

**ATTACHMENT TO ORDINANCE NO. 2792-2025
AMENDING
FIRE MANAGEMENT COMPENSATION PLAN ORDINANCE NO. 2714-2013**

Amend Section 9(D) as follows:

- (D) High Deductible Health Plan/Health Savings Account Design Option.
Effective for the plan year beginning January 1, 2023, the City shall offer a non-mandatory HDHP to all benefit eligible employees. The plan will be based on the medical plan coverage design, except as follows:

Benefit Deductible	Single	Family
In-Network	\$1500	\$3000
Non-Network	\$3000	\$6000
Out of Pocket Maximum		
In-Network	\$3000	\$6000
Non-Network	\$6000	\$9000

If more than one person in a family is covered under the policy, the single deductible and out-of-pocket limit does not apply. The HDHP has a combined Medical and Pharmacy Deductible and Out of Pocket Maximum and the Out-of-Pocket Maximum includes Deductible and Coinsurance for both Medical and Pharmacy Claims. After the deductible is met, both Medical and Pharmacy claims are paid at the coinsurance level until the Out of Pocket Maximum is met.

During each plan year, the annual deductibles and out-of-pocket maximums will be increased if and to the extent necessary to maintain the option's status as a high deductible health plan under the Internal Revenue Code.

~~For each employee that elects HDHP coverage the City shall contribute into an employee established health savings account at a financial institution chosen by the City and contribute five hundred dollars (\$500.00) for single~~

~~coverage and one thousand dollars (\$1,000.00) for family coverage in 2023.~~

~~In 2024, the City contributions will be made on a semi-annual basis in January and July in the amount of three hundred dollars (\$300.00) for single coverage and six hundred dollars (\$600.00) for family coverage.~~

~~In 2025, the City shall contribute quarterly deposits in January, April, July and October in the amount of one hundred fifty dollars (\$150.00) for single coverage and three hundred dollars (\$300.00) for family coverage.~~

For each employee who elects HDHP coverage, the City shall contribute into an employee-established health savings account at a financial institution chosen by the City, and the City contributions will be made on a semi-annual basis in January and July in the amount of three hundred dollars (\$300.00) for single coverage and six hundred dollars (\$600.00) for family coverage.

For those employees who do not elect coverage under the HDHP, there will be no health savings account contribution from the City. **Any employee who fails to establish a health savings account, or who funds a health savings account to a level where a City contribution would exceed the Internal Revenue Code maximum limits, will not receive health savings account contribution(s) from the City for the applicable time period.**