

MEMO

To: ACRPC Full Commission
From: Adam Lougee
Date: December 11, 2024
Re: Proposed Update to the Personnel Policy to support healthcare Changes

ACRPC provides healthcare insurance to its employees as one of its benefits. For years, that healthcare benefit has been tied to the Blue Cross Blue Shield Platinum Plan. However, because of significant cost increases to the Blue Cross plans and in a desire to make the benefit more supportive to employees with families, the Executive Director and Office Manager have proposed, staff has consented and the Executive Board has approved changing the health care benefit to change policies to MVP and to change the Health Reimbursement Account to a Health Savings Account. This memo shows the proposed changes it deems necessary for the Personnel Policy to reflect the changes made.

A. MEDICAL INSURANCE

ACRPC provides medical insurance to its full-time employees and part-time employees on a pro-rated basis. ACRPC sets the rate of premium contribution just prior to the open enrollment period each year based upon the projected cost of the upcoming year's plan. Employees may enroll family members (including Domestic Partners) in ACRPC's insurance plan by paying the difference between the single and family premiums for the plan they choose. For employees covered by a non-Commission health insurance program, ACRPC will grant a payment in lieu of benefit equal to 50% of the amount of ACRPC's base plan. The payment in lieu of benefit shall be paid monthly.

B. HEALTH SAVINGS ACCOUNT (HSA)

For employees using ACRPC's medical insurance, ACRPC also funds an HSA for each full-time employee and part-time employees on a pro-rated basis. The amount ACRPC funds employees' HSA accounts is determined annually. Employees may draw against the HSA to pay health related expenses. Any money remaining in the HSRA at the end of the plan year vests to the employee. The value of the HRA also contributes to the base rate for payments in lieu of insurance.