

Fire District No. 3

TOWNSHIP OF HANOVER, COUNTY OF MORRIS

SEPTEMBER 19, 2024

RESOLUTION TO OFFER HEALTHCARE OPT OUT COVERAGE TO FMBA LOCAL UNION 109

RESOLUTION 24-09-19-108

WHEREAS, Hanover Township Fire District No. 3 recognizes the need to provide health benefits to its employees in a manner that ensures cost-efficiency while also offering flexibility for employees with alternative healthcare coverage options; and

WHEREAS, FMBA Union Local 109, representing the employees of Hanover Township Fire District No. 3, has expressed an interest in an Opt-Out program for employees who elect to waive medical benefits coverage provided by the Fire District; and

WHEREAS, the Hanover Township Fire District No. 3 desires to implement an Opt-Out provision for healthcare coverage in accordance with the agreement reached with FMBA Union Local 109;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Commissioners of Hanover Township Fire District No. 3, County of Morris, State of New Jersey, as follows:

Section 1.

Employees hired prior to November 21, 2021, shall be eligible to receive a \$2,500 health benefits Opt-Out provision for medical benefits coverage when the employee elects to waive medical benefits coverage through the Fire District. The following provisions shall apply:

1. The eligible employee shall be paid the Opt-Out benefit annually, during the first pay week of the last month of the policy period.
2. Employees requesting the Opt-Out benefit must complete an approved waiver form specifying that they have insurance coverage through another source. A copy of this waiver form shall be provided by the Board of Commissioners.
3. If an employee withdraws the waiver of medical benefits during the course of the policy year, the Opt-Out benefit will be pro-rated accordingly, and any overpayment of the Opt-Out benefit shall be refunded to the Fire District.
4. Should State law limit the Opt-Out payment to an amount lower than \$2,500, the Opt-Out benefit shall be reduced to meet the State's limit.

Section 2.

All employees who waive healthcare coverage provided by Hanover Township Fire District No. 3 shall receive compensation in accordance with the following schedule, with payments equally divided over twenty-six (26) regular pay periods:

1. Single Coverage: \$750.00 Per Year
2. Parent / Child Coverage: \$1,000.00 Per Year
3. Spouse Coverage: \$1,250.00 Per Year
4. Family Coverage: \$1,500.00 Per Year

Any employee waiving healthcare benefits shall execute a waiver of benefits form and provide adequate proof of alternative healthcare coverage.

BE IT FURTHER RESOLVED, that this resolution shall take effect immediately upon its adoption, and all provisions herein shall remain in full force and effect until otherwise amended.

It is hereby certified that this resolution is adopted by the Board of Fire Commissioners on this **19th** day of **September, 2024**.

MaryLou DeSimone, Secretary

Fire District No. 3

TOWNSHIP OF HANOVER, COUNTY OF MORRIS

Certification

I, **MaryLou DeSimone**, Secretary of the Board of Fire Commissioners of Fire District No. 3, Township of Hanover, County of Morris, State of New Jersey, hereby certify that the Commissioners at a meeting held on the **19th** day of **September, 2024** duly adopted the attached resolution;

RESOLUTION 24-09-19-108 A RESOLUTION TO OFFER HEALTHCARE OPT OUT COVERAGE TO FMBA LOCAL UNION 109

This resolution was introduced by Commissioner:

DeSimone Dugan, Jr. Dugan, Sr. Keyser Cornine

and was seconded by Commissioner

DeSimone Dugan, Jr. Dugan, Sr. Keyser Cornine

Record of the Vote

	DeSimone	Dugan, Jr.	Dugan, Sr.	Keyser	Cornine
Yes	X	X	X	X	X
No					
Abstain					
Absent					

MaryLou DeSimone, Secretary