

**Town of Wascott
Douglas County, Wisconsin**

**Resolution 2015-04
Approve Benefits for Fulltime Highway Employees**

WHEREAS, a high deductible health plan for full-time highway employees was terminated on December 31, 2014, and replaced with the Teamsters Local 346 health, dental and vision benefit plan effective January 1, 2015 (the Teamster plan being a low deductible health plan); and

WHEREAS, prior to January 1, 2015 the Town of Wascott provided a Health Savings Account (HSA) to fulltime highway employees with employer contributions of \$3,000 per year for each employee enrolled with family health coverage; and

WHEREAS, an HSA benefit is not allowed under IRS regulations for employees covered under a low deductible group health plan; and

WHEREAS, the Finance Committee has obtained quotes for other benefits to replace the HSA benefit and recommends adoption of a Health Reimbursement Arrangement (HRA) and a Section 125/Premium Only Plan (POP).

NOW, THEREFORE, BE IT RESOLVED that effective upon adoption the Town Board approves an employer sponsored Health Reimbursement Arrangement (HRA) Plan and a Section 125 Premium Only Plan (POP).

BE IT RESOLVED, the Town shall make a \$3,000 contribution to the HRA Plan for each fulltime employee enrolled in the group health plan for 2015 only, until such time that it is determined by the Town Board that the HRA Plan will continue beyond that date. However, the future of the Plan depends to a certain extent upon the terms of the applicable compensation plan. The Town reserves the right to amend the HRA Plan at any time and in any manner that it deems reasonable, in its sole discretion.

BE IT RESOLVED, the consultant JA Counter shall assist the Town of Wascott in the preparation of the HRA plan document with plan provisions similar to those previously provided under the HSA benefit. The initial set-up costs shall be \$375.00 plus administrative fees of \$37.50 per month.

BE IT RESOLVED, the Section 125 plan document shall be prepared by Core Documents Inc. at a one-time cost not to exceed \$149.00.

BE IT RESOLVED, the Town Chairperson and Town Clerk are authorized to sign the plan documents.

Adopted this 3rd day of February, 2015. Majority vote required.

Greg Jensen, Chairperson

Rick Moravec, Supervisor

Lynn Koalska, Supervisor

Bob Fritzke, Supervisor

Bill Stapp, Supervisor

Attest: Jeannette Atkinson, Clerk-Treasurer

Fiscal note: The adopted 2015 budget includes \$51,000 in account 51932 for health benefits for highway employees. Expected costs:

Town share of premiums based on current rates	\$36,715
HRA contributions	9,000
Plan document, HRA	375
Plan document, Section 125/POP	99
Section 125, deluxe binder option	50
HRA monthly administration, \$37.50 per month	412