Resolution 26-109

RESOLUTION AUTHORIZING THE 2027 RENEWAL OF A HEALTH REIMBURSEMENT ACCOUNT PROGRAM AND CONTRACT WITH EB EMPLOYEE SOLUTIONS, LLC, IN CONJUNCTION WITH THE NEW JERSEY HIGH DEDUCTIBLE HEALTH PLAN OF THE NEW JERSEY STATE HEALTH BENEFITS PROGRAM

WHEREAS, Rockaway Valley Regional Sewerage Authority (RVRSA) participates in the State Health Benefits Program (SHBP) provided for by the New Jersey State Health Benefits Act of the State of New Jersey (N.J.S.A. 52:14-17.25 et seq.); and

WHEREAS, by Resolution 26-032, the Board of the RVRSA authorized, beginning June 1, 2026, the SHBP New Jersey HD High Deductible Health Plan as an option for local public employers participating in the SHBP to offer to their employees; and

WHEREAS, the New Jersey HD Deductible Health Plan will have lower premium costs for both RVRSA and those employees who choose to utilize the plan, but will also have higher deductible and other costs to employees than those who choose other, more costly plans offered by the SHBP; and

WHEREAS, RVRSA wishes to encourage employees to utilize the New Jersey HD High Deductible Health Plan and, to that end, seeks to create a Health Reimbursement Account program to be made available only to those employees who choose to enroll in the New Jersey HD Deductible Health Plan as a means of offsetting the higher deductible and other costs to employees contained in the New Jersey HD Deductible Health Plan; and

WHEREAS, participation in the Health Reimbursement Account program will be limited to those employees who choose to enroll in the New Jersey HD Deductible Health Plan; and

WHEREAS, the SHBP requires the RVRSA to complete the Health Reimbursement Account/Arrangement (HRA) Renewal form for 2027, and to increase the maximum per employee allocation from $22,800 per year to $23,000 per year; and

WHEREAS, the Executive Director recommends that the RVRSA fund a Health Reimbursement Account only for each employee who participates in the New Jersey HD Deductible Health Plan, regardless of their level of coverage (single, member/spouse, parent/child or family), in the amount $23,000 per year, beginning January 1, 2027; and

WHEREAS, the Executive Director recommends that the Health Reimbursement Account program be administered through a debit card provided by EB Employee Solutions, LLC, the Difference Card Administrator, pursuant to the proposed contract attached to this Resolution; and

WHEREAS, the Executive Director recommends that the taking of these actions will be of net benefits in terms of cost savings both to the RVRSA and to the employees who choose to participate in the New Jersey HD Deductible Health Plan; and

WHEREAS, the Board of Directors of Rockaway Valley Regional Sewerage Authority deems it to be in the public interest, and consistent with sound business practice, for the RVRSA to take the actions recommended by the Executive Director.

NOW, THEREFORE BE IT RESOLVED, by Rockaway Valley Regional Sewerage Authority on this 12th day of November 2026, as follows:

1. The Executive Director and CFO are hereby authorized and directed to renew the Health Reimbursement Account program, effective January 1, 2027, limited to those employees who choose to enroll in the New Jersey HD Deductible Health Plan of the New Jersey State Health Benefits Program, with the RVRSA funding for each employee who participates in the New Jersey HD Deductible Health Plan, regardless of their level of coverage (single, member/spouse, parent/child or family), the amount of up to $23,000 per year.

2. The Executive Director is authorized to execute the contract with the Difference Card provider, EB Employee Solutions, LLC, attached to this Resolution, for the purpose of providing a debit card program for employees for use in conjunction the Health Reimbursement Account program as set forth in this Resolution.

3. This Resolution shall take effect as provided by law.

CERTIFICATION

I hereby certify that this Resolution was adopted at a meeting of the Rockaway Valley Regional Sewerage Authority held on November 12, 2026,

On motion of Commissioner Schorno

Second by Commissioner Howarth

And a Roll Call Vote as Follows:

Yeas: (8) Farrell, Hobbs, Howarth, Isselin, Janone, Lepore, Petrillo, and Schorno.

Nays: (0) None

Abstain: (0) None

Absent: (2) Sheehy and Zuppa.

Donald Farrell, Board Secretary