

For Benefit eligible staff who opt-out of all City-sponsored health insurance plans (medical, vision, and dental) the City will contribute \$225 per month to an HRA VEBA or Health Savings Account (HSA) for a full-time career employee and a pro-rated amount for a part-time employee. To be eligible for this opt out incentive, all of the following conditions must be met:

1. Must be a benefit eligible employee.
2. The employee and dependents must be enrolled in another employer's group health plan (e.g. a spouse's employer group plan) that provides minimum essential health coverage as required by the Affordable Care Act, and the employee must provide documentation of such enrollment upon each annual opt-out election and upon City request;
3. The employee and dependents must not use HRA VEBA or HSA funds to purchase a health plan in the Marketplace, a state exchange, or through the individual insurance market;
4. The employee cannot revoke the opt-out election until the next open enrollment period for the coverage in the following calendar year, unless the employee experiences and provides timely notice and documentation of a qualifying event, including loss of other employer group health insurance coverage, a qualifying status change, or the acquisition of a new dependent.
5. The employee must sign a waiver each year agreeing to these conditions.