

THIS AGENDA SHALL SERVE AS NOTICE FOR THE REGULAR MEETING OF THE VILLAGE OF MAINE FINANCE AND PERSONNEL COMMITTEE. SAID MEETING SHALL BE CALLED IN ACCORDANCE WITH WIS. STATS. SECTION 19.83 AND 19.84

WHEN: THURSDAY SEPTEMBER 25, 2025 AT 6:30PM
WHERE: VILLAGE OF MAINE MUNICIPAL CENTER, 6111 N 44TH AVENUE
MEMBERS: YELLE, WITUCKI, MARQUARDT, KOSER, HASE

THE VILLAGE TRUSTEES MAY ATTEND FOR PURPOSES OF GATHERING INFORMATION.
SUBJECT MATTER FOR CONSIDERATION AND POSSIBLE ACTION FOLLOWS:

1) Call to Order

2) Roll Call

3) Committee Chairperson

Discussion and Action for nomination and confirmation of Committee Chairperson

- Leads the committee by setting meeting agendas, presides over meetings, facilitates discussions and fosters collaboration, serves as liaison to the village board, prepares and presents reports, ensures tasks are completed efficiently, and ensures compliance with village policies and laws.

4) Annual TO DO Calendar

Discussion and action on creating an annual Village TO DO calendar, and make a recommendation to the village board. Timeline to include but not limited to: road bids, personnel policy review, annual salary review, hired staff and elected individual benefits review, date to commence contract for annual audit, timeline for budgeting workshop special meetings, PSC rate case report due, TID presentation, etc.

➤ *Draft attached*

5) Employee Health Benefits

Discussion and recommendation for annual health benefit

- Renewal of family/individual amounts and letter to employees
- *QSEHRA information and employee letter attached*

6) 2024 Audit

Discussion and possible recommendation to the Village Board on the 2024 audit status

- Obtain the list of documents needed for Hawkins-Ash to complete the 2024 audit
- Obtain status of providing said documents

7) 2026 Budget

The FY2026 Budget preparation will soon be in process. Staff and trustees are looking for directions on reports that will be helpful for trustees to complete the budget workshop process.

8) Future Agenda Items for Thursday October 9th

Possibly 2025 Financial Activity; 2026 Wages and Salaries; 2026 Budget Workshop

9) Adjourn

ITEM 5: 2026 Employee Health Benefits

The 2025 QSEHRA contribution limits are \$6,350 for individuals and \$12,800 for families. However, an Employer can set a limit lower than the maximum allowed.

Employees, their spouses, and legal dependents are eligible to participate and get tax-free reimbursements for insurance premiums and out-of-pocket expenses **IF** they have coverage that meets minimum essential coverage (MEC) standards. Employees covered under a spouse's or parent's group policy can still use QSEHRA funds toward their deductible, copays, and other out-of-pocket medical related expenses.

* Please note that the QSEHRA allows payment of a spouse's premium payments; however, the IRS requires the reimbursement to count as taxable income if the spouse paid the premium with pre-tax contributions. The IRS would consider this 'double dipping'. If the spouse did not pay the premiums pre-tax, they may be eligible for tax-free reimbursement.

* Also note that a QSEHRA covers dental, ophthalmology, mental health, (and a huge number of other reimbursable items) – so if you pay these premiums as part of your spouse's health plan, you could drop that premium.

Important information for the 2026 plan year:

- End date for 2025 allowance is March 15, 2026
 - This allows for 2025 expenses incurred in November or December but not yet billed, to be paid with the 2025 allowance
 - Unused balance as of March 15 2026 disappears
 - New plan year begins January 1 with new allowance available for that plan year

Monthly Allowance Information:

- There is a **monthly** allowance available, set by the Employer
 - Per IRS regulations, only a monthly allowance can be allotted to the Employee
 - This prevents an Employee from receiving a large reimbursement and then resigns
 - Monthly allowance can accrue during the plan year
 - Employees can use only what is available in your account (like an HSA or a checking account)
 - Bills can be split into multiple months
 - Employees monthly allotment and accrued balance is available for the plan year if you retire or resign, until you bring it down to zero

Step 1: Employers give written notice to their employees 90 days prior to the start of the QSEHRA plan year. The letter will tell the employee:

- If the individual coverage QSEHRA is offered to household members
- How much the Employer will reimburse for medical expenses
- Start and end date of the QSEHRA

Step 2: Employees start submitting reimbursable medical receipts

- Once in the portal, ability to take a picture of the receipt > automatically uploads > is reviewed > approved > approval sent to Employer within 2-3 days
 - Vendor provides bi-monthly or monthly report to Employer on reimbursable charges > Employer reimburses employee on bi-monthly or monthly
 - Vendor provides IRS-compliant tax papers to Employer for each Employee, that can be pushed into accounting software
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QSEHRA Plan Details Letter

Dear [Employee Name],

This letter outlines the details of our company's Health Reimbursement Arrangement (HRA) plan, which is designed to help you cover qualified medical expenses not covered by your individual health insurance plan.

Key points about your QSEHRA:

Plan Year & Contribution Amount:

The HRA plan year runs from [Start Date] to [End Date].

Your employer will contribute [Dollar Amount] per plan year towards your eligible medical expenses.

Eligible Expenses:

Your QSEHRA can be used to reimburse qualified medical expenses such as doctor visits, prescription drugs, hospital stays, and preventive care, as defined by the IRS.

Reimbursement Process:

To receive reimbursement, submit receipts and support documentation for eligible expenses through [specified submission method, e.g., online portal, HR department].

It is your responsibility to ensure all submitted expenses are eligible under the HRA guidelines.

Carryover:

Unused funds in your QSEHRA account at the end of the plan year will roll over to the next plan year up to that year's maximum contribution amount.

For further questions or clarification regarding your HRA plan, please contact [Contact Information].