

ORDINANCE NO. 2019-060

ESTABLISHING A HEALTH REIMBURSEMENT PLAN FOR VILLAGE EMPLOYEES AND AUTHORIZING RELATED PAYMENTS

WHEREAS, Council for the Village of Waynesville has always desired that all regular full-time employees be covered by medical insurance; and

WHEREAS, as part of the medical coverage, the Village desires to provide a health reimbursement program; and

WHEREAS, all funds for the health reimbursement program have been or will be properly appropriated; and

WHEREAS, Council further desires to express its intent make certain contributions to the health reimbursement program.

NOW, THEREFORE, BE IT ORDAINED by the Village Council of the Village of Waynesville, 5 members elected thereto concurring that:

Section 1. That the Council for the Village of Waynesville hereby ratifies the health reimbursement program and related payments as set forth below:

Individual Plans	Family Plans
First \$3,000 Village pays 100%	First \$6,000 Village pays 100%
Next \$2,000 Village pays nothing	Next \$4,000 Village pays nothing

Section 2. That the Village Manager is further authorized to execute any and all documents necessary for the administration of this program.

Section 3. That the Finance Director is hereby authorized to make any and all payments as described above.

Section 4. That this Ordinance shall be effective from and after the earliest period allowed by law.

Adopted this 13th day of November, 2019.

Attest

Village of Waynesville Tax-Free Health Reimbursement Account



HRA FAQs

HRA Plan Design Effective January 1, 2020 Coverage Period Calendar Year

If you are covered by your employer's group health insurance plan, you will receive a **tax-free** benefit known as a Health Reimbursement Arrangement (HRA).

Copays

You are responsible for co-pays. Your HRA does not reimburse you for these expenses.

HRA

Single Coverage:

Your HRA will reimburse you for 100% of the first \$3,000 of expenses applied toward your in-network medical deductible.

Maximum HRA Benefit = \$3,000

Family Coverage:

Your HRA will reimburse you for 100% of each expense applied toward your in-network medical deductible to a maximum of \$3,000 per family member (no more than \$6,000 total).

Maximum HRA Benefit = \$6,000 (limited to \$3,000 per person)

FlexBank Administrators
1250 W. Dorothy Lane, Suite 107
Dayton, Ohio 45409
Phone: 937.299.5515 ~ 888.677.8373
Claims@FlexBank.net
www.flexbank.net

How do I get reimbursed?

FlexBank reimburses **DAILY!** When you incur a deductible expense, you will give your insurance card to the provider and they will bill the insurance company. Generally, you will not need to pay at the time of service.

Typically, you will not need to pay at the time of service. Ideally, you should wait to pay the expense until you receive your Explanation of Benefits (EOB) from your insurance company and your bill from the provider. The EOB will tell you how much you owe.

It's easy to get reimbursed from FlexBank. You should submit a claim form + the EOB to FlexBank by mail, fax, scan/email or take a picture of the forms with your smart phone. You should use the HRA reimbursement money to pay your medical provider.

Do I have to submit all requests for reimbursement before the end of the plan year?

No. You have up to 90 days after the end of the plan year to make requests for reimbursement. Any unused HRA benefit is forfeited after the 90 day run-out period.

Who is eligible for HRA reimbursement?

You may request reimbursement for eligible expenses for your spouse and eligible dependents covered by your employer's group health plan. Your children covered by your group health plan are eligible for reimbursement from the HRA through age 26 even if they are not considered your tax dependent.

What happens if I terminate employment?

Your HRA coverage is considered to be integrated with your group health plan. If you terminate coverage under the group health plan or otherwise fail to meet the eligibility conditions set forth under the Plan; your participation in the HRA will cease and any unused amounts are forfeited. You have ninety (90) days after the end of the plan year to submit claims to FlexBank for the dates service incurred while you were eligible under the HRA.

What happens if I am laid-off or take an unpaid leave of absence?

Participation in the Plan continues until you officially terminate employment or you are no longer covered under the group medical plan. Generally, HRAs are subject to COBRA continuation. See your benefits administrator for more information.