

Date: December 18, 2024

To: NWSRA Board of Directors

From: Personnel Committee

Re: Health Insurance

At the personnel committee meeting, the staff formally presented Option B for consideration and approval, which is detailed in the following section:

NWSRA asks for the Personnel Committee to accept the following recommendations:

- 1) Continue with the \$2,000 deductible plan with RX, HMO plan with RX, and Dental Plan with Ortho and Vision \$600 Allowance Plan.
- 2) To prepare for the 20% PDRMA rate increase in FY2026 or finding a new Health Benefit Provider for the agency, staff recommend raising the employee contributions by 3.5% for each level. The rates would increase to EE 15.5%, EE + Child 18.5%, EE + Spouse 18.5%, EE + Children 20.5% and Family 20.5%.

After much discussion at the meeting, the committee decided to lower the employee contribution rates to 2% for each level from the proposed 3.5%. The new employee contribution rates are as follows:

The rates would increase to EE 14%, EE + Child 17%, EE + Spouse 17%, EE + Children 19% and Family 19%.

Motion:

- 1) Continue with the \$2,000 deductible plan with RX, HMO plan with RX, and Dental Plan with Ortho and Vision \$600 Allowance Plan.
- 2) To prepare for the 20% PDRMA rate increase in FY2026 or find a new Health Benefit Provider for the agency, staff recommend raising the employee contributions by 2% for each level. The rates would increase to EE 14%, EE + Child 17%, EE + Spouse 17%, EE + Children 19% and Family 19%.