

September 22, 2025

**RECORD OF PROCEEDINGS
SPECIAL MEETING OF THE LORDSTOWN VILLAGE COUNCIL
1455 Salt Springs Road, Lordstown, Ohio
September 22, 2025
6:00 p.m. to 6:25 p.m.**

IN ATTENDANCE:

Ms. Jaclyn Woodward, Mayor
Mr. William Blank, Clerk
Mr. George Ebling, Treasurer
Ms. Jessica Blank, Councilwoman
Mr. Robert Bond, Councilman
Mr. Lamar Liming, Councilman
Mr. Jamie Moseley, Councilman
Mr. Howard Sheely, Councilman

RECORD OF PROCEEDINGS taken before me, DEBORAH LAVELLE, RPR, a court reporter and Notary Public within and for the State of Ohio on this 22nd of September, 2025.

MAYOR WOODWARD: I would like to call the Lordstown Village Council special meeting to order. Roll call please, Bill.

CLERK BLANK: Mayor Woodward.

MAYOR WOODWARD: Here.

CLERK BLANK: Mr. Bond.

MR. BOND: Here.

CLERK BLANK: Mr. Bowen.

MR. BOWEN: Here.

CLERK BLANK: Mr. Liming.

MR. LIMING: Here.

CLERK BLANK: Mr. Moseley.

MR. MOSELEY: Here.

CLERK BLANK: Miss Blank.

MS. BLANK: Here.

CLERK BLANK: Mr. Sheely.

MR. SHEELY: Here.

MAYOR WOODWARD: Can I have a motion for adoption of the agenda.

MR. BOND: So moved.

MR. SHEELY: Second.

MAYOR WOODWARD: Motion by Bond, second by Sheely. All in favor?
(All respond aye.)

MAYOR WOODWARD: All opposed.
(No response.)

MAYOR WOODWARD: Motion is carried.
Mayor's Remarks, I have none so we'll move on. Is there any Council Remarks? Hearing none, we'll move on. Are there any Public Remarks? Do you want to -- should we have Tom speak now under public remarks then? Tom, do you want to tell us about our -- this insurance that Council may be voting on tonight.

MR. UHER: Okay. Let me first --

MAYOR WOODWARD: State your name.

MR. UHER: I'm Tom Uher.

MAYOR WOODWARD: With Champion Insurance.

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MR. UHER: Champion Insurance in Austintown. We're working on the renewal on this Cigna for the Village. Okay. First we gotta clear up a couple things. Can I start over here or do you want me over here? Okay. Let's go back a year. What happened was the Village of Lordstown, okay, we were working on the renewal, all right. And the dilemma was you guys had committed to putting HSA deposits in because that's the cycle you had last year was HSA, all right, and we couldn't go ahead and change the HSA deposits until the 12-month cycle was over. So Cigna, the insurance company, did an accommodation, they gave you that late enrollment in January, okay. And the -- it came down -- the e-mail I'm looking at was from September 27, okay. So for that first cycle you're still working on that October cycle. Your open enrollment is gonna be in January just like it was last year. The plans are the same two plans, an HSA and a plan without the HSA deposits, it's just \$500/\$1,000 deductible just like you have right now. Okay. I actually got here was the actual verbiage. And you guys can pass this, I got plenty for everybody. That's what we're doing. Okay. But they did an accommodation for you guys to coincide with the HSA deposits, okay, so it kept it an October cycle. All right. So that's where we're at today. So now we come up, the original renewal that Bill and I went over was an increase of 28 percent plus because of the claims history. The actual claims -- and it's over there if you guys want a copy of it -- for every dollar they took in, after claims and expenses Cigna spent like \$1.32. So you're a little bit upside down. That happened the year before as well, but the year before it did not. That's the year Bill seen a credit in his premium because it was a profitable account. All right. So here we are today, all right. You can pass these. This is the actual renewal. After talking with Bill and me having some dialogue with Cigna, they took the 28.12 percent, and if you guys look at the third page and the bottom right they got it down to 14.2. Okay. Even though the claims are still running at a high level. It's right here guys, page 3 right at the bottom there. Okay. So right now you got a renewal at 14.2 percent coming off of 28, same plans, no different. And if you look at this one, this 14.2 is what they call a long contract renewal. This is for 15 months, okay. And the next cycle what's gonna happen is you're gonna get -- your open enrollment's gonna be in January, but your policy period's gonna start in January as well. That's where we're at right here.

CLERK BLANK: For '27.
MR. UHER: Yeah -- '26. 1/1/26 until 12/31/26.
CLERK BLANK: And what about these three months?
MR. UHER: The three months, what they're doing is they are locking in the premium at 14, so you're getting 15 months at a 14 percent. If you broke that down you're probably actually getting 11 percent hit for 12 months. That's where you're at.
CLERK BLANK: So Tom, excuse me. It would be January through December, right?
MR. UHER: Yeah. It's gonna go 1/1/26 until 12/31/26. Okay.
MAYOR WOODWARD: So then when we get to January of '27 that will be our renewal?
MR. UHER: Yeah.

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MAYOR WOODWARD: Okay.
MR. UHER: It's -- this next cycle equals it out, okay. It's what they call -
- it's a 15-month contract or a 12/3. That's what it is, okay.
That's what's going on. Now --
MR. LIMING: Question. So what we're doing right now, when is that
gonna have to be done next year?
MR. UHER: 1/1/26 until 12/31/26, they'll have that renewal out probably
beginning of November, like 60 days out would be my
guess.
MR. LIMING: For '27. So we have to have it done by December 31 of '26
--
MR. UHER: Right.
MR. LIMING: Instead of October 1 like --
MR. UHER: You're still on the October contract. But they've still got the
open enrollment in January, okay, they're still
accommodating. Now I don't know what you guys are -- we
have had discussions in the past. But I've ran these up, and
if Bill can check my math, this is actually what the Village of
Lordstown is paying because you guys are putting in \$2,480
for a single, correct?
CLERK BLANK: I believe.
MR. UHER: And \$5,000 for a family. Okay. If you look at the way I
broke this down, I took the monthly HSA premium, the
month monthly HSA deposit for a single, and added up in
that right column and you can compare it to the \$500,000
deduct on the bottom, they're pretty flush. Because I asked
before and nobody knew. You're actually saving -- if
somebody goes into the family plan with employee, spouse
and children you're saving probably about 3,600 bucks a year
by somebody staying in the HSA with the present deposits.
Does that make sense? Are you with me? But you can --
Say it one more time.
MS. BLANK: Here's what you got. Last year we had an HSA and the
Village is making deposits, okay. The insurance company
breaks it down single, employee/spouse, employee/children,
employee/spouse/children. The HSA, the government
breaks it down as single or family. Anything other than a
single is family, okay. So your deposit for anybody over
one, two people, is 5,000 bucks. You can't discriminate.
CLERK BLANK: Right.
MR. UHER: So when you add up what you're paying in premium, and this
is for the cycle going forward with your deposit, this is the
total cost of each of those people whether it's in the HSA
plan or the health plan. Like right now a single person with
you making the deposits \$1,027.33 a month for a single, if
that person takes the lower deductible plan without the
deposit it's \$1,065.36. It's basically the same money.
Okay. You're pretty much flush until you get to the family.
Last year, what we did, we offered the second plan. The big
question was will everybody jump to the rich plan -- call it
rich with the lower deductible -- because that was the --
every time we had a meeting that was the big issue. Right
now you're running what, about 55/45? Most people are
still in the HSA, they never moved.
CLERK BLANK: Right.
MR. UHER: Okay. So like I said -- I got that print from the newspaper
the other day from Howland, okay. Howland's, they had
Anthem, it went up 30 percent. They got involved with a

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third-party administrator and they got it down to like 10.8 or 11. That's about where you guys are at right now with doing nothing, just processing. But you gotta give Cigna permission to issue the renewal policy because they don't issue automatically, you gotta tell them hey, yeah, this is -- they'll issue a policy.

MS. BLANK:

Howland's employees, don't they pay part of their --

CLERK BLANK:

I'm sure they do.

MS. BLANK:

-- insurance? I think everybody does.

MR. UHER:

I'm sure they do. You guys are unique that -- well if you look at this one, here's the actual conversation. This is internally with Cigna. Per conversation, the Village renews on 10/1, has a calendar year deductible. Currently all employees are on HDHP (high-deductible health plan). This is last year. And the Village is heavily funding the employees in the HSA account. You guys are heavily funding those, you're loading them up, okay. It says during the current renewal they decide to add the extra plan. So what they did to accommodate you, Cigna delayed the open enrollment. That's why you're on that January cycle. But next year you'll be on the January cycle for the contract period and everything. So basically what you got is you got a 15-month guaranteed premium going forward.

CLERK BLANK:

Now Tom, this doesn't count vision and dental, correct?

MR. UHER:

It's over there.

CLERK BLANK:

It's not part of this.

MR. UHER:

No, no. The dental went up about one percent. It's pretty flush, it didn't move hardly at all. If we could get through a cycle, when we -- the year you guys were profitable just three years ago they basically spent less money than they took in, yeah. Okay. They gave Bill back I think it was like three or four weeks of premium in a credit for one month, all right. So they give it back. There's actually -- without beating you guys up there's actually a pooling, a claims pool. The real money is -- it's that \$1.53 I think for every dollar spent. But because we got you in a pooling effect, anything over \$30,000 goes to that pool, all right, and you're down. That's where you come in. So basically you got a 15-month rate guarantee, 14 percent, that sheet I gave you, okay. On page 3 is a 14.2, same exact plan, okay. But you gotta give Cigna permission to renew the plan. All right. And basically, I mean, your anniversary would be January next year, this October thing is behind you. It's just that that one e-mail when we got -- when everybody figured out what we were doing by offering the extra plan it was already September 27. They can't move that quick, so -- so what do we need. I got -- I can get more into the claims if you want to hear about them. Bill and JoEllen can actually -- they are authorized to actually get the claims for the Village per person, okay. I can't get them for me.

CLERK BLANK:

I don't think we should get that.

MR. UHER:

We just had to pick somebody so you were there in the beginning.

CLERK BLANK:

I'm just saying we should never do that, it's not our business. So Tom, we're going from \$56,771 to \$64,831.

MR. UHER:

Correct.

CLERK BLANK:

Which is around \$96,000 a year increase.

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MR. UHER: Like Lamar brought up the other day, he was calculating what you're spending per employee per month, but your claims are exceeding that.

CLERK BLANK: I get it. That's why we were shocked that Cigna still wanted to quote our insurance because it cost them the last two years.

MR. UHER: Now the phone calls I get, I get most of my phone calls come from the police, all right. They call me direct. Go figure, okay. Everybody I ask that called was happy with the additional plan, because the additional plan for one individual only has a \$500 deduct with a maximum out of pocket of \$1,000. That's everything. That's as rich as it can get. And I checked in -- well, when I was doing some preliminary stuff, if you start sticking higher deductibles it really doesn't affect the premium much. I don't think that's a push. Plus you get everybody fired up. But I probably get, I don't know, four calls a week, all right. But another thing we did too, Bill and I had talked before, the Village hadn't had anybody terminate for years, correct? And then we had Ron passed away, okay. Ron passed away so, Charlene you got the COBRA issues, Ted, then you had Michelle quit, and that other fella he left. So you had four COBRA triggers in a 12-month cycle. So Bill and I talked, and I said this is getting beyond what -- this is too much. So we had a third party to do the COBRA, administer the COBRA, okay. It seems like that's working, we got that on track. What I gotta do is I have to get the new rates, dental included, to the COBRA people so they know what is going forward, okay. So that takes that burden off of JoEllen because JoEllen is shooting from the hip. And then it got a little bit fouled up, so what I did I went in with their permission and became an administrator so I can get in there and look at it if it blows up, okay.

MAYOR WOODWARD: Well it looks like -- okay, so nothing about the plans is changing, the premium's going up just a smidge, and the renewal date and the open enrollment date will both be January 1 of 2027.

MR. UHER: Yeah -- no, '26.

CLERK BLANK: Yeah, '26.

MR. BOND: '26.

MR. UHER: You got '26. It's gonna be October this year.

MAYOR WOODWARD: We're renewing right now October 1; open enrollment will be January.

MR. UHER: Correct.

MAYOR WOODWARD: But then when we get to '27 both will be January 1 of 2027.

MR. UHER: You got it.

MAYOR WOODWARD: Okay. Got it. So does anybody have any other questions regarding that? Because that's what you're approving today is the renewal for October 1.

MR. UHER: And what they're gonna ask, Cigna, there's a couple signatures, they want to know if that -- you're gonna fund the HSAs at the same level going forward, okay. Because I got \$2,480 and \$5,000.

MAYOR WOODWARD: Our -- we -- that doesn't end until 20 -- December of '27.

CLERK BLANK: Well, they can look at insurance any time they want. It's in the contract. So we can't -- I'm not speaking for them but, I mean, I wouldn't say we're committed through --

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MAYOR WOODWARD: The way the ordinance is written though that was good -- wasn't that good --

MR. MOSELEY: For three years.

MAYOR WOODWARD: It was for three years ending in December of 2027. So I mean, hypothetically it's good until the end of 2027.

MR. UHER: So what you do -- so when is your period over, your bargaining period?

MAYOR WOODWARD: December of '27.

MR. UHER: Okay.

CLERK BLANK: Here's the thing. I'm saying if it goes up the following year to 30 percent, eventually they're probably gonna open that up and talk about contributing towards their insurance. So we can't say the rest of the contract it's not gonna be touched, we can't guarantee that.

MAYOR WOODWARD: Yeah, I mean we can't guarantee that something won't change. But the way it --

CLERK BLANK: '26 will.

MAYOR WOODWARD: Right. But the way that it's written now though that would expire.

MR. UHER: What will happen is, like I said, you're gonna get on the cycle you wanted, okay. Like I said, this stuff comes out -- oh, the first one I got was probably the end of July, it says 28 percent. So I go back and say can you work with them here. So then we get them back to 14, okay. I try to get an extra bounce, I couldn't get two more points; but they did throw like a couple thousand or a couple thousand bucks administrative credit just on top of it. It doesn't amount to anything, but they did do it. So -- but your cycles will coincide with you guys in the next cycle.

MAYOR WOODWARD: Okay.

MR. UHER: That's what you got.

MAYOR WOODWARD: Okay.

MR. UHER: And then there's no gap in coverage. Bingo, it goes through.

MAYOR WOODWARD: Okay. That should be good. Nobody has any questions?

CLERK BLANK: Does somebody want to make the motion to bring this in with that 14.2 percent increase?

MR. BOND: I'll make the motion.

CLERK BLANK: So we have something on the record.

MAYOR WOODWARD: So it's a motion to approve the health insurance with a 14.2 percent increase.

CLERK BLANK: No change in coverage.

MR. BOND: No change in coverage.

MAYOR WOODWARD: No change in coverage, effective 10/1/2025.

MR. LIMING: Second.

MAYOR WOODWARD: Motion by Bond and a second by Liming. All in favor?
(All respond aye.)

MAYOR WOODWARD: All opposed.
(No response.)

MAYOR WOODWARD: That motion is carried.

MR. UHER: Okay. I will have -- who's the signing person?

MAYOR WOODWARD: Me or Bill.

MR. UHER: Before I get ready to leave I'll have you sign it so I can --

CLERK BLANK: Jackie can sign it.

MAYOR WOODWARD: That's all we have for that then we're good.

MR. UHER: Are you done with me?

CLERK BLANK: Thanks, Tom.

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MAYOR WOODWARD: Is there a motion to hire Edward Fife as a full-time labor/machine operator for the Village of Lordstown's Water and Sewer Department?

MR. SHEELY: I'll make that motion.

MR. BOWEN: Second.

MS. BLANK: Did he have his physical and stuff, do we know?

CLERK BLANK: I don't believe so.

MAYOR WOODWARD: Yes. It's provided that he successfully completes the pre-employment requirements. So there was a motion by Sheely, it was a second by Bowen. Any other discussion? All in favor?
(All respond aye.)

MAYOR WOODWARD: All opposed.
(No response.)

MAYOR WOODWARD: That motion is carried. All right. Can I have a motion for adjournment?

MR. BOWEN: So moved.

MR. MOSELEY: Second.

MAYOR WOODWARD: Motion by Bowen and a second by Moseley. All in favor?
(All respond aye.)

MAYOR WOODWARD: All opposed.
(No response.)

MAYOR WOODWARD: Motion is carried. Meeting adjourned.

(Meeting adjourns at 6:25 p.m.)

_____, Mayor
 _____, Clerk

C E R T I F I C A T E
 STATE OF OHIO)
 TRUMBULL COUNTY) SS.

I, Deborah I. Lavelle, a Notary Public in and for the State of Ohio, duly commissioned and qualified, do hereby certify that the foregoing meeting before the Lordstown Village Council was written by me in the presence of the Members and transcribed by me using computer-aided transcription according to the stenotype notes taken at the time the said meeting took place.

I do further certify that I am not a relative, counsel or attorney of any Member, or otherwise interested in the event of this action.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal of office at Niles, Ohio on this 29th day of September, 2025.

 DEBORAH I. LAVELLE, Notary Public
 My Commission expires 4/15/2027