

DRAFT - 2025 Health Benefits Program Motions to be made/adopted at 11/12/2024 JSB Meeting:

#1) update Health Flexible Spending Account [FSA] salary/wage deferral contribution limits

_____ made a motion that the Board amends the plan document of its voluntary Health Flexible Spending Account [FSA] program sponsored by the Board:

a) in calendar [plan] years after 2024, [i] to define the “maximum annual salary/wage deferral contribution of a participant employee” to be the maximum annual amount allowed by the United States Internal Revenue Service for the calendar [plan] year; and [ii] to define the “maximum unspent amount that a participant employee may carry forward into the following calendar [plan] year” to be the maximum annual amount allowed by the United States Internal Revenue Service for the calendar [plan] year; and

b) effective January 1, 2024, to [i] increase the maximum for the salary/wage deferral contribution of a participant employee to \$3,300.00 per calendar [plan] year; and [ii] increase the maximum unspent amount that a participant employee may carry forward into the following calendar [plan] year to \$660.00 following the end of 2024; and

c) to continue previously-adopted prior-year deferral limits without change.

Motion seconded by _____

#2) update Health Savings Account [HSA] maximum reimbursement to coordinate with Excellus policies

_____ made a motion that the Board sets the 2025 Plan Year maximum health reimbursement from a Health Reimbursement Account (HAS) to be \$7,700 per covered “Member”, but not to exceed \$15,400 per multi-person “Subscriber Unit”.

Motion seconded by _____

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#3) accept proposal of Lifetime Benefit Solutions [LBS] to extend HRA and FSA fee schedules

**_____ made a motion that the Board accepts the Lifetime Benefit Solutions, Inc. (LBS) proposal to extend its present Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) Administration Services fees of \$3.25/Participant/month for 2025, subject to a \$99.00/month minimum fee as to each of the HRA and FSA programs, and authorizes the Chairman to sign an extension agreement on behalf of the Board in a form approved by counsel.
Motion seconded by _____**

#4) extend brokerage services agreement with Haylor, Freyer, and Coon, Inc. [HFC] for 2025

**_____ made a motion that the Board authorizes extension of the Professional Services Agreement with Haylor, Freyer & Coon, Inc. (HFC) for one year, covering Plan Year 2025 services, upon the same terms and conditions as presently in force, and authorizes the Chairman to sign an extension agreement on behalf of the Board in a form approved by counsel.
Motion seconded by _____**

#5) accept proposal of NFP Corporate Services (NY), LLC to extend agreement for 2025

**_____ made a motion that the Board authorizes extension of the Professional Services Agreement with NFP Corporate Services (NY), LLC for one year, covering Plan Year 2025 services, upon the same terms and conditions as presently in force, including the not-to-exceed \$13,500.00 annual fee, and authorizes the Chairman to sign an extension agreement on behalf of the Board in a form approved by counsel.
Motion seconded by _____**

#6) accept AETNA's 2025 financial terms and conditions for the MAPD (P01) ESA PPO Plan

_____ made a motion that the Board accepts the AETNA 2025 financial terms and conditions via the City of Binghamton Medicare MAPD (P01) ESA PPO Plan with a \$750 annual Out-of-Pocket Maximum on medical expenses other than prescription drugs, with a \$9/\$25/\$40 prescription copay and a \$2,000 annual maximum Out-of-Pocket

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Prescription Drug “Cap” as set forth in the Haylor, Freyer, and Coon, Inc. September 2024 Proposal, and authorizes the Chairman to sign the requisite contractual documentation for the same on behalf of the Board in a form approved by counsel.

Motion seconded by _____

#7) accept the Excellus 2025 renewal proposal for SimplyBlue Plus Bronze 4 Health Insurance

_____ made a motion that the Board accepts the Excellus 2025 renewal proposal for SimplyBlue Plus Bronze 4 Health Insurance coverage, as presented on page three of HFC’s September 2024 Confidential Proposal, and authorizes the Chairman to sign the agreement, quote sheet or other acceptance form provided by Excellus on behalf of the Board in a form approved by counsel.

Motion seconded by _____

#8) accept the Excellus 2025 renewal proposal for Dental Blue Options Dental Insurance

_____ made a motion that the Board accepts the Excellus 2025 proposal for Dental Blue Options (Excellus Plan Code DBOV-1E-26/26) Dental Insurance coverage, as presented on page four of HFC’s September 2024 Confidential Proposal, and authorizes the Chairman to sign the requisite documentation for the same on behalf of the Board in a form approved by counsel.

Motion seconded by _____

#9) accept the Guardian 2025 extension proposal for Guardian Vision Insurance

_____ made a motion that the Board accepts Guardian’s proposal for 2025 to extend Vision Insurance coverage, on the same financial terms as presently in force, as presented on page five of HFC’s September 2024 Confidential Proposal, and authorizes the Chairman to sign the requisite documentation for the same on behalf of the Board in a form approved by counsel.

Motion seconded by _____

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#10) ratify the 2025 Health Benefits Program Notices/Notice Packets

_____ made a motion that the Board ratifies the 2025 front pages for the Health Benefits Program Notice Packets in the form contained in the Board Folders, and authorizes distribution of the 2025 Joint Sewage Board Health Benefits Packets in the form presented, so as to open the 2025 enrollment period.

Motion seconded by _____

(end of Health Benefits Program motions)