



# Gahanna

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EMPLOYEE HEALTH INSURANCE



# Benefits Review

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- 2024: Contract with NFP for benefits advisor
- 2025: RFP for health benefits services

# Recommendations for 1/1/2026

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- Exit COHCC
- Enter standalone self-funded program
  - Health Insurance: UMR
  - Prescription Drug: RxBenefits
  - Stop Loss Carrier RFP in late August 2026
  - Exit OSU contract
- Transition additional programs
  - City provided Urgent Care: First Stop Health for virtual Urgent Care
  - Wellness Program: PeopleEQ through WellnessIQ
  - EAP: CuraLinc

### Estimated 2026 Costs Under New Vendor Arrangements

Benefit	Provider	Cost Estimate/Year	# Employees	PEPM	Rate Guarantees
Admin Fees	UMR/RxBenefits	\$ 99,900	184	\$ 45.24	3 years with escalators in 2 and 3
Claims	UMR/RxBenefits	\$ 2,741,585	184	\$ 1,241.66	
Stop Loss	Estimated	\$ 467,421	184	\$ 211.69	
Ancillary	MetLife Basic Life	\$ 38,542	230	\$ 13.96	2 years
Ancillary	MetLife STD	\$ 46,025	153	\$ 25.07	2 years
Ancillary	MetLife Dental	\$ 227,764	193	\$ 98.34	3 yr with 7% cap in yrs 2 & 3
Ancillary	MetLife Vision	\$ 51,577	193	\$ 22.27	2 years
Wellness	PeopleEQ	\$ 23,926	230	\$ 8.67	3 years
Wellness	Implementation Fee	\$ 1,000	230	\$ 0.36	One-time fee
EAP	CuraLinc	\$ 11,288	230	\$ 4.09	3 years
Urgent Care	First Stop Health	\$ 12,917	230	\$ 4.68	3 years
<b>TOTAL</b>		<b>\$ 3,721,945</b>			

#### Notes

UMR admin fees reflect a three-month administrative credit for the first year.

Claims estimate is an immature estimate for the first year and will rise in the second year as claims mature.

Stop loss is estimated and will go out to RFP in late August 2025 with July claims data.

PeopleEQ wellness includes coaching, health fair management, and an annual biometric screening estimate

CuraLinc includes estimates for 2 annual SAP/DOT evaluations and a 5-hour block for webinars/training

### Estimated 2026 Costs Under Current/Previous Vendor Arrangements

Benefit	Provider	Cost Estimate/Year	# Employees	PEPM	Rate Guarantees
Premiums	COHCC	\$ 4,094,573	184	\$ 1,854.43	None
Ancillary	Standard Basic Life	\$ 57,541	230	\$ 20.85	None
Ancillary	Delta Dental	\$ 234,634	193	\$ 101.31	None
Ancillary	VSP Vision	\$ 67,488	193	\$ 29.14	4 years
Wellness	OSU	\$ 34,766	184	\$ 15.75	ongoing annual escalator of 3%
EAP	Bronson HelpNet	\$ 7,900	230	\$ 2.86	None
Urgent Care	OSU	\$ 54,540	230	\$ 19.76	None
<b>TOTAL</b>		<b>\$ 4,551,442</b>			

#### Notes

COHCC premiums reflect a 9% increase and no premium holiday, per known renewal arrangement for 2026.

Ancillary lines assume no increase on all lines from last known renewal for 2025.

OSU Wellness and Urgent Care reflect estimated costs per proposed pricing for 2026. Previous OSU costs were roughly \$210,000 annual all-inclusive of wellness, urgent care, and occupational health.

Bronson HelpNet EAP assumes no increase to EAP rates for 2026 from 2025; includes estimate for SAP/DOT fees

# Request

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- Resolution
  - Exit the Central Ohio Health Care Consortium (COHCC)
  - Establish a Health Benefits Self-Insurance Program
  - Authorize Mayor to execute related agreements for third party administrative services for health, prescription drug, and stop loss
  - Authorize Finance Director to establish internal service fund