Greater Cleveland Regional Transit Authority

Healthcare Benefits

Presented to: Organizational, Services & Performance Monitoring Committee

September 8, 2026

Connecting the Community

Redefining Healthcare Strategy

- Quality Healthcare
- Aggressive Cost Containment & Reduction
- Healthcare Education & Promotion
- Change Management

Healthcare Benefits Program Overview

- Background
  - GCRTA offers healthcare benefits to approximately 1,900 employees and their eligible dependents
  - Benefits for ATU and FOP are provided in accordance with collective bargaining agreements
  - Part-time employees are eligible for healthcare benefits at an increased cost

Healthcare Benefits Program Overview

Scope of Services

- Medical
- Prescription Drug
- Dental
- Vision
- Life Insurance
- COBRA Administration
- Flexible Spending Account (FSA)

Healthcare Benefits Program Overview

Current Vendors	
Medical	Anthem Blue Cross and Blue Shield
Prescription Drugs	Carelon Rx (Anthem)
Dental	Delta Dental of Ohio, Inc.
Vision	National Vision Administrators, LLC
Life Insurance	Metropolitan Life Insurance Co.
COBRA	WageWorks
Flexible Spending Account (FSA)	Metropolitan Life Insurance Co.

2025/2026 Healthcare Cost Comparison

Healthcare Plan Type	2025 Budgeted Amount though 8/28/2025	2025 Actual Cost through 8/28/2025	2026 Budgeted Amount though 8/28/2026	2026 Actual Cost through 8/28/2026
Medical/Admin	$19,766,872	$20,010,691	$25,240,933	$15,143,240
Prescription	7,333,333.33	7,552,496	9,276,667	7,141,976
Remaining Healthcare (dental, vision, life, COBRA, FSA)	1,186,918	1,085,180	1,198,000	1,050,543
Total	**$28,287,123.33**	**$28,648,367**	**$35,715,600**	**$23,335,759**

Healthcare Benefits Procurement Overview

- RFP issued on May 11, 2026
- RFP requested by 49 potential vendors
- Proposers were asked to provide a proposal on any or all lines of coverage
- 23 vendors responded

Healthcare Benefits Procurement Overview

Evaluation Panel Members

- Human Resources
- Internal Audit
- Legal
- Accounting
- Office of Management and Budget
- Office of Business Development
- Procurement
- Oswald Companies (Consultant)

Healthcare Benefits Procurement Overview

Evaluation Criteria:

- Stability and Financial Strength of Organization
- Provider/Network Composition Relationships
- Financial Considerations and Cost Effectiveness
- Management and Innovation
- Customer Service Organization
- Response to Request for Proposal

Healthcare Benefits Procurement Overview

Recommendation – Effective January 2027	
Medical	Aetna Life Insurance Company
Prescription Drugs	MedOne, L.C.
Dental	Delta Dental Plan of Ohio, Inc.
Vision	National Vision Administrators, LLC
Life Insurance	The Guardian Life Insurance Company of America
COBRA Administration	Voya Benefits Company, LLC
Flexible Spending Account	Voya Benefits Company, LLC

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Healthcare Benefits Procurement Overview

Recommendation		Est. Annual Cost*
Aetna Life Insurance Co.	Medical	$35,668,713
MedOne, L.C.	Prescription	10,113,533
Delta Dental Plan of Ohio, Inc.	Dental	1,505,145
National Vision Administrators, LLC	Vision	112,327
The Guardian Life Insurance Company of America	Life Insurance	318,412
Voya Benefits Company, LLC	COBRA Administration	11,400
Voya Benefits Company, LLC	Flexible Spending, Dependent Care & Commuter	18,044
Total Estimated 2027 Costs		**$47,747,574**

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GCRTA Projected Healthcare Budget Savings*

Healthcare Plan Type	2026 Healthcare Budgeted Amount	2027 Healthcare Budgeted Amount	2027 Healthcare Projected Savings
Medical/Admin	$37,861,400	$35,668,713	$2,192,687
Prescription	13,915,000	10,113,533	3,801,467
Remaining Healthcare (dental, vision, life, COBRA, FSA)	1,797,000	1,965,328	(168,328)
Total	**$53,573,400**	**$47,747,574**	**$5,825,826***

Savings to Employees/Premium Amount: TBD

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Healthcare Benefits Procurement Overview

Recommendation:

Staff requests that the Organizational, Services and Performance Monitoring Committee recommend to the Board of Trustees the award of one-year contracts with three one-year options to Aetna Life Insurance Company, MedOne L.C., Delta Dental Plan of Ohio, Inc., National Vision Administrators, LLC, The Guardian Life Insurance Company of America, and Voya Benefits Company, LLC based on estimated enrollment for 2027.

Questions?

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