plan Analysis

May 1, 2025 Renewal

RISK strategies

		Current Paramount HMO 8020 750	Renewal Paramount HMO 8020 750	Sidecar 0/750
Benefits		In-Network	In-Network	In-Network
Deductible				
Individual		$750	$750	$750
Family		$1,500	$1,500	$1,500
Coinsurance				
Percentage		20%	20%	0%
Out-of-Pocket Maximum (includes deductible)				
Individual		$3,000	$3,000	$750
Family		$6,000	$6,000	$1,500
Emergency Room				
Emergency use of an Emergency Room		$400 Copay	$400 Copay	$0 after Deductible
Urgent Care				
Urgent Care Office Visit		$60 Copay	$60 Copay	$0 after Deductible
Office Visit Copay (PCP/SCP)		$15 PCP/ $45 Specialist	$15 PCP/ $45 Specialist	$0 PCP / $0 Specialist
Preventive Care				
Office Visit/Routine Physical		No Cost to Member	No Cost to Member	No Cost to Member
Retail Prescription Drugs				
Generic		$5/$10	$5/$10	$0
Preferred Brand		$45	$45	$0
Non-Preferred Brand		$75	$75	$0
Specialty Drugs		35% to $350-$450 Max/50% to Unlimited	35% to $350-$450 Max/50% to Unlimited	$0
Days		30	30	30
Mail-Order Prescription Drugs				
Generic		$10/$20	$10/$20	$0
Preferred Brand		$135	$135	$0
Non-Preferred Brand		$225	$225	$0
Days		90	90	90
Rates				
Single	15	$689.07	$811.44	$745.72
Employee + Spouse	3	$1,375.38	$1,619.63	$1,488.47
Employee + Child(ren)	3	$981.31	$1,155.57	$1,062.00
Family	14	$1,905.42	$2,243.79	$2,062.09
Estimated Monthly Premium		**$44,082.00**	**$51,910.26**	**$47,706.47**
Estimated Annual Premium		$528,984.00	$622,923.12	$572,477.64
Percentage Change From Current			17.76%	8.22%
Annual Dollar Change From Current			$93,939.12	$43,493.64

When a provider charges above the Benefit Amount, the member is responsible for the difference between the Benefit Amount and provider charge up to the Balance Billing Limit.

*All rates are tentative and subject to final underwriting. Please refer to carrier proposals for plan details
**Renewal date subject to timeframe in quote.

The Village of Whitehouse

Fully Insured Medical Plan Analysis

May 1, 2025 Renewal

RISK strategies

		Current Paramount HMO 8020 750	Renewal Paramount HMO 8020 750	Negotiated Renewal Paramount HMO 8020 750
Benefits		In-Network	In-Network	In-Network
Deductible				
Individual		$750	$750	$750
Family		$1,500	$1,500	$1,500
Coinsurance				
Percentage		20%	20%	20%
Out-of-Pocket Maximum (includes deductible)				
Individual		$3,000	$3,000	$3,000
Family		$6,000	$6,000	$6,000
Emergency Room				
Emergency use of an Emergency Room		$400 Copay	$400 Copay	$400 Copay
Urgent Care				
Urgent Care Office Visit		$60 Copay	$60 Copay	$60 Copay
Office Visit Copay (PCP/SCP)		$15 PCP/ $45 Specialist	$15 PCP/ $45 Specialist	$15 PCP/ $45 Specialist
Preventive Care				
Office Visit/Routine Physical		No Cost to Member	No Cost to Member	No Cost to Member
Retail Prescription Drugs				
Generic		$5/$10	$5/$10	$5/$10
Preferred Brand		$45	$45	$45
Non-Preferred Brand		$75	$75	$75
Specialty Drugs		35% to $350-$450 Max/50% to Unlimited	35% to $350-$450 Max/50% to Unlimited	35% to $350-$450 Max/50% to Unlimited
Days		30	30	30
Mail-Order Prescription Drugs				
Generic		$10/$20	$10/$20	$10/$20
Preferred Brand		$135	$135	$135
Non-Preferred Brand		$225	$225	$225
Days		90	90	90
Rates				
Single	15	$689.07	$941.23	$811.44
Employee + Spouse	3	$1,375.38	$1,878.69	$1,619.63
Employee + Child(ren)	3	$981.31	$1,340.41	$1,155.57
Family	14	$1,905.42	$2,602.69	$2,243.79
Estimated Monthly Premium		$44,082.00	$60,213.41	$51,910.26
Estimated Annual Premium		$528,984.00	$722,560.92	$622,923.12
Percentage Change From Current			36.59%	17.76%
Annual Dollar Change From Current			$193,576.92	$93,939.12

*All rates are tentative and subject to final underwriting. Please refer to carrier proposals for plan details