

OHIO TURNPIKE AND INFRASTRUCTURE COMMISSION

Resolution Authorizing the Award of Stop Loss Insurance for the Commission's Self-Insured Group Health Benefits Plan to Medical Mutual of Ohio, Inc.

WHEREAS, in 2019, the Ohio Turnpike and Infrastructure Commission ("Commission") executed a contract with Arthur J. Gallagher & Company ("Gallagher") to perform health care consulting services to assist the Commission with ongoing administration, marketing, and renewal of employee insurance programs for a term of three years, with two (2) two-year extensions; and

WHEREAS, the Commission is self-insured and the Commission purchases Stop Loss Insurance to protect the Commission against unexpected high medical expenses; and

WHEREAS, in August 2026, the Commission's employee benefits consultant, Gallagher Benefits Services, Inc. ("Gallagher"), issued a Request for Proposals for Stop Loss Insurance for the Commission's self-insured Group Health Benefits Plan, for the period of January 1, 2027, through December 31, 2027; and

WHEREAS, Medical Mutual of Ohio, Inc. ("Medical Mutual") was the only respondent which submitted a proposal in the amount of \$1,458,943.00 for Stop Loss Insurance for the Commission's self-insured Group Health Benefits Plan, including a \$250,000 individual stop loss deductible, for the period of January 1, 2027, through December 31, 2027, and the proposal was reviewed by Gallagher and the Commission's evaluation team; and

WHEREAS, the Director of Administration recommends selecting Medical Mutual to provide Stop Loss Insurance for the Commission's self-insured Group Health Benefits Plan, including a \$250,000 individual stop loss deductible, for the period of January 1, 2027, through December 31, 2027, with a premium of \$1,458,943.00; and

WHEREAS, the Executive Director reviewed the recommendation submitted by the Director of Administration and concurs with the selection of Medical Mutual to provide Stop Loss Insurance for the Commission's self-insured Group Health Benefits Plan, including a \$250,000 individual stop loss deductible, for the period of January 1, 2027, through December 31, 2027, with a premium of \$1,458,943.00; and

WHEREAS, Commission action is necessary under Article V, Section 1.00 of the Commission's Code of Bylaws because the required expenditure for Stop Loss Insurance for the period of January 1, 2027, through December 31, 2027, will exceed \$150,000.00; and

WHEREAS, the Commission has duly considered such recommendations.

NOW, THEREFORE, BE IT

RESOLVED, by the Ohio Turnpike and Infrastructure Commission that the proposal from Medical Mutual of Ohio, Inc. for Stop Loss Insurance for the Commission's self-insured Group Health Benefits Plan, including a \$250,000 individual stop loss deductible, for the period of January 1, 2027, through December 31, 2027, with a premium of \$1,458,943.00 is approved and the Executive Director is directed to enter into a contract with Medical Mutual of Ohio, Inc. based on the proposal; and

FURTHER RESOLVED, that the Executive Director is authorized to take any and all action necessary to properly carry out the terms of the contract with Medical Mutual, and make any modifications thereto during the term thereof that are necessary to fulfill any newly mandated requirements, address circumstances that would create a threat to life, safety, or health or wellbeing of Commission employees or otherwise interfere with the purpose and intent of the Group Health Benefits Plans or stop loss insurance, including the approval of claims made during the term of the contract.

(Resolution No. 83-2026 adopted October 19, 2026)