

STATE OF OHIO STATE EMPLOYMENT RELATIONS BOARD

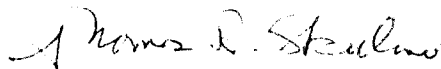
**RE: INTERNATIONAL ASSOCIATION OF FIRE
FIGHTERS, LOCAL 3544 (Union)
and
SPRINGFIELD TOWNSHIP (Employer)
CASE NO.: 2013-MED-09-1004**

**FACT-FINDING REPORT AND RECOMMENDATION OF THOMAS R.
SKULINA, FACT-FINDER**

A fact-finding hearing was conducted on April 28, 2014 at 2222 Centennail Road, Toledo Ohio.

The Township's advocate was Patrick A. Hire, Esquire and the Union was represented by Michelle Truckor Sullivan, Esquire.

Four issues remained and were found and set forth in the attached documents, all signed by representative of each bargaining unit.



THOMAS R. SKULINA
FACT-FINDER

Dated: May 8, 2014

ARTICLE 22

INSURANCE

22.1 The Employer agrees to provide group health insurance for each Bargaining Unit Employee. Employees may opt for single or family (dependent) coverage. ~~Said group health insurance coverage shall be comprised of the Paramount HMO \$500/\$1000 Plan~~

22.2 The Township shall provide a for a group health insurance plan ~~shall option that contains a \$500/\$1000 deductible and an 80%-20% co-insurance (co-payment) provision prior to 100% payment, except as otherwise provided herein. Employees shall contribute seven percent (7%) of the monthly premiums for medical, dental, vision, and life insurance coverage. The Employer shall pay ninety three percent (93%) of the premium costs. Monthly premiums for medical, dental, vision and life insurance shall be shared by the Employer and Employees in accordance with the following schedule:~~

	Employer Share	Employee Share
Effective January 1, 2014:	92% 9070	8% 1670
Effective January 1, 2015	91% 8870	9% 1770
Effective January 1, 2016	90% 8570	10% 1570

The employee shall be responsible for payment of the employee deductible and co-insurance as provided in the plan.

The Employer shall continue to sponsor an integrated HRA for its employees, spouses and dependents who participate in the Township or in another qualifying health insurance plan. The Employer shall fund a medical HRA on an annual basis in the amounts of \$300.00 for employees with single coverage and \$1000.00 for employees who have elected family coverage. For purposes of this Section 22.2, family coverage shall be defined as: (1) employee + spouse; (2) employee + spouse + dependents; or (3) employee + dependents. The Employer shall fund a limited purpose HRA for dental and vision expenses on an annual basis in the amounts of \$200.00 for employees with single coverage and \$500.00 for family coverage. Finally, the Employer shall fund FSA accounts on an annual basis for all employees and dependents who participate in the Township health insurance plan in the amount of \$500.00 per employee.

Under the HRA plans described above, ~~The~~ the Employer shall reimburse an employee the deductible and co-insurance amounts associated with any qualifying health insurance plan when provided with appropriate documentation. ~~The Employer shall reimburse the employee the deductible and co-insurance amounts when provided with the appropriate documentation.~~

It shall be the employee's responsibility to provide the appropriate documentation as requested to verify qualifying expenses and maintain a Benny card or by April 1st of the year following the date the services were rendered to receive reimbursement. Any unused reimbursement totals will be rolled over to the following calendar year up to a \$2,000.00 cap for single coverage and up to a \$4,000.00 cap for family coverage. Pursuant to the medical HRA will be rolled over to the following calendar year up to a \$600.00 cap for single coverage and up to a \$2,000.00 cap for family coverage. Any unused reimbursement totals under the FSA plan may be rolled over up to a \$500.00 cap. Any unused reimbursement totals for dental and vision plans may roll over up to a

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- R.N.
- MTS
- with max. min.
- out of pocket costs of
- \$2500 for family
- coverage single
- \$500 for family
- coverage
- Dental, vision &
- life ins. monthly
- be shared
- 9/1/10
- 11/1/10

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- MTS
- R.N.

\$400.00 cap for single coverage and up to a \$1,000.00 cap for family coverage. Such roll overs are subject to the provisions of the Affordable Care Act (ACA).

22.3 The Employer will provide dental and optical coverage for Bargaining Unit employees. Dental coverage shall be through Delta Dental.

22.4 Life insurance shall be maintained for Bargaining Unit members.

22.5 ~~Either party may reopen for purposes of negotiation this Article of the Agreement * between September 1 and October 1 of 2012. In the event such notice is given, the parties shall proceed in accordance with the provision of Section 4117 of the Ohio Revised Code. The Employer shall secure all bids and proposals on group health, dental, vision, and life insurance no later than November 15 of the year preceding the plan year in which insurance changes will take effect. Employees shall submit all required medical documentation on or before October 15.~~

22.6 The parties shall establish a Cost Containment Committee consisting of management representatives and representatives of all Bargaining Units which will meet regularly to discuss health insurance issues. The Union may bring two (2) bargaining unit members and an IAFP representative to said Cost Containment Committee meetings.

22.7 ~~The parties will meet in Labor Management meetings to discuss the methods by which information will be provided to potential carriers when rate bids are solicited.~~

22.8 Effective January 1, 2015, An an employee's spouse who is eligible for group health insurance through his or her own employer may be covered under a family or dependent plan as a dependent under the Township health insurance plans (medical and dental) only if he or she has enrolled in the group health plan provided by their employer. For the spouse, the employer's coverage will be primary and this coverage will be secondary. The employee will be responsible for one-hundred percent (100%) of the additional premium cost to the Township for the spouse's spouse coverage to be covered.

~~If the cost for health insurance to the employee's spouse as offered by his or her employer is greater than two (2) times the difference between the employee's cost for family coverage and single or employee/children coverage under the Employer's plan, whichever is applicable, the spouse will be exempt from the spousal waiver set forth in this section.~~

For the Township:

Justin Fisher
Brian D. Ennis

[Signature]

4/17/14

For the IAFP:

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MTS