Village of Whitehouse
Village Council Meeting As A
Committee of the Whole
Village Hall, Whitehouse, OH
6:00 April 15th, 2025

CALL TO ORDER – ROLL CALL

Meeting called to order at 6:00pm by President of Council Dave Riggenbach.

Council Members Present: Carrie Tuohy, Larry Yunker, Steve Fine and President of Council Dave Riggenbach

Council Members Absent: Louann Artiaga and Steve Connelly

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 and Jill Gundy

Motion by Councilman Yunker, seconded by Councilman Fine to approve the minutes of the April 8th, 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.

FINANCE

Review of Health Insurance Proposals with Recommending Action

Administrator Daugherty shares that the insurance renewal is May 1st; he has prepped Council as much as possible. Ben Otley from Risk Strategies is here to share details and updates. Daugherty comments that Hartbarger detailed out information in the memo that is included in the packet. Paramount is who Village has been with for over 20 years with one year exception. Recommendation is included, but Otley is the expert on the two options that have been reviewed.

Ben Otley with Risk Strategies presents. He shares that he has been working with the Village since 1997. He comments they are an independent agent, they represent a lot of insurance companies but work for the Village by soliciting proposals – the process starts 120 days before renewal but after all the details come back it is a tight turnaround time. He says that the Village has used Paramount since 1997 with one year exception in 2018; Paramount was able to win business back at -22% rate for 2019. They are good at negotiating every year. Otley shares the average increase with Paramount is 4.4%, 2 years with big decreases 2013 and 2019, they have been a long time partner; they have provided in recent years wellness tools and protections. He says with their current proposal they will be including a $2,500 wellness fund to enhance the program that is currently being done. Otley comments that the dental plan has a .11% decrease on average over the years since around 2005. Current Paramount dental rates are lower than current with Guardian. Otley shares that the initial renewal with Paramount came back at +36%, the information in the meeting packet says +17.6%, but as of today the increase and final proposal is down to +12.9% increase – without sharing any competitive data or quote details to Paramount.

Otley shares the Paramount Dental plan increase is around +8%; rates will be lower than in 2005. Vision is no increase, still under a rate guarantee. Life insurance is not up for renewal until October.

Side Car Health is the other competitor, initially +8% increase over last year; they did include a second year rate cap at +9%. Very different type of company compared to Paramount. Side Car Health does not have a network of providers; members can go anywhere. The app included shows where members can put a medical requirement in and map will provide price at different providers in the area. Pre-check providers are included, this includes ProMedica, benefit will be as stated on the benefit schedule. If a provider is found that is lower in cost, the member is incentivized and money is added to their benefit account to use later in the year in the event they have to go to a higher cost provider. If at the end of the benefit year there is money left in the benefit account, it ends up getting paid out to the member through payroll and added to W-2 income. Plan design is slightly richer than plan today, the current is a $750 deductible. This plan has $750 deductible for single family member out of pocket, including prescription drugs. The way the claims are paid, members are given a debit card with cash loaded – they go into provider with information on what that provider will be charging, card is swiped, and provider is paid that day. If the visit is subject to $750 deductible the member has 90 days to true up with Side Car. Members can choose providers that cost more if they want, if they do that the $750 deductible could be more because they will be paying an additional amount above the standard fee. Larger items, surgeries, etc. will be pre-arranged and pre-negotiated, money will be wired to provider instead of the debit card option. Otley states that prescription drugs are included in this option. Otley passes out a few slides to visualize the newer option. Slide 2 shows they have on average 15% lower premiums than other providers, and the average renewal rate is 6%. The next slide shows options in going to different providers for the same prescription – members would be armed with that information with the different costs. The next slide shows an example of MRI service and the idea that members can see different cost options around their area. The next slide describes pre-check provider concept; they do not have to ever pay more than the out-of-pocket deductible. Side Car tries to provide transparency and up front pricing to members before any visits. The next slide shows comparison of plan designs between Paramount and Side Car.

Otley shares that the recommendation from Risk Strategies is to accept the Paramount renewal for this year and work toward educating members on the new concept of Side Car. Tuohy comments on how good the $750 deductible is, she sees much higher elsewhere. Tuohy suggests if we look at Side Car in the future, we will have to start review and training halfway through the year prior to making a change. Daugherty comments that staff are happy with either decision. He confirms recommendation with Paramount but use the immediate time to educate on the new option. Tuohy comments employees deserve the lower deductible option and transparency. Otley comments that Side Car is newer to the market and it is getting better on educating new members. Riggenbach confirms the recommendation of Paramount and to start teaching on Side Car for 2026. Fine comments that it will be interesting to hear at this time next year what the employees think about the two different types of insurance options. Yunker asks about prescription drugs for Side Car where the slide indicates list where the cost is different by location, do they also give any indication on what is covered. Otley confirms yes, the different costs will show the total amount due for that drug.

Motion by Councilman Fine, seconded by Councilwoman Tuohy to recommend the proposed Paramount renewal as recommended by Risk Strategies. 4 ayes

CITIZEN COMMENTS
Council President Riggenbach asks if there are any citizen comments to be heard. There were none.

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

ADJOURNMENT

Motion by Councilman Fine, seconded by Councilwoman Tuohy to adjourn the meeting at 6:29pm. 4 ayes

Respectfully submitted by Nicole Hartbarger, Clerk of Council