Compensation & Benefits Committee Agenda
June 4, 2025 at 4:00 PM

Compensation & Benefits Committee
Ben Hunt, Chair
Keely Paul
Rich Bardach

Staff Liaison
Scot Lahrmer, Village Manager
Debbie Eldridge, Finance Administrator

MINUTES

1. Approval of minutes: March 4, 2025

TOPICS OF DISCUSSION

1. Employee Health Care Plan Renewal: HUB/Horan Benefit Consultants
   Alison Ruehlmann, Benefit Consultant
   Caroline Clift, Director, Benefit Consulting

ADJOURNMENT

Compensation and Benefits Committee Minutes

March 4, 2025

Attendees: Ben Hunt (Committee Chair), Rich Bardach (Committee Member), Keely Paul (Committee Member), Scot Lahrmer, Rich Wallace, Bob Rosen, Debbie Eldridge, Ben Spears, Edward Sachendorfer, Brian Baker, Nick Mercer, Brandon Ross, Josh Caudill, Ryan Monahan, John Burton, Mike Koening, Mark Monahan, Chris Perry, Christian Russ

The meeting was called to order at 5:00 PM. The minutes from the meeting of October 1, 2025, were approved.

Village Manager Scot Lahrmer presented information regarding employee compensation to the committee, including municipality wage increased since 2009 in a group of other nearby communities, as well as a history of the Amberley Village earning tax. The manager also suggested a change to the employee compensation meeting for the future, advising that the current system is different from most other communities, where the manager and employees would have already met before bringing their recommendations to the council committee.

The committee then heard from Sgt. John Burton on behalf of the Police employees. He indicated that hiring may be challenging in the future if Amberley's wages do not keep up with other competitive communities nearby. On behalf of the employees, he requested that the committee consider:

1. Should Amberley seek to be in the top 3 for the county for compensation? This would be a selling point to help in recruitment. This would require a 7.6% increase for this year.
2. A request to reconsider fire pay, which they feel is low, and again hurts recruitment.
3. A raise for supervisors (Sergeants pay) to help retain current employees.

Ryan Monahan spoke from the Maintenance employee's perspective agreeing that hiring is a challenge and that changes to fire pay would help.

The committee discussed at length, hearing from Mayor Rosen, Chief Wallace, Manager Lahrmer, as well as Sgt. Burton about their thoughts. In that conversation, there was agreement in a new process should be used in the future, and that as Amberley residents expect a high level of service, the Village may need to look at our funding for how to keep up with the challenges of hiring/training and staying competitive in the market. It was noted that through this committee shift differential payments were added last year at the request of employees. The Manager is continuing to revise the financial sustainability plan to help ensure that we have a clear picture of the finances of the Village moving forward, including how employee pay relates to our overall financial well-being.

The committee agreed that for the sake of this conversation, the primary employee compensation would be the only topic decided during this meeting, and that we would like Manager Lahrmer and Chief Wallace to present at a later date about options on how to improve the current fire pay system.

Mr. Bardach made a motion for a 4.0% increase, it was seconded by Ms. Paul and the committee agreed unanimously to take that to council.

There being no further business, the meeting was adjourned.

Ben Hunt

Village of Amberley

Medical Proposal - Financial Summary

August 1, 2025 Renewal

Plan Costs

Plan Name:	Platinum A HSA (NE)	Platinum B HSA
Current Enrollment		
Single	4	7
EE + Spouse	4	1
EE + Child(ren)	2	10
Family	2	5
Current Rates		
Single	$805.00	$766.63
EE + Spouse	$1,675.90	$1,596.02
EE + Child(ren)	$1,500.35	$1,428.84
Family	$2,444.16	$2,327.65
Renewal Rates		
Single	$849.27	$808.79
EE + Spouse	$1,768.07	$1,683.80
EE + Child(ren)	$1,582.87	$1,507.42
Family	$2,578.59	$2,455.67
Costs by Plan		
Current Annual Cost	$213,751	$394,669
Renewal Annual Cost	$225,507	$416,375
Dollar Increase	$11,756	$21,707
Percent Increase	5.50%	5.50%

Total Cost	
Current Annual Cost	$608,420
Renewal Annual Cost	$641,883
Dollar Increase	**$33,463**
Percent Increase	**5.50%**

Notes:

1. Current Enrollment based on reporting through March 2025
2. HSA contributions are not included in above costs.

Village of Amberley

Medical Proposal - Plan Benefits Summary

August 1, 2025 Renewal

Current Plan Benefits

Plan Name:	Platinum A HSA (NE)	Platinum B HSA
Benefit Summary		
Plan Type	HDHP	HDHP
Deductible Type	Non-Embedded	Non-Embedded
Deductible	$2,000/$4,000	$2,000/$4,000
Coinsurance	100/0	80/20
MOOP	$3,400/$6,800	$3,400/$6,800
Inpatient Hospital	Ded. 100/0	Ded. 80/20
Outpatient Surgery	Ded. 100/0	Ded. 80/20
PCP/Specialist	Ded. 100/0	Ded. 80/20
Preventive Services	Covered in Full	Covered in Full
Emergency Room	Ded. 100/0	Ded. 80/20
Urgent Care	Ded. 100/0	Ded. 80/20
Rx (Retail)	Ded. $10/$30/$60	Ded. $10/$30/$60

Renewal Plan Benefits

Plan Name:	Platinum A HSA (NE)	Platinum B HSA
Benefit Summary		
Plan Type	HDHP	HDHP
Deductible Type	Non-Embedded	Non-Embedded
Deductible	$2,000/$4,000	$2,000/$4,000
Coinsurance	100/0	80/20
MOOP	$3,400/$6,800	$3,400/$6,800
Inpatient Hospital	Ded. 100/0	Ded. 80/20
Outpatient Surgery	Ded. 100/0	Ded. 80/20
PCP/Specialist	Ded. 100/0	Ded. 80/20
Preventive Services	Covered in Full	Covered in Full
Emergency Room	Ded. 100/0	Ded. 80/20
Urgent Care	Ded. 100/0	Ded. 80/20
Rx (Retail)	Ded. $10/$30/$60	Ded. $10/$30/$60

Village of Amberley

Monthly Contributions (based on Wellness Rates)

August 1, 2025 Renewal

Current Contributions						
Platinum A HSA (NE)						
	Enrollment	Total Rate	EE Rate	EE % of Total	ER Rate	ER % of Total
Single	4	$805.00	$153.32	19.0%	$651.68	81.0%
EE + Spouse	4	$1,675.90	$319.28	19.1%	$1,356.62	80.9%
EE + Child(ren)	2	$1,500.35	$285.83	19.1%	$1,214.52	80.9%
Family	2	$2,444.16	$465.66	19.1%	$1,978.50	80.9%
Platinum B HSA						
	Enrollment	Total Rate	EE Rate	EE % of Total	ER Rate	ER % of Total
Single	7	$766.63	$114.99	15.0%	$651.64	85.0%
EE + Spouse	1	$1,596.02	$239.41	15.0%	$1,356.61	85.0%
EE + Child(ren)	10	$1,428.84	$214.33	15.0%	$1,214.51	85.0%
Family	5	$2,327.65	$349.15	15.0%	$1,978.50	85.0%

Renewal Contribution Scenario #1 - Maintain Current % Split						
Platinum A HSA (NE)						
	Enrollment	Total Rate	EE Rate	EE % of Total	ER Rate	ER % of Total
Single	4	$849.27	$161.75	19.0%	$687.52	81.0%
EE + Spouse	4	$1,768.07	$336.84	19.1%	$1,431.23	80.9%
EE + Child(ren)	2	$1,582.87	$301.55	19.1%	$1,281.32	80.9%
Family	2	$2,578.59	$491.27	19.1%	$2,087.32	80.9%
Platinum B HSA						
	Enrollment	Total Rate	EE Rate	EE % of Total	ER Rate	ER % of Total
Single	7	$808.79	$121.31	15.0%	$687.48	85.0%
EE + Spouse	1	$1,683.80	$252.58	15.0%	$1,431.23	85.0%
EE + Child(ren)	10	$1,507.42	$226.12	15.0%	$1,281.31	85.0%
Family	5	$2,455.67	$368.35	15.0%	$2,087.32	85.0%

Cost Breakdown	Total Costs	Employee Costs	Employer Costs
Current	$608,420	$99,921	$508,499
Renewal	$641,883	$105,417	$536,466
Dollar Increase	**$33,463**	**$5,496**	**$27,967**

Renewal Contribution Scenario #2 - Maintain Current Employer $ Contribution						
Platinum A HSA (NE)						
	Enrollment	Total Rate	EE Rate	EE % of Total	ER Rate	ER % of Total
Single	4	$849.27	$197.59	23.3%	$651.68	76.7%
EE + Spouse	4	$1,768.07	$411.45	23.3%	$1,356.62	76.7%
EE + Child(ren)	2	$1,582.87	$368.35	23.3%	$1,214.52	76.7%
Family	2	$2,578.59	$600.09	23.3%	$1,978.50	76.7%
Platinum B HSA						
	Enrollment	Total Rate	EE Rate	EE % of Total	ER Rate	ER % of Total
Single	7	$808.79	$157.15	19.4%	$651.64	80.6%
EE + Spouse	1	$1,683.80	$327.19	19.4%	$1,356.61	80.6%
EE + Child(ren)	10	$1,507.42	$292.92	19.4%	$1,214.51	80.6%
Family	5	$2,455.67	$477.17	19.4%	$1,978.50	80.6%

Cost Breakdown	Total Costs	Employee Costs	Employer Costs
Current	$608,420	$99,921	$508,499
Renewal	$641,883	$133,384	$508,499
Dollar Increase	**$33,463**	**$33,463**	**$0**

**Cost breakdown assumes all employees are Wellness compliant*

***Costs do not include HSA/HRA contributions*

CLGBP Plans

August 1, 2025 Renewal

% Increase	5.50%

CURRENT BENEFITS	Platinum A HSA (NE)	Platinum A HRA (NE)	Platinum A HSA (E)	Platinum A HRA (E)	Platinum B HSA	Platinum B HRA	Platinum C HSA	Gold A HSA	Gold A HRA	Tanzanite B	Sapphire Plan	Emerald Plan
Plan Type	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	PPO	HDHP	HDHP
Deductible Type	Non-Embedded	Non-Embedded	Embedded	Embedded	Non-Embedded	Non-Embedded	Embedded	Non-Embedded	Non-Embedded	Embedded	Embedded	Embedded
Deductible	$2,000/$4,000	$2,000/$4,000	$3,200/$6,400	$3,200/$6,400	$2,000/$4,000	$2,000/$4,000	$5,000/$10,000	$2,500/$5,000	$2,500/$5,000	$2,000/$4,000	$3,500/$7,000	$4,000/$8,000
Coinsurance	100/0	100/0	100/0	100/0	80/20	80/20	100/0	100/0	100/0	80/20	100/0	100/0
MOOP	$3,400/$6,800	$3,400/$6,800	$3,200/$6,400	$3,200/$6,400	$3,400/$6,800	$3,400/$6,800	$5,000/$10,000	$3,400/$6,800	$3,400/$6,800	$3,000/$6,000	$4,500/$9,000	$5,000/$10,000
Inpatient Hospital	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 100/0	Ded. 100/0
Outpatient Surgery	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 100/0	Ded. 100/0
PCP/Specialist	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	$30/$50 copay	Ded. 100/0	Ded. 100/0
Preventive Services	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Emergency Room	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	$200 copay	Ded. 100/0	Ded. 100/0
Urgent Care	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	$50 copay	Ded. 100/0	Ded. 100/0
Rx (Retail)	Ded. $10/$30/$60	Ded. $10/$30/$60	Ded. 100/0	Ded. 100/0	Ded. $10/$30/$60	Ded. $10/$30/$60	Ded. 100/0	Ded. $10/$30/$60	Ded. $10/$30/$60	$15/$40/$80	Ded. $10/$30/$60	Ded. $10/$30/$60
CURRENT RATES												
Wellness												
EE	$805.00	$805.00	$775.91	$775.91	$766.63	$766.63	$599.80	$736.14	$736.14	$820.15	$697.46	$680.88
EE+SP	$1,675.90	$1,675.90	$1,715.50	$1,715.50	$1,596.02	$1,596.02	$1,248.75	$1,532.53	$1,532.53	$1,707.45	$1,451.99	$1,417.47
EE+CH	$1,500.35	$1,500.35	$1,535.79	$1,535.79	$1,428.84	$1,428.84	$1,117.93	$1,371.99	$1,371.99	$1,528.59	$1,299.89	$1,268.99
FAM	$2,444.16	$2,444.16	$2,501.89	$2,501.89	$2,327.65	$2,327.65	$1,821.18	$2,235.05	$2,235.05	$2,490.16	$2,117.59	$2,067.25
NON-Wellness												
EE	$855.00	$855.00	$825.91	$825.91	$816.63	$816.63	$649.80	$786.14	$786.14	$870.15	$747.46	$730.88
EE+SP (1 compliant)	$1,725.90	$1,725.90	$1,765.50	$1,765.50	$1,646.02	$1,646.02	$1,298.75	$1,582.53	$1,582.53	$1,757.45	$1,501.99	$1,467.47
EE+SP (neither compliant)	$1,775.90	$1,775.90	$1,815.50	$1,815.50	$1,696.02	$1,696.02	$1,348.75	$1,632.53	$1,632.53	$1,807.45	$1,551.99	$1,517.47
EE+CH	$1,550.35	$1,550.35	$1,585.79	$1,585.79	$1,478.84	$1,478.84	$1,167.93	$1,421.99	$1,421.99	$1,578.59	$1,349.89	$1,318.99
FAM (1 compliant)	$2,494.16	$2,494.16	$2,551.89	$2,551.89	$2,377.65	$2,377.65	$1,871.18	$2,285.05	$2,285.05	$2,540.16	$2,167.59	$2,117.25
FAM (neither compliant)	$2,544.16	$2,544.16	$2,601.89	$2,601.89	$2,427.65	$2,427.65	$1,921.18	$2,335.05	$2,335.05	$2,590.16	$2,217.59	$2,167.25

CURRENT ENROLLMENT (Total CLGBP)	305	44	14	0	23	8	106	259	13	17	Not Currently Offered by CLGBP	Not Currently Offered by CLGBP

RENEWAL BENEFITS	Platinum A HSA (NE)	Platinum A HRA (NE)	Platinum A HSA (E)	Platinum A HRA (E)	Platinum B HSA	Platinum B HRA	Platinum C HSA	Gold A HSA	Gold A HRA	Tanzanite B	Sapphire Plan	Emerald Plan
Plan Type	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	HDHP	PPO	HDHP	HDHP
Deductible Type	Non-Embedded	Non-Embedded	Embedded	Embedded	Non-Embedded	Non-Embedded	Embedded	Non-Embedded	Non-Embedded	Embedded	Embedded	Embedded
Deductible	$2,000/$4,000	$2,000/$4,000	$3,300/$6,600	$3,300/$6,600	$2,000/$4,000	$2,000/$4,000	$5,000/$10,000	$2,500/$5,000	$2,500/$5,000	$2,000/$4,000	$3,500/$7,000	$4,000/$8,000
Coinsurance	100/0	100/0	100/0	100/0	80/20	80/20	100/0	100/0	100/0	80/20	100/0	100/0
MOOP	$3,400/$6,800	$3,400/$6,800	$3,300/$6,600	$3,300/$6,600	$3,400/$6,800	$3,400/$6,800	$5,000/$10,000	$3,400/$6,800	$3,400/$6,800	$3,000/$6,000	$4,500/$9,000	$5,000/$10,000
Inpatient Hospital	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 100/0	Ded. 100/0
Outpatient Surgery	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 100/0	Ded. 100/0
PCP/Specialist	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	$30/$50 copay	Ded. 100/0	Ded. 100/0
Preventive Services	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Emergency Room	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	$200 copay	Ded. 100/0	Ded. 100/0
Urgent Care	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 100/0	Ded. 80/20	Ded. 80/20	Ded. 100/0	Ded. 100/0	Ded. 100/0	$50 copay	Ded. 100/0	Ded. 100/0
Rx (Retail)	Ded. $10/$30/$60	Ded. $10/$30/$60	Ded. 100/0	Ded. 100/0	Ded. $10/$30/$60	Ded. $10/$30/$60	Ded. 100/0	Ded. $10/$30/$60	Ded. $10/$30/$60	$15/$40/$80	Ded. $10/$30/$60	Ded. $10/$30/$60
RENEWAL RATES												
Wellness												
EE	$849.27	$849.27	$810.10	$810.10	$808.79	$808.79	$632.79	$776.63	$776.63	$865.26	$735.82	$718.33
EE+SP	$1,768.07	$1,768.07	$1,791.11	$1,791.11	$1,683.80	$1,683.80	$1,317.43	$1,616.82	$1,616.82	$1,801.36	$1,531.85	$1,495.44
EE+CH	$1,582.87	$1,582.87	$1,603.48	$1,603.48	$1,507.42	$1,507.42	$1,179.41	$1,447.45	$1,447.45	$1,612.66	$1,371.38	$1,338.78
FAM	$2,578.59	$2,578.59	$2,612.17	$2,612.17	$2,455.67	$2,455.67	$1,921.35	$2,357.98	$2,357.98	$2,627.12	$2,234.06	$2,180.95
NON-Wellness												
EE	$899.27	$899.27	$860.10	$860.10	$858.79	$858.79	$682.79	$826.63	$826.63	$915.26	$785.82	$768.33
EE+SP (1 compliant)	$1,818.07	$1,818.07	$1,841.11	$1,841.11	$1,733.80	$1,733.80	$1,367.43	$1,666.82	$1,666.82	$1,851.36	$1,581.85	$1,545.44
EE+SP (neither compliant)	$1,868.07	$1,868.07	$1,891.11	$1,891.11	$1,783.80	$1,783.80	$1,417.43	$1,716.82	$1,716.82	$1,901.36	$1,631.85	$1,595.44
EE+CH	$1,632.87	$1,632.87	$1,653.48	$1,653.48	$1,557.42	$1,557.42	$1,229.41	$1,497.45	$1,497.45	$1,662.66	$1,421.38	$1,388.78
FAM (1 compliant)	$2,628.59	$2,628.59	$2,662.17	$2,662.17	$2,505.67	$2,505.67	$1,971.35	$2,407.98	$2,407.98	$2,677.12	$2,284.06	$2,230.95
FAM (neither compliant)	$2,678.59	$2,678.59	$2,712.17	$2,712.17	$2,555.67	$2,555.67	$2,021.35	$2,457.98	$2,457.98	$2,727.12	$2,334.06	$2,280.95
Plan Adjustments	1.00	1.00	0.9896	0.9896	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00