

RESOLUTION No. 2026-05

A RESOLUTION APPROVING THE ADDITION OF A HIGH-DEDUCTIBLE HEALTH PLAN (HDHP) WITH AN ASSOCIATED HEALTH SAVINGS ACCOUNT (HSA) OPTION AND AMENDING PROCEDURE – HEALTH INSURANCE BENEFITS PROCEDURE

WHEREAS, The North Tooele Fire District (the “District”) provides medical, dental, and vision insurance benefits to eligible employees pursuant to the Health Insurance Benefits Procedure; and

WHEREAS, The District has evaluated the addition of a High Deductible Health Plan (HDHP) option that qualifies for participation in a Health Savings Account (HSA) under Internal Revenue Code Section 223; and

WHEREAS, The proposed HDHP/HSA option would provide eligible employees with an additional medical plan choice, including the opportunity to make voluntary pre-tax contributions to a Health Savings Account; and

WHEREAS, The District shall continue to contribute toward medical insurance premiums at the Board-approved percentage, including any approved HDHP option; and

WHEREAS, At this time, the District does not provide an employer contribution or employer matching contribution to employee Health Savings Accounts unless otherwise authorized by the Board of Trustees; and

WHEREAS, The Health Insurance Benefits Procedure requires amendment to formally authorize the HDHP/HSA option, clarify premium contribution treatment, update continuation coverage language, and incorporate related administrative provisions;

NOW, THEREFORE, BE IT RESOLVED by the Board of Trustees of the North Tooele Fire District that:

1. The District hereby approves the addition of a Board-authorized High Deductible Health Plan (HDHP) option that qualifies for participation in a Health Savings Account (HSA), effective as determined by the District administration.
2. The District’s employer premium contribution shall apply to the approved HDHP option in the same manner and percentage as other medical plan options, as established by the Board of Trustees.
3. Employee participation in a Health Savings Account (HSA) shall be voluntary, and employee HSA payroll contributions shall be administered in accordance with applicable IRS regulations and the District’s Section 125 Premium Only Plan.
4. The District shall not provide an employer contribution or employer matching contribution to employee Health Savings Accounts at this time unless otherwise approved by the Board of Trustees.
5. The Health Insurance Benefits Procedure is hereby amended to reflect the addition of the HDHP/HSA option and related administrative updates, including continuation coverage language consistent with applicable federal and Utah state law.

6. The Administrative Chief is authorized to coordinate implementation of the HDHP/HSA option, update applicable plan documents, and execute necessary administrative actions consistent with this Resolution.
7. This Resolution shall be adopted on February 18, 2026, and shall become effective on March 1, 2026, to coincide with the District's annual employee benefits renewal cycle.

PASSED AND APPROVED this 18th day of February 2026.

AYES:

NAYES:

ABSENT:

ATTEST:

Cassandra Ray
Administrative Chief
North Tooele Fire District

Rick Pollock
Board Chair
Board of Trustees