

Proposed Health Reimbursement Arrangement for Brown County Employees

- County makes contributions of \$1,200 per year per employee at beginning of fiscal year
 - New employees receive \$100 per month beginning at the end of their probationary period and then through end of fiscal year
- Funds can be used for medical expenses not paid for by county group health plan
- Funds can be used for medical expenses of any family member covered under the county group health insurance plan
- Funds can be used for first part of medical expenses (does not require deductible to be met first)
- Funds can be used for other health related expenses including dental, orthodontic, vision, prescription glasses, over the counter drugs
- Unspent funds can be rolled over from one year to the next
 - Maximum rollover is \$3,600
- Any unspent funds are forfeited when employment with county ends
- Plan would be administered by Higginbotham
 - Higginbotham would pay claims as submitted *via email*
 - County would reimburse HRA account 2 times per month
- Fees
 - One time documentation fee of \$300
 - Any future amendments would cost \$50 each
 - Implementation fee of \$100
 - \$0.75 to \$1.00 fee per participant per month
 - Participants reimbursed by check would be charged \$1.00 per check
 - Reimbursements by direct deposit would be free
 - \$3.84 Patient-Centered Outcomes Research Institute (PCORI) per participant per year

July 6, 2026
(Exhibit #8)

Out of Pocket Comparison: \$750 Deductible vs. \$3,000 Deductible with \$1,200 HRA

