



Post-FORA Employee Health Benefit Options

Board of Directors
October 11, 2019

Option 1- Health Reimbursement Account (HRA)

- Pre-funded with 12 months of premium
- Flexibility for employees
- Low or no administrative overhead
- May cost more but still within approved retention/separation package cost

Option 2 - Monthly Reimbursement

- Employee submits reimbursement to successor
- Higher administrative overhead
- May cost less as employees find coverage elsewhere