

Port of Toledo
Health Reimbursement Arrangement

Adopted, January 19, 2010, Amended June 21, 2016

The Port of Toledo Commissioners are committed to providing Port employees with adequate insurance with the best benefits available within their budget.

The Commissioners decided that the cost savings available by changing the insurance plan to one with a higher deductible with higher out-of-pocket expenses, will result in significant savings. The savings to the Port are in the amount that can reimburse insured employees up to \$1,750 per year, the amount of benefits forfeited through the plan change, and still result in savings to the Port.

Distribution of the funds for the out-of-pocket reimbursements will be done through a self-administered Health Reimbursement Arrangement. Any funds not used for the distributions described above will remain the sole property of the Port of Toledo.

The first plan year will be for the period, January 19, 2010 through June 30, 2010. Following plan years will be the same as the Port's fiscal year, July 1 through June 30.

Out-of-Pocket Expense Reimbursements-The following rules apply:

1. Employees must be enrolled in the Port's health care plan during the fiscal year to be eligible.
2. Employees are not eligible for reimbursement consideration when the out-of-pocket expense has been reimbursed through another insurance source.
3. Insured employees will be reimbursed for substantiated, eligible expenses, in an amount up to \$1,750 per fiscal year. Eligible expenses include insurance deductibles, copays, insured out-of-pocket charges, and prescriptions for medical, dental, and vision.
4. Reimbursement requests can be processed monthly as needed. The substantiated request must be submitted to the Port secretary by the 2nd Wednesday of the month, so that reimbursements checks can be issued at the monthly Commission Meeting.
5. Acceptable substantiation of reimbursement requests can be an Explanation of Benefits from the health care plan, or a receipt.
6. This plan is for insured employees only, and will not be made available through COBRA.
7. This plan complies with nondiscrimination rules as set forth in IRS Code Section 105(h)