

SPONSOR: _____

ORDINANCE NO. 65-06

AN ORDINANCE FINDING THE LOWEST RESPONSIBLE AND RESPONSIVE BID, AWARDING THE CONTRACT FOR DENTAL AND VISION INSURANCE COVERAGE, TO GUARDIAN INSURANCE CO., THROUGH OAK HILL FINANCIAL INSURANCE AGENCY, 78 BROADWAY STREET, JACKSON, OHIO 45640, AND DECLARING AN EMERGENCY.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF JACKSON, STATE OF OHIO, as follows:

Section One. Council hereby finds that Guardian Insurance is the lowest responsible and responsive bidder for the contract for dental and vision insurance for City employees. This contract has been lawfully advertised and bid, and the lowest responsible and responsive bid is as follows:

Dental Plan 1

Employee Only Dental	\$ 22.87 per month
Family Dental.....	\$ 75.05 per month

Vision Guard Plan B

Employee Only Vision	\$ 10.84 per month
Family Vision.....	\$ 23.29 per month

The policy shall be administered through Oak Hill Financial Insurance Agency, 78 Broadway Street, Jackson, Ohio 45640.

Section Two. The Mayor is hereby authorized to execute this Contract according to the terms of the lowest responsible and responsive bid.

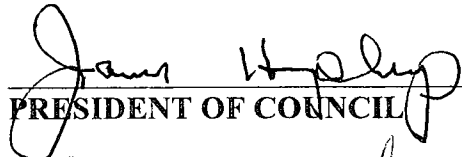
Section Three. This Ordinance is hereby declared to be an emergency Ordinance necessary for the immediate preservation of the public peace, health, or safety of the City of Jackson, in that it is necessary to enter into this Contract as soon as possible. Therefore, this Ordinance shall go into effect upon passage and approval by the Mayor, as provided in Ohio Revised Code Section 731.30.

Section Four. In the event this Ordinance receives a majority vote for passage but fails to receive the required number of votes to pass as an emergency, then this Ordinance shall be deemed to have passed but with no emergency clause, and shall take effect at the earliest time permitted by law.

Section Five.

This Council finds and determines that all formal actions of this Council concerning and relating to the passage of this ordinance were taken in an open meeting of this Council and that all deliberations of this Council that resulted in those formal actions were in meetings open to the public, all in compliance with the law.


Date: 3/27/06


PRESIDENT OF COUNCIL


CLERK OF COUNCIL

Approved:

Date: 3/27/06


MAYOR

<u>COMPANY NAME</u>	<u>LIFE CENTS/ \$1,000</u>	<u>AD&D CENTS/ \$1,000</u>	<u>COST/ EMPLOYEE</u>	<u>TOTAL MONTHLY COST</u>	<u>TOTAL YEARLY COST</u>
<u>CURRENT RATES 5-1-05</u>					
<u>ANTHEM</u>					
BASED ON 97 EMPLOYEES \$20,000	\$0.24	\$0.03	\$5.40	\$523.80	\$6,285.60
DEPENDENT LIFE 74 DEPENDENT LIFE UNITS	\$0.71			\$52.54	\$630.48
<u>RENEWAL RATES 5-1-06</u>					
DEPENDENT LIFE	\$0.26	\$0.03	\$5.80	\$562.60	\$6,751.20
	\$0.71			\$52.54	\$630.48
<u>GUARDIAN</u>					
DEPENDENT LIFE	\$0.24	\$0.03	\$5.40	\$523.80	\$6,285.60
	\$0.71			52.54	630.48
<u>JEFFERSON PILOT</u>					
DEPENDENT LIFE	\$0.21	\$0.04	\$5.00	\$485.00	\$5,820.00
	\$1.47			\$108.78	\$1,305.36
<u>METLIFE</u>					
DEPENDENT LIFE	\$0.32	\$0.043	\$7.28	\$706.16	\$8,473.92
	\$1.42			\$105.08	
<u>STANDARD INSURANCE</u>					
DEPENDENT LIFE	\$0.19	\$0.039	\$4.58	\$444.26	\$5,331.12
	\$1.61				

CITY OF JACKSON DENTAL RATE COMPARISON

COMPANY NAME	14 SINGLE	EMP/ SPOUSE	EMP/ CHILD	62 FAMILY	TOTAL MONTHLY COST	TOTAL YEARLY COST	TOTAL MONTHLY INC.	TOTAL YEARLY INC.	% OF INC.
AN NT RATES 5-1-05									
DED.									
0%/75% ANN. MAX.									
WITH A \$1,000 IME MAX.									
EWAL RATES 5-1-06									
GROUP ADDS THE LIFE AND OPTIONAL LIFE WITH GUARDIAN, THE DENTAL RATES WOULD BE REDUCED 5%.									
FFERSON PILOT									
0/\$150 DED.									
0%/90%/75% 1,500 ANN. MAX.									
IRTHO									
0% WITH A \$1,000 LIFETIME MAX.									
6 MONTH WAITING PERIOD ON TYPE III SERVICES									
12 MONTH WAITING PERIOD ON TYPE IV									
METLIFE									
\$25/\$75 DED.									
100%/90%/60% NET.									
100%/80%/50% NON-NET. \$2,000 ANN. MAX.									

21.88 \$ 71.82 \$ 4,996.50 \$ 59,958.00
22.87 \$ 79.00 \$ 5,496.05 \$ 65,952.60 \$ 499.55 \$ 5,994.60
24.07 \$ 75.05 \$ 5,996.05 \$ 65,952.60 \$ 499.55 \$ 5,994.60

14 SINGLE \$ 35.65 \$ 73.92 \$ 71.09 \$ 118.19 \$ 6,747.42 \$ 80,969.04 \$ 1,750.92 \$ 21,011.04 35.0%
 18 EMP/ SPOUSE
 6 EMP/ CHILD
 6 EMP/ CHILD
 14 SINGLE \$ 28.28 \$ 58.04 \$ 63.87 \$ 93.61 \$ 5,381.04 \$ 64,572.48 \$ 384.54 \$ 4,614.48 7.7%
 18 EMP/ SPOUSE
 6 EMP/ CHILD
 6 EMP/ CHILD

CITY OF JACKSON DENTAL RATE COMPARISON

STANDARD INSURANCE

25/\$75 DED.

00%/90%/75%/60%

2,000 ANN. MAX.

8.2%

4,928.40

\$

410.70

\$

64,886.40

\$

5,407.20

\$

94.48

\$

63.16

\$

58.64

\$

27.32

\$

ORTHO

0% WITH A \$1,000

LIFETIME MAX.

EXHIBIT 1

CITY OF JACKSON
393643

COST SUMMARY
SUMMARY OF CURRENT & RENEWAL RATES

Coverage	Volume or Employee/Dependent Enrollment*	CURRENT		RENEWAL AS OF 05/01/06	
		Monthly Rate	Annual Cost	Monthly Rate	Annual Cost
DENTAL	13 EE Only	\$21.88	\$3,413	\$24.07	\$3,755
	64 EE & Deps	\$71.82	<u>\$55,158</u>	\$79.00	<u>\$60,672</u>
			\$58,571		\$64,427
VISION	15 EE Only	\$10.84	\$1,951	\$10.84	\$1,951
	63 EE & Deps	\$23.29	<u>\$17,607</u>	\$23.29	<u>\$17,607</u>
			\$19,558		\$19,558

*Based on information taken from your January premium statement.

Thank you for being a customer with multiple Guardian coverages. To ensure that we provide you with the best possible pricing, your coverages have been renewed as a package. If you are only interested in renewing specific coverages, please contact your broker or our local Guardian Group Sales Office prior to your renewal date. They are happy to re-price the options of your choice.



Sherry Barr

From: John D. Lane [John_D._Lane@glic.com]
Sent: Monday, February 27, 2006 1:14 PM
To: Sharon Gahm
Cc: Sherry Barr
Subject: Fw: Renewal for plan #393643 (CITY OF JACKSON)

We can reduce to 5% if they give us the life and voluntary life. We can match current basic life rate.

John D. Lane, CEBS, RHU, REBC
Regional Manager
614-516-4002
800-782-5751 (Toll Free)

From: Ann Huiting
Sent: 02/27/2006 12:49 PM
To: John Lane
Subject: Re: Renewal for plan #393643 (CITY OF JACKSON)

John-

If you add life and opt life, Ok for a 5% dental increase. Rates would be adjsuted when the add issue comes in.

Thanks,

Ann M. Huiting
Renewal Underwriter
Group Client Administration
Appleton, WI
Phone: 920.749.5135 Fax: 920.749.6512
email: Ann_Huiting@glic.com

John D.
Lane

02/27/2006
6 08:19
AM

Ann Huiting/TheGuardian

To

cc

Subject

Re: Renewal for plan #393643
(CITY OF JACKSON) (Document link:
Ann Huiting)

Ann, this plan ran at 67% and the break-even is 75% so we made full profit PLUS 8%. Can we reduce the 10% increase to a + 5% if we add basic and voluntary life?

