

Dear _____,

As you may remember during the 2024 health insurance renewal period The Health Plan increased our health insurance premiums by 24% to \$86,498.97 per month. 20% of this increase was passed on to the employees with health insurance coverage and OHHC paid the remaining 80% of the increase in premiums.

In mid-December 2024 The Health Plan notified OHHC that our health insurance premiums would again be increasing by another 87.5% to \$162,168.16 per month. This equates to over a **\$900,000 increase per year**, which is not sustainable for an organization this size. Because of ACA rules OHHC is only told the reason for the significant increase in premiums is due to the overall increase utilization of the health insurance plan.

After receiving this notice, we began working with our health insurance broker, The Schwendeman Agency, to explore other options. Our broker conducted a group medical market study and forwarded the OHHC health insurance plan out to all companies they work with. Unfortunately, as of January 14, 2025, all other health insurance companies denied providing coverage for OHHC or their respective quotes were higher than 87.5%.

After much evaluation, discussion and consultation we have unfortunately come to the decision that OHHC will no longer be able to provide health insurance coverage for spouses of OHHC employees effective 11:59 p.m. on January 31, 2025. After this date OHHC will only provide health insurance coverage for employees and their respective dependents.

Beginning February 1, 2025, OHHC will offer a PPO health insurance plan with VSP vision coverage for "Employee only" or "Employee + Child(ren)" through **Medical Mutual of Ohio** and the per pay rates are as follows:

Employee only-\$84.27/pay

Employee + child(ren)-\$151.99/pay

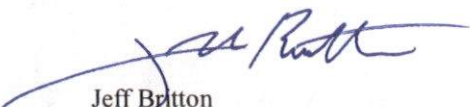
Specific details on the Medical Mutual plan can be found on the attached summary form. Also attached is a Health Insurance Election form that will need to be completed and returned to Karen Gilham by Friday January 31st. OHHC will continue to provide the Health Reimbursement Arrangement (HRA) with the Medical Mutual plan. OHHC will reimburse up \$1,000 per year for "employee only" coverage and up to \$2,000 per year for "employee + child(ren)" coverage.

Dental insurance is covered by a separate policy from Delta Dental therefore, coverage for spouses of OHHC employees will remain in effect and unchanged.

I apologize for any inconvenience this change may cause for you and your family. This decision did not come without considerable thought and evaluation of all options.

Please do not hesitate to reach out to Karen Gilham at ext. 1015 or The Schwendeman Agency at 740-373-6793 or myself with any question you have.

Sincerely,



Jeff Britton
Chief Executive Officer
Ohio Hills Health Centers