

**City of Crete**  
**Health Reimbursement Arrangement Plan Document and Summary Plan Description**  
**Amendment #3**  
**Effective: July 1, 2025**

The following changes, clarifications, revisions, and/or updates will become part of the City of Crete Employee Health Reimbursement Arrangement Plan Document and Summary Plan Description.

**HEALTH REIMBURSEMENT ARRANGEMENT (HRA) BENEFIT SUMMARY**  
**CITY OF CRETE**

**INTEGRATED GROUP HEALTH PLAN:** Embedded Out-of-Pocket  
In-Network Out-of-Pocket: \$6,500.00 (Single) - \$13,000.00 (Family)

**HEALTH REIMBURSEMENT ARRANGEMENT (HRA) ADMINISTERED AS:** Embedded Benefit  
Single Coverage: Employee Liability \$3,000.00 / Employer Liability \$3,500.00  
Individual Coverage Within A Family: Employee Liability \$3,300.00 / Employer Liability \$3,200.00 Embedded Benefit  
Family Coverage: Employee Liability \$6,000.00 / Employer Liability \$7,000.00 Embedded Benefit  
HRA benefits do not apply to out-of-network services.

**Illustration for Single Coverage**

| <b>\$6,500.00 Out-of-Pocket</b> |          |                        |  |
|---------------------------------|----------|------------------------|--|
| \$3,500.00 Deductible           |          | \$3,000.00 Coinsurance |  |
| Employee                        | Employer | Employer               |  |
| \$3,000.00                      | \$500.00 | \$3,000.00             |  |

- For single coverage, once the employee satisfies the first \$3,000.00 in deductible, the next \$500.00 of claims is processed at 100% being paid by the employer. At that point, the deductible that must be met before the Integrated Group Health Plan will pay claims has been fulfilled by a combination of the employee and the employer. For the coinsurance, the employer pays 20%, up to a maximum of \$3,000.00. After the out-of-pocket limit has been met, the Integrated Group Health Plan pays 100%.

**Illustration for Individual Coverage within a Family**

| <b>\$6,500.00 Out-of-Pocket</b> |          |                        |  |
|---------------------------------|----------|------------------------|--|
| \$3,500.00 Deductible           |          | \$3,000.00 Coinsurance |  |
| Individual                      | Employer | Employer               |  |
| \$3,300.00                      | \$200.00 | \$3,000.00             |  |

- For individual coverage within a family, once the individual satisfies the first \$3,300.00 in deductible, the next \$200.00 of claims is processed at 100% being paid by the employer. At that point, the deductible that must be met before the Integrated Group Health Plan will pay claims has been fulfilled by a combination of the employee and the employer. For the coinsurance, the employer pays 20%, up to a maximum of \$3,000.00. After the out-of-pocket limit has been met, the Integrated Group Health Plan pays 100%.

**Illustration for Family Coverage**

| <b>\$13,000.00 Out-of-Pocket</b> |            |                        |  |
|----------------------------------|------------|------------------------|--|
| \$7,000.00 Deductible            |            | \$6,000.00 Coinsurance |  |
| Family                           | Employer   | Employer               |  |
| \$6,000.00                       | \$1,000.00 | \$6,000.00             |  |

- For family coverage, once the family satisfies the first \$6,000.00 in deductible, the next \$1,000.00 of claims is processed at 100% being paid by the employer. At that point, the deductible that must be met before the Integrated Group Health Plan will pay claims has been fulfilled by a combination of the family and the employer. For the coinsurance, the employer pays 20%, up to a maximum of \$6,000.00. After the out-of-pocket limit has been met, the Integrated Group Health Plan pays 100%.

**The Health Reimbursement Arrangement Document will be amended to reflect this change. All other terms and conditions of the Plan which are not affected by this Amendment are unchanged.**

**Accepted: City of Crete**

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_