

BCC INFORMAL REGULAR SESSION

DATE: Wednesday, October 09, 2013

<u>NAME</u>	<u>TITLE</u>	<u>AFFILIATION</u>	<u>PHONE/EMAIL ADDRESS</u>
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Welcome!

CNC is Preparing for the Next!

Facts & Figures:

Founded: 1965
Land: 1,650 acres on two sites in Clermont Co.
Trails: 20 miles
Membership: 7,800 households
Staffing: 28 F/T 22 P/T 18 Seasonal
Annual Budget: \$3 M
Endowment: \$24 M



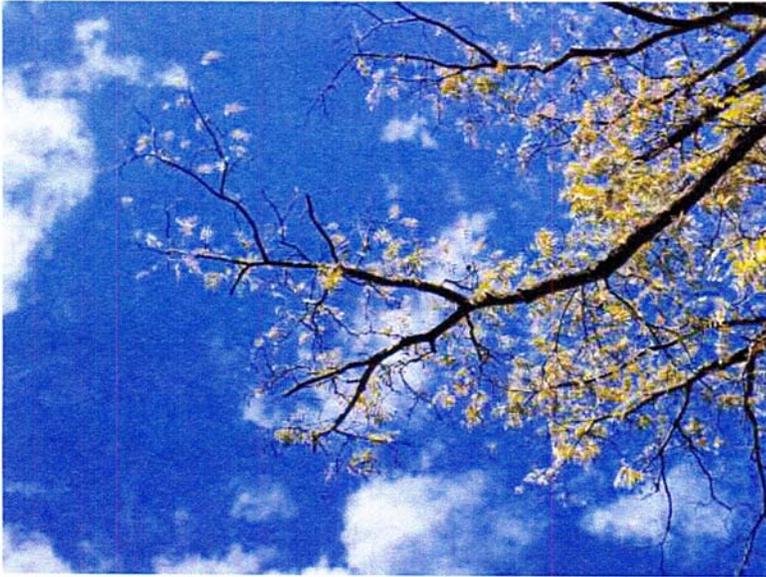


Our Mission

Enriching Lives

By Inspiring Passion for Nature

Through Experience, Education and Stewardship



Strategic Planning

2011 – Understand our Members

2014 – Focus on the Next Generation



Recent Strategies to Enhance the Visitor Experience

Trail Improvements

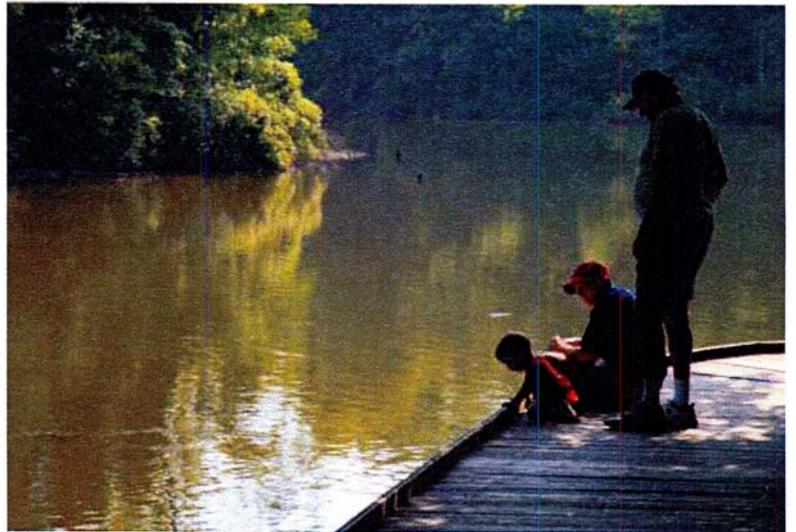


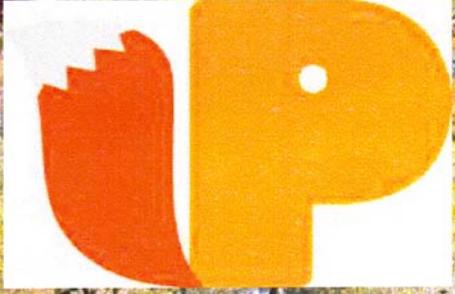


Managing the Land



Self-Led Experiences





Nature Play

Mashburn Family Discovery Trail



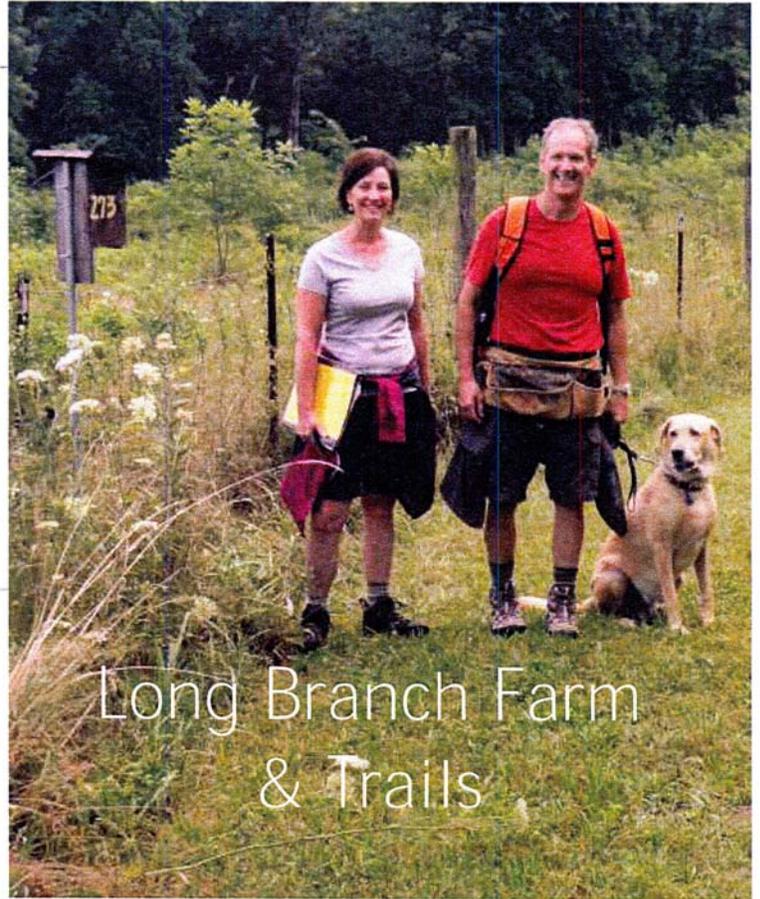
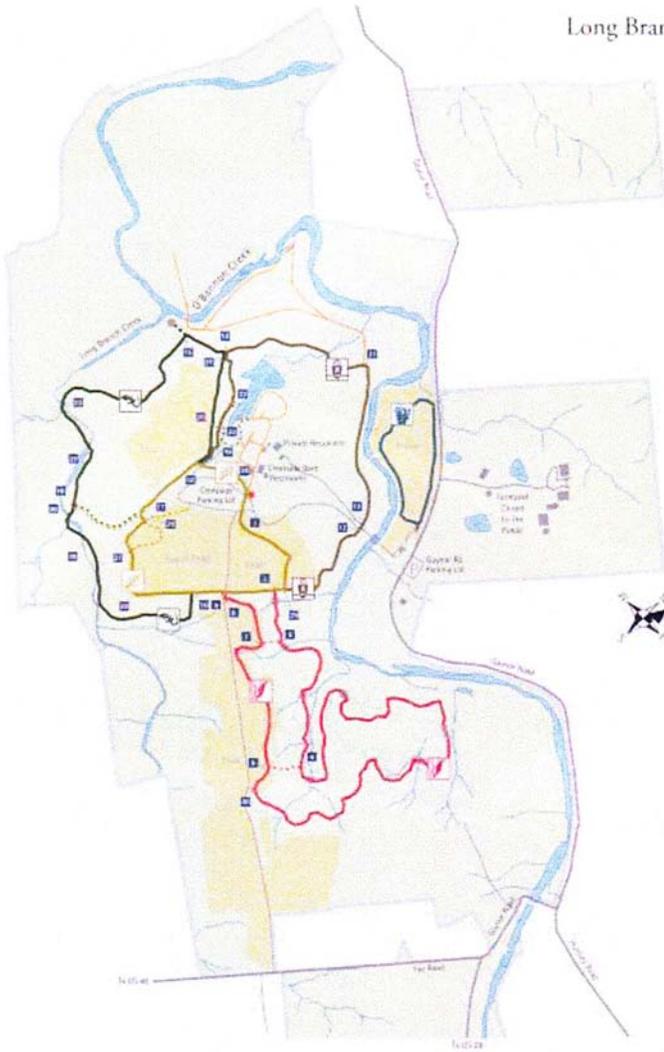
Algae Wheel Sanitary System



Long Branch Farm & Trails
TRAIL MAP



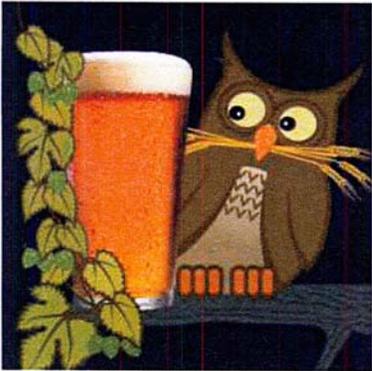
Long Branch Farm & Trails
6926 Gaynor Road
Goshen, Ohio 45122



Outdoor Learning Center



NEXT in Nature



Hoots & Hops



Response from The Community

Visitation: over 110,000 visits/year

Membership:

+ 33% in last 3 years

> 7,800 households

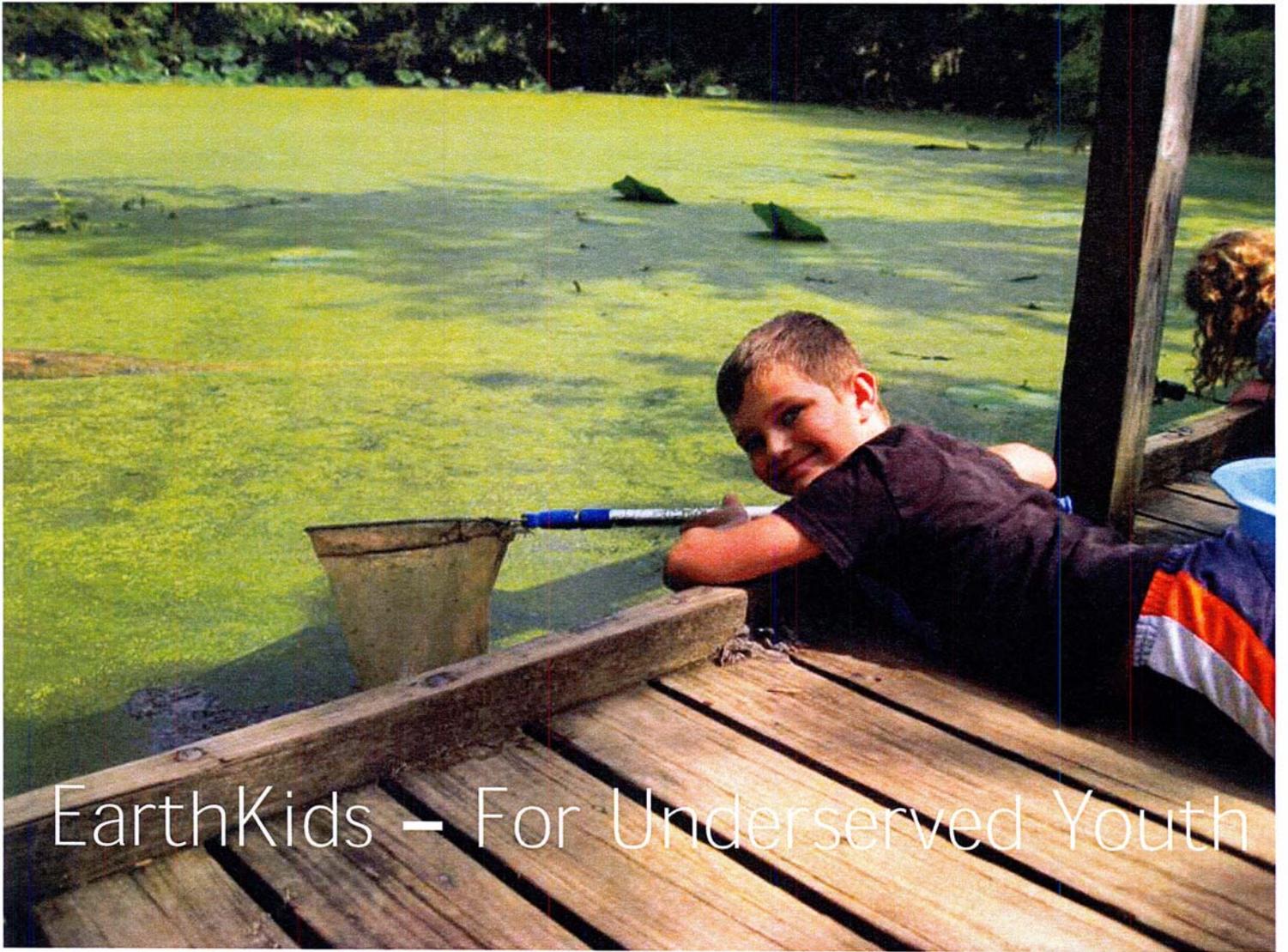




Plans to Better Serve the Community

School Program – Focus on Teachers





EarthKids – For Underserved Youth



**CNC NATURE
PRESCHOOL**
Where Learning Comes Naturally

Nature PlayScape Outreach



NATURE | marge & charles schott
PLAYSCAPE™
CINCINNATI NATURE CENTER



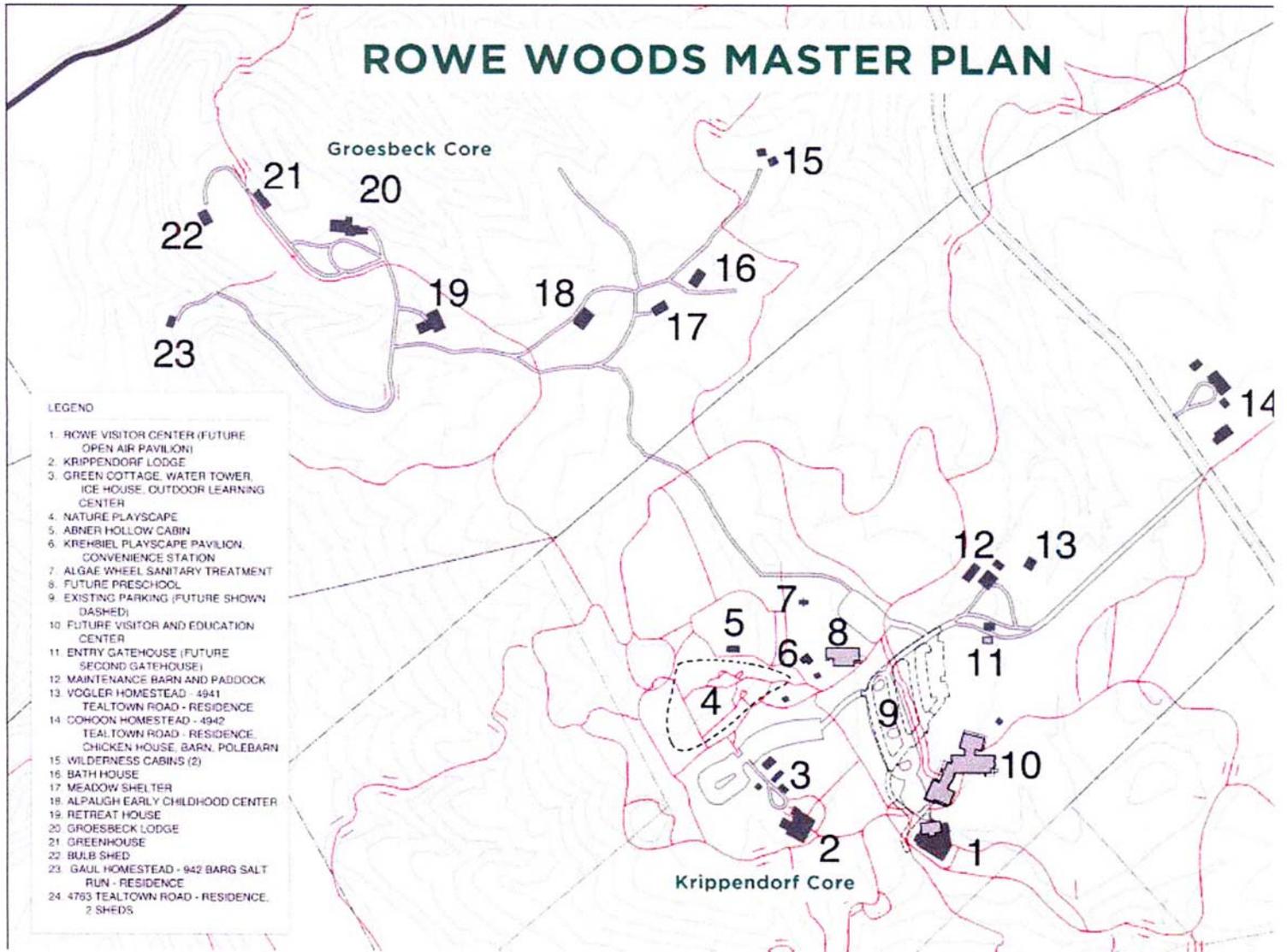
Celebrating 50 Years – Preparing for the Next!

A multi-phase capital campaign to fund CNC's future

To Accommodate Increased Demand:

- Immediate Plans 2013 - 2015
- Future 2015+

ROWE WOODS MASTER PLAN





Schott Nature PlayScape Enhancements



Retreat House

Intern Program
From 6 to 12/year





Tealtown House

Green Cottage

Repurposing
Existing Facilities





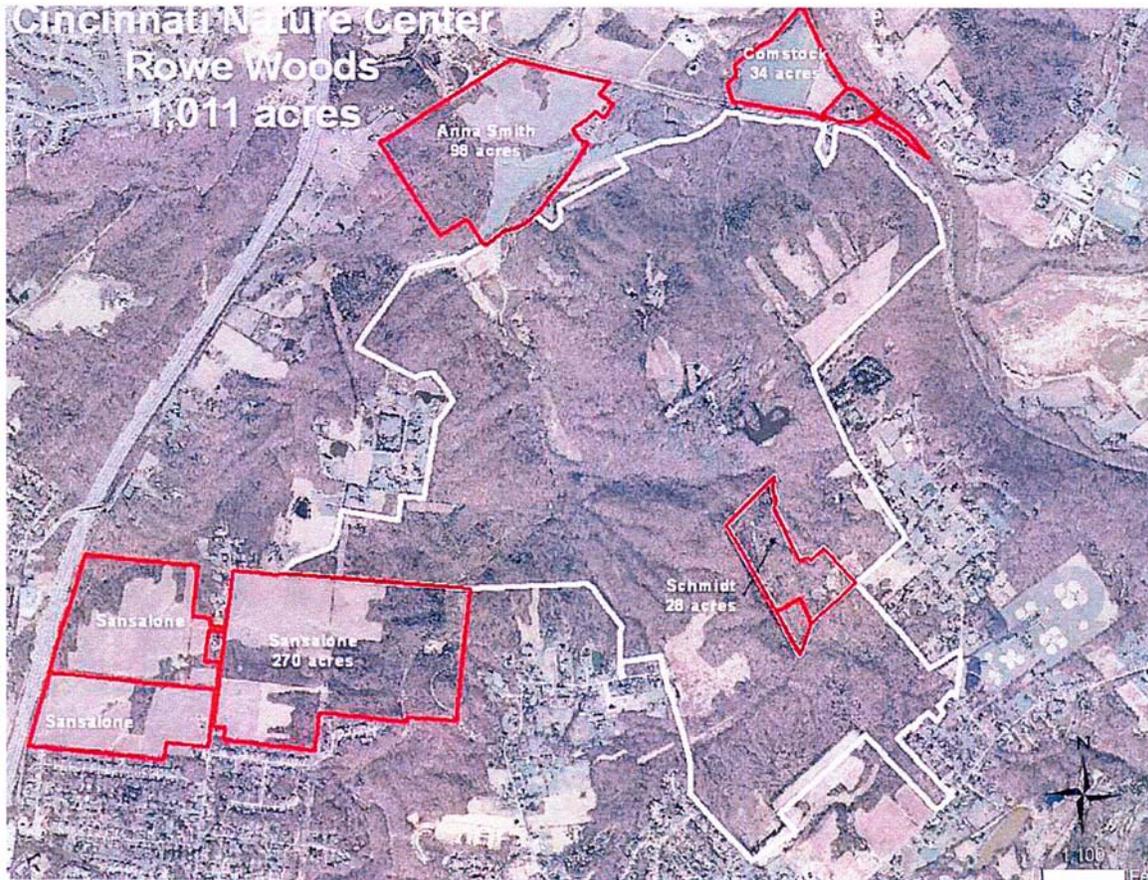
Center for Conservation & Stewardship At Groesbeck Lodge



- **Trail Maintenance**
- **Habitat & Species Management**
 - Land Steward Program
- **Citizen Science**
- **Research**
- **Education**



Land Preservation





Celebrating 50 Years – Preparing for the Next!

A multi-phase capital campaign to fund CNC's future

To Accommodate Increased Demand:

- Immediate Plans 2013-2015
- Future 2015+



CINCINNATI NATURE CENTER

Visitor & Education Center Design Study

THE KUBALA WASHATKU ARCHITECTS, INC., 461 N. 17TH MEQUON AVENUE, CEDARBURG, WI 53012 • 03.25.13



Rowe Visitor Center

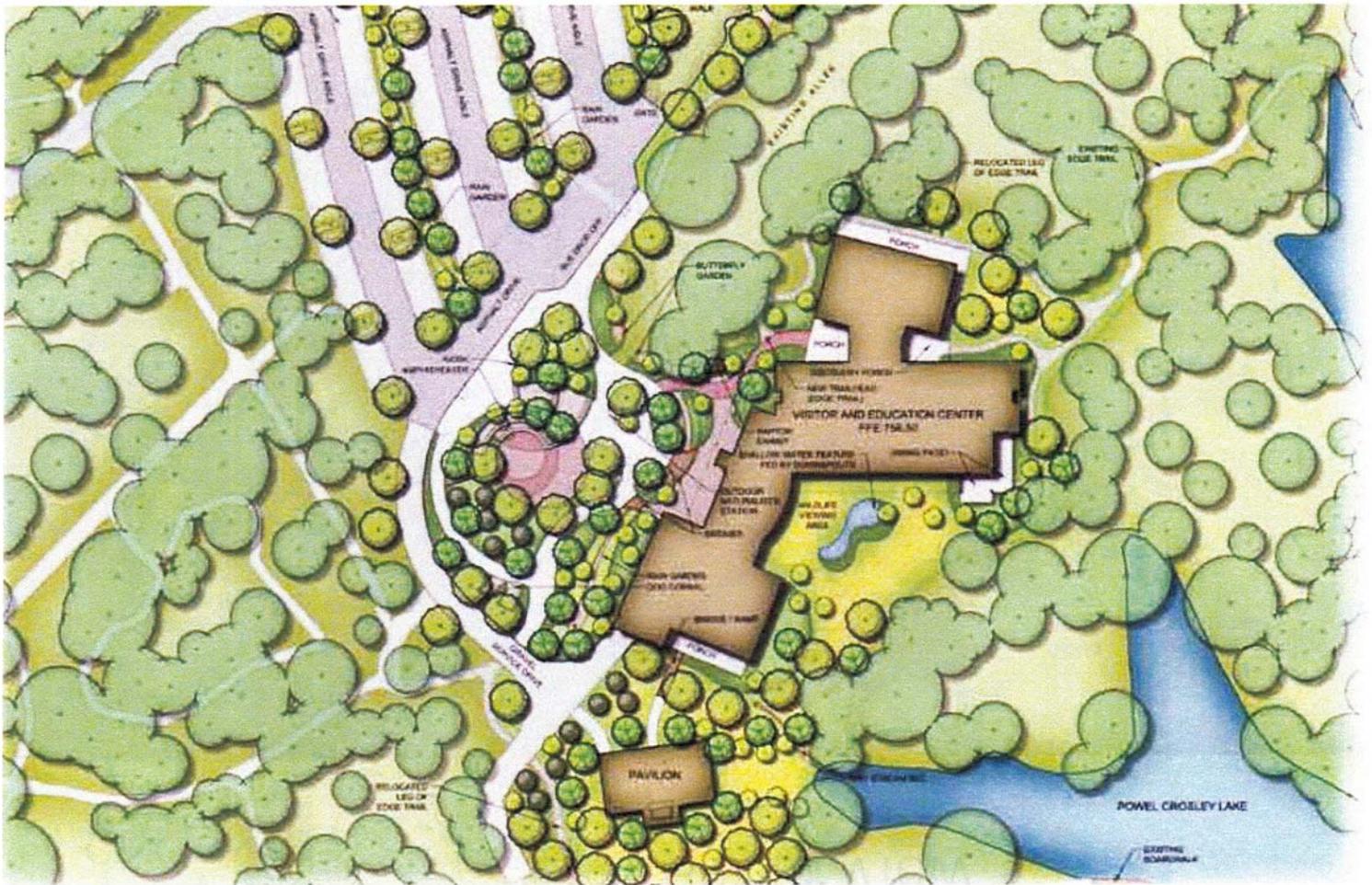
1971





We need: more/better space
energy efficiency





New Visitor & Education Center Vision



Aerial View

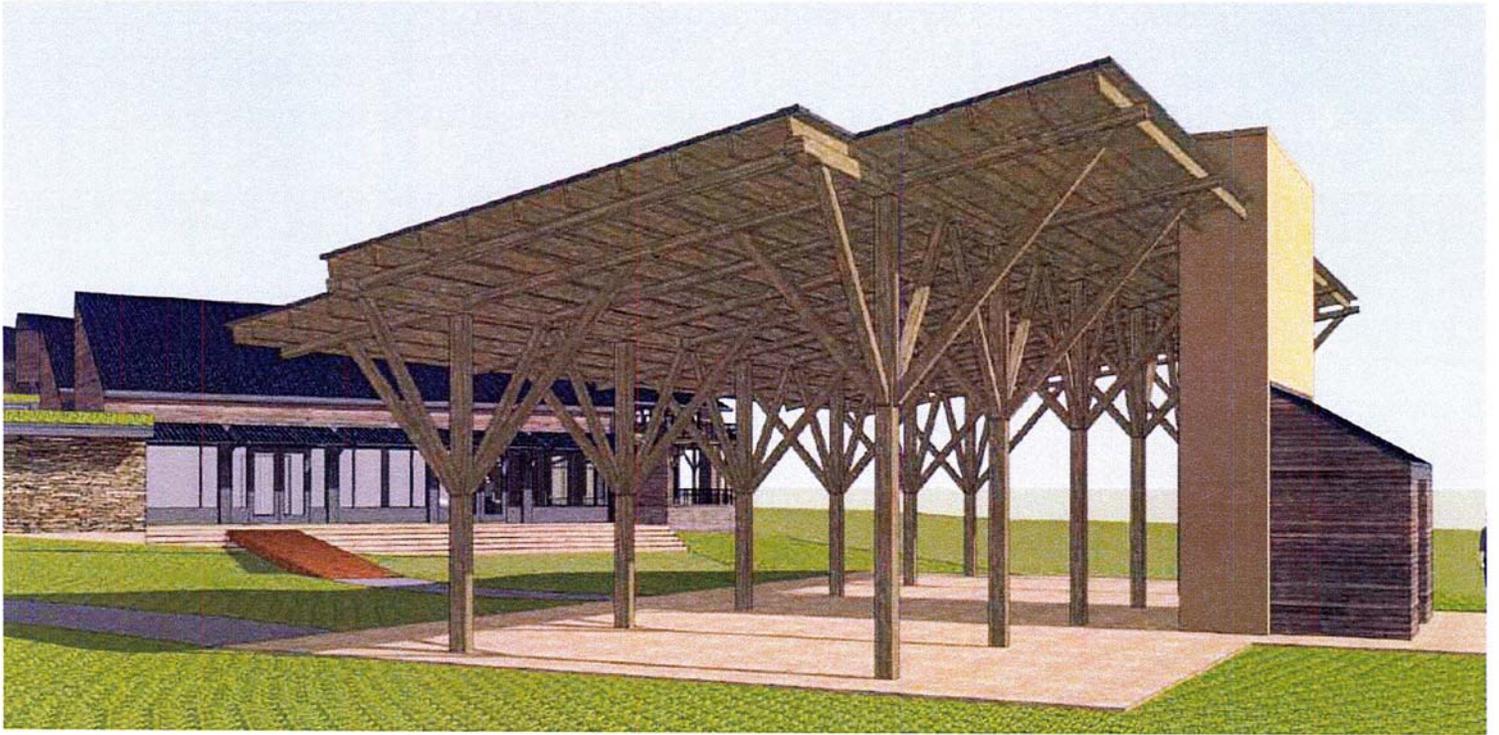




View from Parking Lot



Pavilion





Questions & Comments



Celebrating 50 Years – Preparing for the Next!



“In every walk with nature one receives far more than he seeks.”
John Muir

Just a few minutes from Cincinnati’s urban core is Cincinnati Nature Center, a quiet refuge from the hustle and bustle of modern life. With over 1,600 acres and 20 miles of managed trails that wind through field, forest and stream habitats, CNC offers people from all over the region an opportunity to be part of the natural world.

In 2009, the Nature Center embarked on a multi-phase initiative to expand capacity and increase our ability to serve a growing number of visitors. Phase I focused on the infrastructure needed to better connect visitors to the land, with a special emphasis on providing experiences for children and their families. Phase I was successfully completed in 2012, with \$4 million raised for a number of projects, including:

- Nature Preschool;
- Experiential Outdoor Learning Center;
- Nature PlayScape;
- Discovery Trail;
- Algae Wheel Wastewater Treatment System;
- Education Endowment.

Phase II - The Center for Conservation and Stewardship – a Double Benefit

Now, with enhanced capacity to accommodate a growing number of visitors, our attention is turning to Phase II. Over the next two years, this phase will address much-needed expansion of our land conservation and stewardship efforts, as we strive to restore and preserve the precious habitats under our care, as well as impact the ecology of our region and beyond. The new **Center for Conservation and Stewardship** will be the first of its kind in Ohio, and will have the capacity to facilitate partnerships, educate and develop resources to engage, inform and enable people and organizations to become better stewards of the land. The Center will focus on five areas: Habitat and Species Management, Land Preservation, Trail Management, Education and Scientific Research.

Engineering studies indicated that renovation and expansion of the Rowe building (built in 1971) would be three-quarters of the cost of replacement and even then the energy efficiency would not be up to modern standards. The plan calls for a new building just to the east of the current visitor center. It will provide expanded space for offices and education as well as large-group meeting rooms and space for exhibits.

It will utilize green building principles throughout, making it a LEED-certified building that will provide a model of sustainability for the community.



The new visitor center will be LEED-certified, and will provide ample room for programs

An Investment in the Next 50 Years

CNC staff and volunteers are actively seeking funding for this multiple phase initiative from generous individuals, foundations and corporations.

Campaign Phase	Goal	Raised To-Date	Status
Phase I			
Visitor Services & Programming	\$4,000,000	\$4,000,000	COMPLETED
Phase II			
Center for Conservation & Stewardship	\$4,500,000	\$1,365,000	Underway
Phase III			
New Visitor's Center	\$16,500,000	\$0	Underway

Cincinnati Nature Center (CNC) is a nonprofit, environmental education organization with a mission of inspiring passion for nature through experience, education and stewardship. With two beautiful locations in Milford and Goshen, Ohio, CNC has over 1,600 acres of pristine forest, fields, streams and ponds and 20 miles of award-winning trails.



**Clermont County
2014 Renewals
October 9, 2014**

Judi Meyer, Sr. Vice President/Account Manager
Steve Ashe, CEBS, Account Manager





2013 Clermont Projection vs Revenue Compared to 2014 HORAN Projection and Humana Fixed Cost Renewal

	2013 Clermont Current County Revenue (EE contribution and Dept Funding)*	2014 HORAN Claims Projection and Humana Fixed Costs Renewal
Total Cost	\$10,269,660	\$12,101,541
% Change from Current	N/A	+17.8%
\$ Change from Current	N/A	\$1,831,828

2014 Projection Includes:

HORAN projected claims increase of 2.6%
Humana fixed cost increase of 13.6% (Humana reduced specific premium by \$31,000 on Monday)
Clermont County Administration Internal \$150,000
Health Care Reform TRP, PCORI and MOOP Option 1

* The Clermont County funding is lower because the County estimated 10% enrollment in the HDHP and result was 27% enrollment. Less employee premium was collected than expected. Claims are running high and not matching the funding rates used to charge each department. Department funding not covering claims.

Strategy discussed and reviewed with Advisory Committee:

- ✓ **Eliminate the NPOS1 and offer NPOS2 and HDHP – 5% projected decrease to claims**
- ✓ **Implement a spousal surcharge for employee's who have spouses with coverage available through another employer - \$50 monthly surcharge – Estimated Savings \$300,000**
- ✓ **Change the NPOS 2 rates from 2 tier (single and family) to 4 Tier (Single, EE/Spouse, EE/CH and Family) to support spousal surcharge strategy**
- ✓ **Eliminate The County contribution to Health Savings Account (Currently \$1000/single and \$2000/family)**
- ✓ **Evaluate employer and employee contributions**

Other Options Considered

- ✓ Current benefits with no changes in plans and network except for MOOP
- ✓ Offer a tiered network for the traditional plans estimated savings is 2.75%:
 - Tier 1 will be the NPOS 1 benefit with Mercy Providers and Tier 2 is the NPOS 2 benefits with all other NPOS network providers.

- Calculations are based on 2012 average enrollment and costs.

Total Spouses Enrolled = 556

Average Cost Per Spouse Per Month = \$436

Scenario A:

- 10% of Spouses Waive Coverage (56)
- 25% of Spouses Pay Surcharge of \$50/Month (139)
 - Impact of Waiving Spouses: \$292,992
 - Impact of Spousal Surcharge: \$83,400
 - **Total Savings: \$376,392**

Scenario B:

- 15% of Spouses Waive Coverage (83)
- 20% of Spouses Pay Surcharge of \$100/Month (111)
 - Impact of Waiving Spouses: \$434,256
 - Impact of Spousal Surcharge: \$133,200
 - **Total Savings: \$567,456**

Surcharge

Clermont can charge spouses a monthly **surcharge**, an additional employee premium, if the spouse has coverage available through his/her own employer and enrolls in The County medical plan.

If implementing a Spousal program then evaluate offering 4 tier rates, like the HDHP, instead of 2 tier rates. Then if spouse is removed from coverage employee can elect employee/Child(ren) coverage and lower the employee contribution.

HORAN FOR ILLUSTRATIVE PURPOSES ONLY - Client Approval Required

2014 Renewal: NPOS 1, NPOS 2, & HDHP Bi-Monthly

Plan 1

NPOS 1

	S	FIE	Employee Contribution	Employee % of Cost	Employer Contribution	Employer % of Cost
EE	0	-	-	-	-	-
Family	0	-	-	-	-	-

Employer Monthly Costs	\$0
Employer Annual Costs	\$0

Plan 2

NPOS 2

	S	FIE	Employee Contribution	Employee % of Cost	Employer Contribution	Employer % of Cost	Employee Increase	County Increase
EE	286	\$233.41	\$25.67	11.0%	\$207.73	89.0%	\$ 5.67 28%	\$ 27.74
EE + Spouse	78	\$490.15	\$102.93	21.0%	\$387.22	79.0%	(\$9.06) -8%	
EE + Child(ren)	53	\$408.47	\$85.78	21.0%	\$322.69	79.0%	(\$26.21) -23%	
Family	249	\$770.25	\$123.24	16.0%	\$647.01	84.0%	\$ 11.25 10%	\$ 199.05

Employer Monthly Costs	\$535,309
Employer Annual Costs	\$6,423,706

Plan 3

HDHP

HSA

	S	FIE	Employee Contribution	Employee % of Cost	Employer Contribution*	Employer % of Cost	Employee Increase	County Increase	ER Contribution Per EE	Total ER Contribution
EE	139	\$184.77	\$20.33	11.0%	\$164.45	89.0%	\$ 4.24 26%	\$ 19.63	\$0	\$0
EE + Spouse	80	\$388.03	\$81.49	21.0%	\$306.54	79.0%	\$ 13.91 21%	\$ 36.21	\$0	\$0
EE + Child(ren)	39	\$323.36	\$67.91	21.0%	\$255.46	79.0%	\$ 11.59 21%	\$ 30.18	\$0	\$0
Family	135	\$609.76	\$97.56	16.0%	\$512.20	84.0%	\$ 14.51 17%	\$ 64.24	\$0	\$0

* Employer Contribution + HSA = Department Contribution

Employer Monthly Costs	\$252,819	Annual HSA Contribution	\$0
Employer Annual Costs	\$3,033,828		

Employer Annual Costs	\$9,457,534
Employee Annual Costs	\$1,817,585

\$11,275,120 10%

%	\$
15.7%	\$1,285,715
-13.4%	(\$280,255)
	\$1,005,459

- HORAN negotiated the following:
 - Rate hold guaranteed for one year
 - Admin rate remains at \$4.05
 - Annual admin cost of \$39,512

- HORAN developed fully insured equivalents and modeled employee contributions.

Scenario 1: Clermont County Accepts 1 year admin fee rate hold.

Dental Fully Insured Equivalents			
Tier	Enrolled	Current 2013	2014
Employee	341	\$25.31	\$25.10
Family	472	\$70.87	\$70.29

Dental Contributions						
Tier	Enrolled	2013	EE Contribution	2014 FIE	EE Contribution	% Increase
Employee	341	\$25.31	\$12.66	\$25.10	\$12.56	-0.82%
Family	472	\$70.87	\$35.44	\$70.29	\$35.14	-0.82%

- Admin Fee - \$4.05

- Commissioners Meeting – October 9
 - Approval of Administrator
 - Review of benefit plan options and contribution strategy

- Commission Meeting - October 14
 - Approval of plan options and contribution strategy

- Update Clermont County enrollment system

- Develop Open enrollment materials

- Conduct open enrollment meetings

QUESTIONS

Employee Benefits Consulting, Life and Health Insurance,
Financial and Estate Planning, Retirement Planning Services, Wealth Management

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