SORTA/Metro
Finance Committee
September 18, 2025
8:30 am-9:00 am Eastern Time

FINANCE COMMITTEE

THURSDAY, SEPTEMBER 18th, 2025 – 8:30 A.M.

SORTA/METRO AT HUNTINGTON CENTER

6th FLOOR SORTA BOARD ROOM

525 VINE STREET

CINCINNATI, OHIO 45202

**General Items:**

Call to order

Pledge of Allegiance

1 Approval of Finance Committee Minutes: August 19th, 2025

**Briefing Items:**

2 Financial Results as of August 31st 2025 (Tim Walker)

**Action Items:**

3 Approval of Investment of Funds Report as of August 31st 2025 (Tim Walker)

4 Proposed Motion: Approval of 2026 Healthcare Plan (Vickie Hickman)

4.1 Action Item:

4.2 Presentation:

5 Proposed Resolution: Approval of Appointment to Ohio Transit Risk Pool (OTRP) Board of Trustees (Andy Aiello)

5.1 Action Item:

**Other Items:**

New Business

Adjournment

The next regular meeting of the Finance Committee has been scheduled for

**Tuesday, October 21st, 2025, at 8:30 a.m.**

FINANCE COMMITTEE
TUESDAY, AUGUST 19th, 2025 – 8:30 A.M.
SORTA/METRO AT HUNTINGTON CENTER
6th FLOOR SORTA BOARD ROOM
525 VINE STREET
CINCINNATI, OHIO 45202

COMMITTEE MEMEBERS APPOINTED: *Chelsea Clark (Chair), Jay Bedi, Trent Emeneker, Neil Kelly, Sonja Taylor, Kala Gibson, and Greg Simpson*

COMMITTEE/BOARD MEMBERS PRESENT: Chelsea Clark, Trent Emeneker, Pete Metz, Briana Moss, Sara Sheets and KZ Smith

COMMITTEE MEMBERS ABSENT: Tianay Amat, Jay Bedi, Tony Brice, Dan Driehaus, Blake Ethridge, Kala Gibson, Neil Kelly, Greg Simpson and Sonja Taylor

STAFF MEMBERS PRESENT: Andy Aiello, Steve Anderson, Tony Balmert, Norman Bouwie, John Edmondson, Adriene Hairston, Natalie Krusling, Bradley Mason, Jeff Mundstock, Alex Osborne, Bre Rahe, Emi Randall, John Ravasio, Tony Russo, Kevin Ruth, Mark Samaan, Khaled Shammout, Bill Spraul and Tim Walker

OTHERS PRESENT: Kim Schaefer (Vory's)

1. **Call to Order**

   Ms. Clark called the meeting to order.

2. **Pledge of Allegiance**

   The Pledge of Allegiance was recited.

3. **Approval of Minutes of July 15th, 2025**

   Ms. Clark moved, and Ms. Sheets seconded that the minutes from July 15th, 2025, be approved. By voice vote the committee approved the minutes.

4. **Financial Report as of July 31, 2025**

   Mr. Walker presented the July financial results. Total revenues were $13.9 million, which was unfavorable to budget by $6K. Total expenses were $13.8 million, which is unfavorable to budget by $181k. Operating Capital Contribution was $0.1 million, which was unfavorable to budget by $187k. Ridership was 1,026k, which was unfavorable to budget by 117k. Mr. Walker then reviewed the contributing factors to these variances.

   The Committee accepted the report as presented.

5. **Badge Security Review**

   Mr. Bouwie presented the Badge Security Review. He reviewed the background, review selection, review objection, review scope and methodology, statement of professional standards and observations and recommendations.

   The Committee accepted the report as presented.

6. **Quarterly Audit Observation Update**

   Mr. Bouwie presented the quarterly audit observation update. He reviewed the prior audit observations, current audits and upcoming audits.

   The Committee accepted the report as presented.

7. **Approval of Investment of Funds Reports as of July 31st 2025**

   Mr. Walker presented the July report noting the yields of SORTA 4.31% for July compared to the prior month of 4.32% for the month of June.

   Mr. Walker presented the report noting yields for the Infrastructure Transit Fund of 4.36% for July compared to the prior month of 4.43% for the month of June.

Ms. Clark moved, and Mr. Metz seconded that the Investment of Funds as of July 31st, 2025.

By voice vote the committee approved the reports.

The Committee approved the report as presented.

**New Business**

8. The next regular meeting of the Finance Committee has been scheduled for **Thursday, September 18th, 2025, at 8:30 A.M**.

9. **Adjournment**

The meeting adjourned at 9:10 A.M.


# Financial Summary - August 2025

September 18, 2025

# Agenda – Financial Summary

- Statement of Operations for August ’25
  - Key Drivers
  - Detail Profit & Loss Statement
  - County Sales Tax Trend
- Cashflow and Obligation Report
- Investment Balance Update

# Profit & Loss – Summary / Key Drivers

## Summary

- Total Revenue $14.4M - unfavorable to Budget ($102k) or (0.7%)
- Total Expense $14.6M - unfavorable to Budget ($486k) or (3.4%)
- Operating Capital Contribution ($0.3M) - unfavorable to Budget ($588k)
- Note: Ridership total is 1,137k – unfavorable to Budget (217k) or (16.0%)

## Revenue

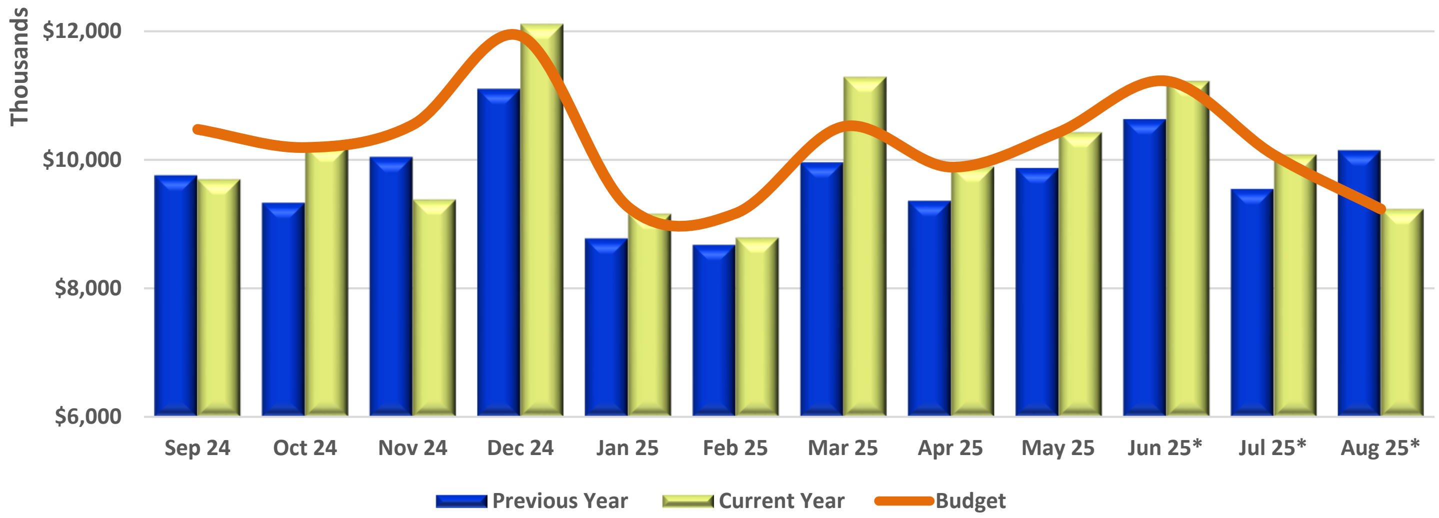
- Total Operating Revenue $1.7M - unfavorable to Budget ($272k) or (13.6%)
- Non-Transportation $1.9M – favorable to Budget $164k or 9.4%
- County Sales Tax $9.2M – favorable to Budget $6k based on May receipts
- Federal Grants $1.5M - on Budget

## Expense

- Wages & Benefits $10.3M - favorable to budget $207k or 2.0%
- Fuel and Lubricants $782k - unfavorable to budget ($25k) or (3.3%)
- Parts & Supplies $972k – unfavorable to Budget ($37k) or (4.0%)
- All Other $2.5M – unfavorable to Budget ($636k) due to timing of advertising and other 3rd party expenses

| 8 Mos Ending August 31, 2025 ($ In Thousands) | Month | | | | Year to Date | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Actual | Budget | Fav(Unfav) | | Actual | Budget | Fav(Unfav) | | Prior Year |
| **Ridership** | | | | | | | | | |
| Regular | 1,055,506 | 1,231,290 | (175,784) | (14.3%) | 7,657,212 | 8,519,247 | (862,035) | (10.1%) | 7,732,847 |
| CPS | 54,200 | 96,600 | (42,400) | (43.9%) | 930,771 | 918,000 | 12,771 | 1.4% | 850,429 |
| Subtotal Fixed Route | 1,109,706 | 1,327,890 | (218,184) | (16.4%) | 8,587,983 | 9,437,247 | (849,264) | (9.0%) | 8,583,276 |
| Access | 15,808 | 15,218 | 590 | 3.9% | 118,690 | 123,701 | (5,011) | (4.1%) | 119,867 |
| MetroNow! | 11,638 | 11,100 | 538 | 4.8% | 85,870 | 77,700 | 8,170 | 10.5% | 49,699 |
| Total Ridership | 1,137,152 | 1,354,208 | (217,056) | (16.0%) | 8,792,543 | 9,638,648 | (846,105) | (8.8%) | 8,752,842 |
| **Operating Revenue** | | | | | | | | | |
| Metro Fares | $ 1,170 | $ 1,541 | $ (371) | (24.1%) | $ 9,001 | $ 10,329 | $ (1,327) | (12.9%) | $ 9,172 |
| Access Fares | 59 | 65 | (6) | (8.6%) | 431 | 499 | (67) | (13.5%) | 463 |
| MetroNow! Fares | 29 | 23 | 6 | 26.2% | 180 | 158 | 22 | 14.1% | 101 |
| CPS Fares | 192 | 172 | 20 | 11.7% | 2,473 | 1,977 | 495 | 25.1% | 1,942 |
| Other Contract Revenue | 279 | 201 | 79 | 39.2% | 1,648 | 1,606 | 42 | 2.6% | 1,493 |
| Total Operating Revenue | 1,729 | 2,001 | (272) | (13.6%) | 13,733 | 14,569 | (835) | (5.7%) | 13,171 |
| **Non-Operating Revenue** | | | | | | | | | |
| County Sales Tax | 9,240 | 9,234 | 6 | 0.1% | 80,104 | 79,802 | 302 | 0.4% | 78,736 |
| Federal Subsidies | 1,513 | 1,513 | - | - | 12,104 | 12,104 | - | - | 6,741 |
| Non Transportation | 1,908 | 1,744 | 164 | 9.4% | 6,619 | 6,582 | 36 | 0.6% | 7,179 |
| Total Non-Operating Revenue | 12,661 | 12,491 | 170 | 1.4% | 98,826 | 98,488 | 338 | 0.3% | 92,656 |
| Total Revenue | 14,390 | 14,492 | (102) | (0.7%) | 112,560 | 113,057 | (497) | (0.4%) | 105,827 |
| **Expenses** | | | | | | | | | |
| Employee Wages & Benefits | 10,341 | 10,548 | 207 | 2.0% | 80,111 | 82,718 | 2,607 | 3.2% | 78,915 |
| Fuel & Lubricants | 782 | 758 | (25) | (3.3%) | 5,465 | 5,639 | 175 | 3.1% | 5,324 |
| Parts & Supplies | 972 | 935 | (37) | (4.0%) | 7,795 | 6,697 | (1,098) | (16.4%) | 6,368 |
| Everybody Rides Metro Fund | 30 | 35 | 5 | 14.1% | 189 | 280 | 91 | 32.4% | 6 |
| Other | 2,522 | 1,886 | (636) | (33.7%) | 16,287 | 15,543 | (744) | (4.8%) | 13,321 |
| Total Expenses | 14,648 | 14,162 | (486) | (3.4%) | 109,846 | 110,877 | 1,031 | 0.9% | 103,934 |
| Operating Capital Contribution | $ (257) | $ 331 | $ (588) | | $ 2,714 | $ 2,180 | $ 534 | | $ 1,893 |

# County Sales Tax – Year to Date




| ($000's) | Sep 24 | Oct 24 | Nov 24 | Dec 24 | Jan 25 | Feb 25 | Mar 25 | Apr 25 | May 25 | Jun 25 * | Jul 25 * | Aug 25 * |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Current Year | $9,696 | $10,205 | $9,380 | $12,116 | $9,159 | $8,788 | $11,291 | $9,895 | $10,429 | $11,227 | $10,081 | $9,234 |
| Budget | $10,473 | $10,191 | $10,545 | $11,928 | $9,269 | $9,165 | $10,516 | $9,887 | $10,423 | $11,227 | $10,081 | $9,234 |
| Previous Year | $9,762 | $9,336 | $10,049 | $11,105 | $8,781 | $8,683 | $9,963 | $9,366 | $9,875 | $10,636 | $9,551 | $10,149 |

* June through August of 2025 are recorded at budget due to the 3-month delay in reporting from State Office

# Cashflow and Obligation Report



| | | |
|---|---|---|
| Overnight Investments | | $47,066,814 |
| Securities & CD's | | $114,605,175 |
| **Total All Securities (8/31/2025)** | | **$161,671,989** |

**<u>Current Capital Reserve Obligations</u>**

| | | |
|---|---|---|
| *BRT Project Development (Hamilton & Reading Corridors) - Amts Pd* | *$31,865,276* | |
| *Future BRT Capital Match (Fed 70% & Local 30%)* | *$40,500,000* | |
| Total BRT | | $72,365,276 |
| Local Match - FTA and ODOT Grants | | $24,481,303 |
| 100% Local Projects *(Prior Years Open + Current Year)* | | $32,322,567 |
| 2 Months of Operating Expenses | | $26,000,000 |
| All Other Obligations | | $6,500,000 |
| **Total Current Capital Reserve Obligations** | | **$161,669,146** |
| **Net Unrestricted Securities Available** | | **$2,843** |
| 2025 Remaining Operating Budget Surplus (Deficit) Sep-Dec | | $4,234,000 |
| **Net Unrestricted Securities + '25 Operating Budget Surplus** | | **$4,236,843** |

# Investment of Funds Report



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| | Operating Fund | | Infrastructure Fund | |
|---|---|---|---|---|
| | Principal | Yield | Principal | Yield |
| **Overnight Investments** | | | | |
| STAR Ohio | $46,280,612 | 4.46% | $32,933,779 | 4.46% |
| Trust Account/Fed Govt Oblig Issue MM | - | 0.00% | 171,537 | 4.22% |
| Fifth Third Bank Concentration Account | 786,202 | 0.00% | 88,965 | 0.00% |
| Subtotal Overnight Investments | $47,066,814 | 4.39% | $33,194,281 | 4.45% |
| **Securities and CD's** | | | | |
| U.S. Agencies | $64,136,107 | 4.55% | $33,654,299 | 4.39% |
| Certificate of Deposit | 1,481,284 | 2.32% | - | 0.00% |
| Commercial Paper | 5,094,500 | 4.24% | 12,787,078 | 4.44% |
| U.S. Treasuries | 43,893,284 | 3.85% | 72,682,962 | 4.27% |
| Subtotal Securities and CD's | $114,605,175 | 4.21% | $119,124,339 | 4.32% |
| Days to Maturity | 518 | | 496 | |
| Total All Securities (8/31/2025) | $161,671,989 | 4.24% | $152,318,620 | 4.35% |
| Total All Securities (7/31/2025) | $161,167,981 | 4.31% | $150,465,244 | 4.36% |
| Funds provided by (required for) Operations | $2,758,708 | | $3,777,200 | |
| Funds provided by (required for) Capital | ($2,254,700) | | ($1,923,824) | |
| Change in Cash during August 2025 | $504,008 | | $1,853,376 | |
| Monthly Investment Income | $579,930 | | $420,808 | |
| Year to Date Investment Income | $4,619,142 | | $4,030,562 | |
| NOTE: Total All Securities (8/31/2024) | $178,750,483 | | $126,859,458 | |

Approved:

TWalker

Tim Walker
Chief Financial Officer

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**Attachments:**
Action Item
Healthcare

BOARD OF TRUSTEES
SOUTHWEST OHIO REGIONAL TRANSIT AUTHORITY
MOTION

APPROVAL OF HEALTHCARE

I move that the SORTA Board approves the 2026 Health Care Plan.

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BOARD OF TRUSTEES ACTION ITEM

**DATE:** September 18, 2025

**FROM:** Adriene Hairston, Chief Human Resources Officer
Vicki Barker, Director of Human Resources

**PROJECT NO.:** 2026 Healthcare Program

**REQUEST:** Contract

## BACKGROUND

SORTA provides health insurance coverage for all employees. The current healthcare contract expires December 31, 2025.

SORTA's insurance broker HUB International (formerly known as HORAN) requested proposals based on Metro's medical plan of self-funded plans.

## BUSINESS PURPOSE

Ensure that SORTA continues to provide health care benefits for all eligible participants at a sustainable cost. Provide continued health insurance coverage to all eligible participants that meet Affordable Care Act compliance.

## PROJECT FINANCING

The following 2026 Healthcare Program costs will be included in the 2026 operating budget:

**United Healthcare** is a one (1) year agreement beginning January 1, 2026, with a total expenditure of $234,552, an increase from $229,642 in 2025.

**United Healthcare Stop Loss** is a one (1) year agreement beginning January 1, 2026, with a total expenditure of $1,190,807, an increase from $928,872 in 2025.

**Enrollment Management Services (EMS)** is a one (1) year rate guarantee agreement beginning December 1, 2025, with a total expenditure of $80,000 in 2025.

## PROJECT PROCUREMENT

None

## PROJECT DIVERSITY

None

## RECOMMENDED BOARD ACTION

Approval of a resolution authorizing the CEO/General Manager or the Chief Human Resources Officer to execute a one (1) year contract with United Healthcare, Inc. (UHC) and Enrollment Management Services (EMS) for Services for the 2026 healthcare program.


# Finance Committee Presentation

September 18, 2025

# Agenda

## 2024 / 2025 Update

- 2024 & 2025 Medical Plan Performance
- Enrollment Management Services (EMS) Update
- Dependent Audit Results

## 2026 Program

- 2026 Medical Renewal Overview
- 2026 Projection
- Stop Loss Renewal
- UnitedHealthcare Features
- Medical Recommendation
- Dental Recommendation
- 2026 Continued Healthcare Initiatives
- Healthcare Calendar

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# 2024 / 2025 Program Update

# 2024 / 2025 Medical Plan Performance

- 2024 healthcare plan ran at 106.6% of projected resulting in a deficit of $401,029
  - $401K equates to 3% of 2024 budget

- YTD 2025 through July medical plan ran at 92% of projected resulting in a surplus of $777K
  - $777K equates to 4.7% of YTD 2025 budget

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# Enrollment Management Services (EMS) Update

- EMS team works directly with members to help facilitate enrollment in alternate insurance options
  - As voluntary enrollment changes are made, individual outcomes are improved while the Group Plan benefits from reduced claims and fixed costs
- EMS proactively offers support to members
  - Weekly New Hire Orientation, benefit termination, referrals from HR, or census data
  - 292 employees are currently participating in the program
- EMS results through July 2025 (Report released semi-annually)

| Financial Impact | |
|---|---|
| Claims & Admin Fee Reduction | $2,070,890 |
| EMS Service Fee (Annual) | $80,000 |
| Opt-Out Credits | $880,200 |
| Net Savings to SORTA | $1,110,690 |
| ROI | 216% |

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# Dependent Audit Results

- Metro partnered with BMI Audit Services to conduct a dependent eligibility audit
- The audit ensured only eligible dependents remained on the plan, resulting in significant cost savings and a strong return on investment

| Category | Count | Per Dependent Savings | Total Impact |
|---|---|---|---|
| Dependents* Removed from Medical Coverage | 36 | $18,000 ***(estimated)*** | $648,000 |
| Dependents Removed from Opt-Out Benefit | 26 | $1,800 | $46,800 |
| Cost of Audit | - | - | ($21,113) |
| ROI | - | - | $673,687 |

* Dependents = Spouses, Children, Domestic Partners

# 2026 Program

# Total Cost Summary

| | UnitedHealthcare 2025 Budget | UnitedHealthcare 2025 Projection | UnitedHealthcare 2026 Budget |
|---|---|---|---|
| Administration | $229,642 | $220,052 | $234,552 |
| Specific Stop Loss | $853,267 | $910,526 | $1,115,871 |
| Aggregate Stop Loss | $75,605 | $80,678 | $74,936 |
| Claims Projection | $14,581,345 | $15,039,097 | $16,203,141 |
| PCORI Fees *(ACA)* | $5,072 | $5,399 | $5,669 |
| TOTAL | $15,744,930 | $16,255,752 | $17,634,170 |
| $ Change from 2025 | - | - | **+$1,378,418** |
| % Change from 2025 | - | - | **+8.5%** |

- 2026 Budget based on data through July 2025
- Overall increase 2025 Projection to 2026 Budget: +8.5%

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# 2026 Medical Projection

| | Total Spend | Enrollment | Avg. Cost Per Unit/Enrollment |
|---|---|---|---|
| 2025 Budget – UHC | $15,744,930 | 760 | $20,717 |
| 2025 Projection – UHC | $16,255,752 | 811 | $20,044 |
| 2026 Budget – UHC | $17,634,170 | 811 | $21,744 |

- Projected medical cost increase per enrolled unit is +8.5% (2025P vs 2026B)
- 2026 budget includes final stop loss renewal
  - Metro/HUB negotiated firm renewal release with data through July 2025

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# Stop Loss Renewal

- UnitedHealthcare's final stop loss renewal is a +20% (+$199K) increase
- Executed stop loss market bid, but majority of market either declined to quote OR rates were not competitive against firm renewal released from UHC
  - Received one competitive offer, but UHC's $5 PEPM* fee for carving out stop loss eliminated the savings offered once factored into overall costs
- Renewal in line with trend of 18-22% driven by 2024 plan performance & projected risk

* PEPM = Per Employee Per Month

# UnitedHealthcare Features: Health Engagement Nurse

**UHC's Health Engagement Nurse** is a dedicated, full-time, onsite resource to SORTA's employees and helping them take actionable steps towards improving their health factors

**Focus Areas:**

- Preventive Care Education
  - Including emphasis on early cancer screening detection
- Wellness Programs
- Real Appeal
- Musculoskeletal Health
- Diabetes
  - Including Level 2 Program

**Key Metrics (YTD 2025):**

- Individual sessions: 308 with 161 unique employees
- 45% members had 2+ individual sessions
- Group sessions: 80 sessions attended by 4,195 members
- Decreased emergency room visits by 14%
- Level 2 Program impact: 26% join rate in first 6 months (average 15% in first year)

# 2026 Medical Recommendations

Based on uncompetitive stop loss market bid results, minimal employee impact, maximum projected costs, and other features, the recommendation for approval:

- **Renew with UHC for medical, pharmacy, and stop loss administration**
- **Renew contract with Enrollment Management Services (EMS)**

# 2026 Dental Coverage and Recommendation

| Dental Program Costs | 2025 Budget | 2026 Projection | 2025 Budget v. 2026 Projection |
|---|---|---|---|
| Self-Funded Dual Option | $421,347 | $402,584 | -4.5% or -$18,763 |

Based on lower expected claims, positive feedback from employees on current dental network & experience, the recommendation for approval:

- **Continue coverage with Delta Dental with no change to employee contributions**

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# 2026 Continued Healthcare Initiatives

- UnitedHealthcare Health Engagement Nurse
- Engagement Campaign
- Enrollment Management Services
- Nicotine Cessation Program
- Biometric Screenings
- Annual Preventive Physical
- Flu Shots
- Mammography Van
- TriHealth Employee Assistance Program (EAP)
- Level 2 Program
- Real Appeal

# Healthcare Calendar

| | |
|---|---|
| September 23rd | Board approval of 2026 program |
| October 14th – November 5th | Biometric screenings conducted |
| October 20th – November 1st | Open Enrollment period |
| November 26th | Preventive health physical deadline |
| January 1st, 2026 | Plan year begins |

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# Thank You

# Medical Employee Contribution Impact

## HDHP - Wellness

| Current | | | | January 1, 2026 Renewal | | | | |
|---|---|---|---|---|---|---|---|---|
| Tier | Current Total Rate | EE Rate ($) | EE Rate (%) | Renewal Total Rate | EE Rate ($) | EE Rate (%) | EE Rate $ Δ | Annual EE $ Change |
| Single | $935.37 | $91.84 | 10% | $1,014.69 | $101.02 | 10% | $9.18 | $110.21 |
| Family | $2,596.16 | $254.89 | 10% | $2,816.30 | $280.38 | 10% | $25.49 | $305.87 |

## PPO - Wellness

| Current | | | | January 1, 2026 Renewal | | | | |
|---|---|---|---|---|---|---|---|---|
| Tier | Current Total Rate | EE Rate ($) | EE Rate (%) | Renewal Total Rate | EE Rate ($) | EE Rate (%) | EE Rate $ Δ | Annual EE $ Change |
| Single | $930.83 | $91.39 | 10% | $1,009.76 | $100.53 | 10% | $9.14 | $109.67 |
| Family | $2,583.55 | $253.66 | 10% | $2,802.63 | $279.03 | 10% | $25.37 | $304.39 |

## HDHP - Non-Wellness

| Current | | | | January 1, 2026 Renewal | | | | |
|---|---|---|---|---|---|---|---|---|
| Tier | Current Total Rate | EE Rate ($) | EE Rate (%) | Renewal Total Rate | EE Rate ($) | EE Rate (%) | EE Rate $ Δ | Annual EE $ Change |
| Single | $935.37 | $156.13 | 17% | $1,014.69 | $171.74 | 17% | $15.61 | $187.36 |
| Family | $2,596.16 | $433.32 | 17% | $2,816.30 | $476.65 | 17% | $43.33 | $519.98 |

## PPO - Non-Wellness

| Current | | | | January 1, 2026 Renewal | | | | |
|---|---|---|---|---|---|---|---|---|
| Tier | Current Total Rate | EE Rate ($) | EE Rate (%) | Renewal Total Rate | EE Rate ($) | EE Rate (%) | EE Rate $ Δ | Annual EE $ Change |
| Single | $930.83 | $155.35 | 17% | $1,009.76 | $170.90 | 17% | $15.54 | $186.43 |
| Family | $2,583.55 | $431.21 | 17% | $2,802.63 | $474.33 | 17% | $43.12 | $517.45 |

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# Dental Employee Contribution Impact

| Non-Ortho PPO - Union | | | | Non-Ortho PPO - Union | | | |
|---|---|---|---|---|---|---|---|
| Current | | | | January 1, 2026 Renewal | | | |
| Tier | Current Total Rate | EE Rate ($) | EE Rate (%) | Renewal Total Rate | EE Rate ($) | EE Rate (%) | EE Rate $ Δ |
| Single | $20.83 | $9.16 | 44% | $20.83 | $9.16 | 44% | $0.00 |
| Family | $66.52 | $33.93 | 51% | $66.52 | $33.93 | 51% | $0.00 |

| Non-Ortho PPO - Non-Union | | | | Non-Ortho PPO - Non-Union | | | |
|---|---|---|---|---|---|---|---|
| Current | | | | January 1, 2026 Renewal | | | |
| Tier | Current Total Rate | EE Rate ($) | EE Rate (%) | Renewal Total Rate | EE Rate ($) | EE Rate (%) | EE Rate $ Δ |
| Single | $20.83 | $15.00 | 72% | $20.83 | $15.00 | 72% | $0.00 |
| Family | $66.52 | $41.24 | 62% | $66.52 | $41.24 | 62% | $0.00 |

| Ortho PPO | | | | Ortho PPO | | | |
|---|---|---|---|---|---|---|---|
| Current | | | | January 1, 2026 Renewal | | | |
| Tier | Current Total Rate | EE Rate ($) | EE Rate (%) | Renewal Total Rate | EE Rate ($) | EE Rate (%) | EE Rate $ Δ |
| Single | $23.33 | $10.27 | 44% | $23.33 | $10.27 | 44% | $0.00 |
| Family | $74.49 | $37.99 | 51% | $74.49 | $37.99 | 51% | $0.00 |

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BOARD OF TRUSTEES
SOUTHWEST OHIO REGIONAL TRANSIT AUTHORITY
RESOLUTION NO. 2025-xx

APPROVAL OF APPOINTMENT TO OTRP BOARD OF TRUSTEES

WHEREAS:

1. By Resolution 2019-32, the SORTA Board of Trustees authorized Southwest Ohio Regional Transit Authority to become a member of the Ohio Transit Risk Pool and join with other political subdivisions in maintaining a joint self-insurance pool under Chapter 2744 of the Ohio Revised Code.

2. The SORTA Board also appointed the CEO/General Manager/Secretary-Treasurer as voting trustee to the Ohio Transit Risk Pool Board of Trustees and in the absence of the voting trustees to appoint the Chief Operating Officer (COO), as alternate trustee to serve and vote in the absence of the voting trustee.

3. By Resolution 2024-17, the SORTA Board appointed the CEO/General Manager/Secretary-Treasurer as voting trustee to the Ohio Transit Risk Pool Board of Trustees and in the absence of the voting trustees to appoint the Chief of Staff (COS), as alternate trustee to serve and vote in the absence of the voting trustee.

4. SORTA staff recommends the SORTA Board of Trustees to appoint the Chief Financial Officer (CFO) as an alternate trustee to the Oho Transit Risk Pool (OTRP) Board of Trustees.

THEREFORE, BE IT RESOLVED:

5. The SORTA Board desires to appoint Chief Financial Officer (CFO) as an alternate trustee to the Ohio Transit Risk Pool (OTRP) Board of Trustees to serve and vote in the absence of the voting trustee, CEO/General Manager/ Secretary-Treasurer.

6. The SORTA Board finds and determines that all formal actions of the Board concerning and relating to the passage of this resolution were taken in an open meeting of this Board and that all deliberations of this board and of any of its committees that resulted in those formal actions were in meetings open to the public in compliance with the law.

7. The resolution is effective immediately upon this adoption.

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# BOARD OF TRUSTEES ACTION ITEM

**DATE:** September 18, 2025

**FROM:** Andy Aiello, Chief Executive Officer/General Manager/Secretary-Treasurer

**PROJECT NO.:**

**REQUEST:** Approval of Appointment to OTRP Board of Trustees

## BACKGROUND

In 2019, Metro became a member of the Ohio Transit Risk Pool (OTRP). We joined with other political subdivisions to maintain a join self-insurance pool under Chapter 2744 of the Ohio Revised Code.

## BUSINESS PURPOSE

The agreement and Bylaws of the Ohio Transit Risk Pool require that persons representing member agencies must be selected by the governing body of that organization.

## PROJECT FINANCING

N/A

## PROJECT PROCUREMENT

N/A

## SMALL BUSINESS ENGAGEMENT

N/A

## RECOMMENDED BOARD ACTION

Approval of a resolution that appoints the Chief Financial Officer (CFO) as the alternate trustee to the Ohio Transit Risk Pool (OTRP) Board of Trustees to serve and vote in the absence of the voting trustee, Chief Executive Officer/General Manager/Secretary-Treasurer (CEO).

Section 306.53 of the Ohio Revised Code (ORC) notes that, as a regional transit authority, Metro may cooperate with other government agencies of the state, or the United States, to carry out the purposes set forth under ORC 306.31.