

Issue	Impact	Feedback/Recommendation
<p>1. Sunset HRA</p> <ul style="list-style-type: none"> a. Any remaining HRA balances will be available for manual reimbursement for covered medical & pharmacy expenses through 12/31/2027 b. Transition future employer contributions to Health Improvement Account beginning 1/1/2025 	<p>Reduces future liability</p>	<p>Recommendation:</p> <p><i>Proceed with sunseting the HRA but allow members to continue using their TASC card for any remaining balances through 12/31/2027 (instead of manual reimbursement).</i></p> <p><i>Proceed with transitioning future employer contributions to a Health Improvement Account beginning 1/1/2025.</i></p>
<p>2. Increase Premiums</p> <ul style="list-style-type: none"> a. Employees: see proposed employee premiums changes. b. Employer: 8% (already included in 2025 projections) 	<p>~\$438,000 revenue</p> <p>(*does not include 8% employer premium - included in actuarial projection)</p>	<p>Recommendation:</p> <p><i>Proceed as proposed.</i></p>
<p>3. Increase Surcharges</p> <ul style="list-style-type: none"> a. Working Spouse: \$200/month b. Overage Dependents: \$200/month/Overage Dependent 	<p>~\$392,400 revenue</p>	<p>Recommendation:</p> <p><i>Proceed as proposed.</i></p>
<p>4. Plan Design</p> <ul style="list-style-type: none"> a. Increase EPO & PPO Medical Deductible (see chart) b. Increase Out-of-Pocket Maximums (see chart) c. Flat Pharmacy Copays (eliminate coinsurance) (see chart) 	<p>~\$3,200,000 savings</p>	<p>Recommendation:</p> <p><i>Proceed as proposed.</i></p>
<p>5. Implement Cigna Pathwell Medical Specialty Program</p>	<p>~\$57,000 savings</p>	<p>Recommendation:</p> <p><i>Do not move forward with this proposal.</i></p>
<p>6. Other Discussion/Recommendations</p>		<p>Recommendation:</p> <p><i>None.</i></p>