



ADMINISTRATION AND COMPENSATION OVERSIGHT COMMITTEE MEETING AGENDA

Tuesday, February 18, 2014 at 2:00 pm
Fire Station – Small Meeting Room
2258 Mill Road

For additional information check: www.sisterbaywi.gov

In order for everyone to hear the discussion please, turn off your cell phone. Thank you.

Call Meeting to Order

Roll Call

1	Dave Lienau		4	Pam Abshire	
2	Pat Duffy				
3	Citizen Member (Vacant)			<i>Finance Director – Juliana Neuman</i>	
				<i>Administrator – Zeke Jackson</i>	

Approval of the Agenda

Approval of minutes as attached

Comments and Correspondence

Discussion Items

1. Consider motion to convene into Closed Session pursuant to Wisconsin State Statutes 19.85(1)(c) to discuss personnel and employee benefits.
2. Consider a motion to reconvene into Open Session.
3. Consider a motion to take action, if required.
4. Matters to be placed on a future agenda or referred to a Committee, Official or Employee

Adjournment

Public Notice

Questions regarding the nature of the agenda items or more detail on the agenda items listed above scheduled to be considered by the governmental body listed above can be directed to Village Administrator Zeke Jackson, at 920-854-4118 or at zeke.jackson@sisterbaywi.gov.

It is possible that members of and possibly a quorum of members of other governmental bodies of the municipality may be in attendance at the above-stated meeting to gather information; no action will be taken by any governmental body at the above-stated meeting other than the governmental body specifically referred to above in this notice. Upon reasonable notice, a good faith effort will be made to accommodate the needs of disabled individuals through sign language interpreters or other auxiliary aid at no cost to the individual to participate in public meetings. Due to the difficulty in finding interpreters, requests should be made as far in advance as possible preferably a minimum of 48 hours. For additional information or to request this service, contact the Sister Bay Village Administrator at 854-4118, (FAX) 854-9637, or by writing to the Village Administrator at the Village Administration Building, 2383 Maple Drive, P.O.B. 769, Sister Bay, WI 54234. Copies of reports and other supporting documentation are available for review at the Village Administration Building during operating hours. (8 a.m. – 4 p.m. weekdays).

I hereby certify that I have posted a copy of this agenda at the following locations:		
<input type="checkbox"/> Administration Building	<input type="checkbox"/> Library	<input type="checkbox"/> Post Office
Name _____		Date _____

VILLAGE OF SISTER BAY 2014 ANNUAL BUDGET

PERSONAL AND CONFIDENTIAL

2014 Wage and Salary Cost Estimate
1/29/14 11:37 AM

Employee	DOB	Age on 1/1/14	2013	2013	Cost Per Year	2013	2014	1.66% (proposed increase)			Hours Overtime	Excess Comp Time Pd Out	Cost OT/Comp	Adjustments	
			Budgeted Wages	Budgeted Hours Per Year		Actual Hourly Rate	Budgeted Hours Per Year	Percentage Increase	2014 Hourly Rate	2014 New Base Wage				Employer-paid portions >>>	Other Wages
Administration															
Kufrin, Robert	2/15/1952	61.9	78,199	2,080	78,199	N/A					0	0	0	0	0
Jackson, Zeke						N/A	2,080	N/A	N/A	65,000	0	0	0	0	65,000
Suppanz, Janal	6/20/1957	56.6	39,599	2,080	39,599	19.04	2,080	1.66%	19.35	40,256	0	0	0	0	40,256
Sully, Christy	4/5/1952	61.8	32,911	1,820	32,911	17.73	1,820	1.66%	18.02	32,802	12	0	324	0	33,126
Neuman, Juliana	6/22/1943	70.6	51,618	2,080	51,618	N/A	2,080	1.66%	N/A	52,475	0	0	0	0	52,475
Subtotal			\$202,327	8,060	\$202,327		8,060			190,533	0	\$0	\$324	\$0	190,857
Parks and Streets															
Mann, Steve	1/26/1953	61.0	62,357	2,080	62,357	29.98	2080	1.66%	30.48	63,394	10	0	457	0	63,851
Hirschmiller, Jim	11/5/1955	58.2	39,776	2,080	39,776	19.12	2080	1.66%	19.44	40,436	70	0	2,041	0	42,478
Felhofer, Joe	11/29/1960	53.1	39,776	2,080	39,776	19.12	2080	1.66%	19.44	40,436	20	80	2,138	0	42,575
Richard, Mark			500	10	500	50.00	10	0.00%	50.00	500	0	0	0	0	500
Part-time Help Total			0	0	0	0.00	0			30,000	0	0	0	0	30,000
Summer Help (DeWitt)			6,660	600	6,660	11.55	600	1.66%	11.74	0	0	0	0	0	0
Summer Help (Knudson)			5,834	550	5,834	11.10	550	1.66%	11.28	0	0	0	0	0	0
Summer Help (Aaron)			6,105	550	6,105	11.10	550	1.66%	11.28	0	0	0	0	0	0
Summer Help (Will)			6,105	550	6,105	0.00	550	1.66%	0.00	0	0	0	0	0	0
Parks Subtotal			\$167,113	8,500	\$167,113		8,500			174,767	100	80	\$4,637	\$0	\$179,404
Board of Trustees			\$31,260		\$36,300					\$34,620					\$34,620
Subtotal General Fund Nominal Cost			\$400,700		\$405,740					\$399,920			\$4,961		\$404,881
Reductions															
Paid by Marina Fund															-24,371
Paid by Utility Fund															-16,995
Paid by TIF Fund															-11,747
Total General Fund Cost															\$351,767
Transfers															
Marina Allocation Kufrin/Jackson		5% ??		104			104			3,250	0		0		3,250
Marina Allocation Suppanz		1%		42			21			403	0		0		403
Marina Allocation Sully (admin)		7.5%		146			137			2,460	0		0		2,460
Marina Allocation Neuman		5%		104			104			2,624	0		0		2,624
Total Marina Admin Allocation Paid To the GF				396			365	0	0	8,736	0	0	0	0	8,736
Marina Allocation Parks (20200*1.0166)		10.5% ??		1,154			673			0	0		0		15,635
Estimated Marina Payment To the General Fund				1,154			673	0	0	0	0	0	0	0	15,635
Utility Allocation Suppanz		0%		0			0			0			0		0
Utility Allocation Kufrin/Jackson		10% ??		416			208			6,500			0		6,500
Utility Allocation Neuman		20%		416			416			10,495			0		10,495
Total Utility Allocation Paid to the General Fund				832			624			\$16,995			0		\$16,995
TIF allocation Sully		0.5%		0			9			164			2		166
TIF allocation Kufrin/Jackson		10% ??		416			208			6,500			0		6,500
TIF Allocation Neuman		10%		208			208			5,247			0		5,247
TIF Allocation Suppanz (none in 2013)		0%		21			0			0			0		0
Subtotal General Fund				645			425			11,911			2		11,913
TIF allocation Jacobson		10% ??		208			208			6,339			30	0	6,370
Total TIF Allocation Paid To the General and Utility Funds				853			633			\$18,251			32		\$18,283
Total General Fund Interfund Payroll Transfers										\$16,995					\$32,630
Elected Officials															
President			6,000	N/A	6,000	N/A	N/A	N/A	N/A	6,000	N/A	N/A	N/A	0	6,000
Trustees (Total of 6)			7,200	N/A	7,200	N/A	N/A	N/A	N/A	7,200	N/A	N/A	N/A	0	7,200
Board Meetings (15 per year @ \$60)			6,300	N/A	6,300	N/A	N/A	N/A	N/A	6,300	N/A	N/A	N/A	0	6,300

VILLAGE OF SISTER BAY 2014 ANNUAL BUDGET

Committee Meetings (4.5 per month)

											PERSONAL AND CONFIDENTIAL				
											\$0	\$0	\$15,130		
Subtotal			\$31,260			\$36,300					\$34,620				
Marina Part Time Employees (None over 1200 gross hours per year including overtime)											Marina Labor Day working bon				
Manager (Tatzel)	9/2/1980	33.4	23,562	1100	23,562	21.42	1200	1.66%	21.78	26,131	20	0	653	0	26,784
Assistant Manager (LeClair)			13,056	800	13,056	18.36	800	1.66%	18.66	14,932	5	0	140	403	15,474
Employee 1 (Breuer)	T.Felhofer		4,994	480	4,994	10.40	480	1.66%	10.57	5,075	5	0	79	243	5,397
Employee 2 (T.Felhofer)	Swain		4,994	480	4,994	10.40	480	1.66%	10.57	5,075	5	0	79	243	5,397
Employee 3 (Swain)	Hockers		4,994	480	4,994	10.20	480	1.66%	10.37	4,977	5	0	78	243	5,298
Employee 4 (Hockers)	Greenwood		4,896	480	4,896	10.00	480	1.66%	10.17	4,880	5	0	76	243	5,198
Employee 5 (Dykman)	Shumway/Erickson		4,896	480	4,896	10.00	480	1.66%	10.17	4,880	5	0	76	243	5,198
Employee 6			0	0			0		0.00	0	0	0	0	0	0
Subtotal			\$61,392	4,300	\$61,392	N/A	4,400	N/A	N/A	\$65,949	50		\$1,182	\$1,615	\$68,746
Utility											On call pay @\$25/Saturday, Sun				
Baker, Martha	10/19/1959	54.2	32,906	1,820	32,906	18.08	1,820	1.66%	18.38	33,452	0	0	0	0	33,452
Jacobson, Steve	4/10/1951	62.8	62,354	2,080	62,354	29.98	2,080	1.66%	30.48	63,394	10	0	305	0	63,698
Pat Johnson	11/1/1968	45.2	43,238	2,080	43,238	20.79	2,080	1.66%	21.14	43,961	80	0	2,536	925	47,422
Lang, Bob	12/23/1958	55.1	43,238	2,080	43,238	20.79	2,080	1.66%	21.14	43,961	30	0	951	925	45,837
Schell, Mike	10/23/1955	58.2	50,876	2,080	50,876	24.46	2,080	1.66%	24.87	51,721	25	0	932	900	53,554
Subtotal				10,140	\$232,612	N/A	10,140	N/A	N/A	\$236,489	145	0	\$4,725	\$2,750	\$243,963
Total Personnel Costs			\$462,092	31,000	\$699,744	0	\$31,100	0	\$0	\$702,357	295		\$10,868	\$4,365	\$717,590

VILLAGE OF SISTER BAY 2014 ANNUAL BUDGET

PERSONAL AND CONFIDENTIAL

Estimated increases shown as %'s in red

for a max. of \$10,000 each								
7.00%	7.65%	90%	100%	102.5%	105%	102%	108%	
Retirement WRS	Social Security	Health Insurance	HRA Coverage	Dental Insurance	Disability Insurance	Life Insurance	Work Comp	Total Cost
								\$0
4,550	4,973	4,960	5,040	1,132	400	50	204	\$86,309
2,818	3,080	4,960	5,040	686	388	229	132	\$57,589
2,319	2,534	7,480	2,520	348	322	270	118	\$49,037
3,673	4,014	10,000	0	348	441	0	182	\$71,134
\$13,360	\$14,601	\$27,400	\$12,600	\$2,515	\$1,551	\$549	\$636	\$264,068
4,470	4,885	4,960	5,040	686	441	0	3,902	\$88,234
2,973	3,250	7,480	2,520	686	390	247	2,833	\$62,856
2,980	3,257	6,520	3,480	1,132	390	136	2,784	\$63,253
0	38	0	0	0	0	0	28	\$567
0	2,295	0	0	0	0	0	1,701	\$33,996
0	0	0	0	0	0	0	0	\$0
0	0	0	0	0	0	0	0	\$0
0	0	0	0	0	0	0	0	\$0
0	0	0	0	0	0	0	0	\$0
\$10,423	\$13,724	\$18,960	\$11,040	\$2,504	\$1,221	\$383	\$11,247	\$248,906
\$0	\$2,648	\$0	\$0	\$0	\$0	\$0	\$101	\$37,369
\$23,783	\$30,973	\$46,360	\$23,640	\$5,019	\$2,772	\$931	\$11,985	\$550,344
-1,706	-1,864	-2,829	-1,121	-298	-152	-65	-619	-\$33,026
-1,190	-1,300	-2,496	-504	-183	-128	-5	-57	-\$22,858
-822	-899	-1,496	-504	-148	-84	-5	-39	-\$15,744
\$20,065	\$26,910	\$39,539	\$21,511	\$4,390	\$2,407	\$856	\$11,270	\$478,716
228	249	248	252	57	20	3	10	\$4,315
28	31	50	50	7	4	2	1	\$576
172	188	561	189	26	24	20	9	\$3,650
184	201	500	0	17	22	0	9	\$3,557
612	668	1,359	491	107	70	25	30	\$12,098
1,094	1,196	1,470	630	191	82	40	590	\$20,928
1,094	1,196	1,470	630	191	82	40	590	\$20,928
0	0	0	0	0	0	0	0	\$0
455	497	496	504	113	40	5	20	\$8,631
735	803	2,000	0	70	88	0	36	\$14,227
\$1,190	\$1,300	\$2,496	\$504	\$183	\$128	\$5	\$57	\$22,858
12	13	37	13	2	2	1	1	\$245
455	497	496	504	113	40	5	20	\$8,631
367	401	1,000	0	35	44	0	18	\$7,113
0	0	0	0	0	0	0	0	\$0
834	911	1,533	517	150	86	6	39	\$15,989
446	487	496	504	69	44	0	353	\$8,769
\$1,280	\$1,399	\$2,029	\$1,021	\$218	\$130	\$6	\$392	\$24,758
\$2,284	\$2,496	\$3,966	\$1,134	\$374	\$210	\$45	\$647	\$43,786
0	459	0	0	0	0	0	17	\$6,476
0	551	0	0	0	0	0	21	\$7,772
0	482	0	0	0	0	0	18	\$6,800

NORTHERN DOOR MUNICIPALITIES WAGE COMPARISON 2014

<u>Department/Title</u>		<u>Baileys Harbor</u>	<u>Egg Harbor</u>	<u>Ephraim</u>	<u>Gibraltar</u>	<u>Liberty Grove</u>	<u>Sister Bay</u>
Administration							
	Administrator/Zoning Administrator		37.23 Hr.				31.25 Hr.
	Administrator/Clerk and Maintenance Supervisor			27.26 Hr.			
	Clerk/Treasurer/ Administrator				26.06 Hr.		
	Clerk/Administrator	26.00 Hr.				33.66 Hr.	
	Finance Director						25.23 Hr.
	Clerk/Treasurer		20.31 Hr.				18.02 Hr.
	Treasurer	14,000.00 Yr.		15.49 Hr.		7,000.00 Yr.	
	Admin Assistant					21.20 Hr.	19.35 Hr.
	Deputy Clerk/ Clerical Assistant		17.83 Hr.	15.95 Hr.			
	Deputy Clerk/Treasurer Admin Assistant				17.00 Hr.		
	Zoning Administrator/ Building Inspector			21.83 Hr.			
Parks and Streets							
	Manager	20.00 Hr.	29.67 Hr.		19.09 Hr.		30.48 Hr.
	Maintenance Worker	17.55 Hr.	19.43 Hr.	19.38 Hr.	18.44 Hr.		19.44 Hr.
	Maintenance Worker		17.58 Hr.		14.50 Hr.		19.44 Hr.
	Summer Worker		11.31 Hr.	11.22 Hr.			11.28 Hr.
	Hwy Worker					19.76 Hr.	
	Hwy Worker					21.35 Hr.	
	Hwy Worker					21.46 Hr.	
	Hwy Worker					22.52 Hr.	
	Maint/WW Operator	14.42 Hr.					
Sewer and Water Utility							
	Clerk						18.38 Hr.
	Manager	28.17 Hr.	29.67 Hr.	24.37 Hr.			30.48 Hr.
	Assit Manager						24.87 Hr.
	Operator	23.54 Hr.	24.57 Hr.	18.36 Hr.			21.14 Hr.
	Operator			17.24 Hr.			21.14 Hr.

VILLAGE OF SISTER BAY

Outline of Employee Benefits

INSURANCE COVERAGE

The start date for insurance coverage is normally the 1st of the month following 30 days of employment. However, a newly hired salaried employee may negotiate for an earlier coverage date. For example, if work starts on the first of a calendar month, coverage for medical insurance could be negotiated to begin on that day. However, if work starts mid-month, the first of the following month would be the earliest possible negotiated coverage date.

1. Medical Insurance

The Village pays 90% of the cost of medical insurance policies for employees and their families. The Village no longer has a group plan but contracts instead for the services of Midwest Insurance Brokerage to provide quotes on high-deductible policies, which are then offset by a Health Reimbursement Arrangement (HRA) that pays up to 75% of any deductible expense incurred.

2. Dental insurance

The Village pays 90% of the cost of group dental insurance for employees and families.

3. Disability insurance

The Village pays 100% of a short-term disability insurance policy.

4. Flexible Spending Accounts

The employee's portion (10%) of medical and dental insurance premiums is deducted pre-tax from his or her paycheck twice a month. In addition, the Village has been offering pre-tax benefits for other medical/dental expenses as well as for dependent care. The Village's provider of this service is changing next month to a company with higher fees, so it is uncertain whether continuation will be cost-effective.

Premiums for medical, dental, disability and life insurance are primarily based on five-year age bands.

OTHER BENEFITS

1. Retirement

Fulltime Village employees are mandatory participants in the Wisconsin Retirement System (WRS), known to be among the best in the nation. Participation begins after at least 30 days of employment. For 2013, the employer pays 6.65% of wages into the system, matched by a 6.65% payroll deduction from the employee. In 2014 this will increase to 7% for each. Participants in the WRS are vested after five years of creditable service.

2. Life Insurance

To apply for life insurance coverage (group term life), an application must be submitted within 30 days of the date on which six months of participation in the Wisconsin Retirement System is completed. The Village pays for basic coverage equal to the employee's annual earnings. Supplemental coverage and additional premiums are available at the employee's expense.

3. Deferred Compensation Program

This is an IRS Section 457 deferred compensation plan-- a program for supplemental retirement savings administered by the Wisconsin Department of Employee Trust Funds, which also administers both the Retirement System and the Life Insurance Program listed above. There is no employer contribution. The employee can contribute before taxes up to the program limits.

PAID LEAVE TIME

1. Vacations

All fulltime employees are entitled to a vacation after one year of employment with the Village. Each employee shall earn annual vacations with pay as follows:

Ten (10 days after one year (1) of service

Fifteen (15) days after eight (8) years of service

Twenty (20) days after fifteen (15) years of service

Twenty-five (25) days after twenty-two (22) years of service

2. Sick Leave

All fulltime employees accrue sick leave at the rate of one day per calendar month of service.

3. Personal Days

Fulltime employees are granted two Personal Days per year for any reason.

4. Holidays

Fulltime employees are granted six (6) paid holidays during the year. The holidays are as follows:

New Year's Day

Memorial Day

Independence Day

Labor Day

Thanksgiving Day

Christmas Day

When a holiday falls on a Sunday, the following Monday is observed as a holiday. When a holiday falls on a Saturday, the preceding Friday is observed as the holiday.

Note: this outline of employee benefits is subject to change and is not a guarantee of coverage.

Prepared July 24, 2013

NORTHERN DOOR MUNICIPALITIES BENEFIT COMPARISON - 2014

MUNICIPALITY	OVERTIME COMPENSATION	EMERGENCY CALL-IN	ON CALL	SICK DAYS/LEAVE	VACATION DAYS/LEAVE	PAID TIME OFF	HOLIDAY PAY	HOLIDAYS CONSIDERED	PERSONAL DAYS	FUNERAL LEAVE	HEALTH INSURANCE
Town of Baileys Harbor	Time & A Half - Employees May Bank Up to 80 Hours of Overtime Per Year. It Can Be Used As Vacation or Will Be Paid Out on the Payroll Prior to Christmas			8 Hours Per Month. Cap at 480 Hours.	1 Week After 1 Year, 2 Weeks After 2 years, 3 Weeks After 8 Years, 4 Weeks After 16 Years.	See Overtime		New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving and Day After, Christmas, and 1 Floating Holiday Per Year. Chair and Administrator Typically Grant a Half Day on Christmas Eve.			Employees Must Find Their Own Health Insurance. The Town Will Pay Up To \$650.00 Per Month Toward Each Employee's Health Insurance Premium.
Village of Egg Harbor	Time & A Half - Paid	Minimum of 2 Hrs. Pay - Normally Time & A Half, But If Called In On a Holiday Double Time is Paid	\$50/Week Plus \$25 If a Holiday Falls Within the Week. Paid Semi-Annually.	1 Day/Month - Max 30 Days. After That 1/2 Day/Month Max 60 Days. More Than 3 Days Off - Doctor's Excuse Required. If Employee Retires After Age 62, 50% of Accrued Leave Will Be Paid Out.	To Be Used Within Calendar Year, Unless Extenuating Work Circumstances. 1 Year/5 Days, 2 Years/ 10 Days, 8 Years/ 15 Days, 15 Years/20 Days, 25 Years/25 Days.			New Year's Day, Good Friday (Second Half of the Day), Memorial Day, 4th of July, Labor Day, Thanksgiving and Day After, Christmas Eve and Christmas.	1 Per Year - No Carryover	3 Days Immediate Family, 1 Day Extended Family	Group Plan - UNITED HEALTH CARE \$1,000.00 Deductible 90%/10% Premim Split With An HRA That Covers Everything But \$250.00 of the Deductible. Village Does Not Impose a "Per Employee" Limit On What It Will Pay For Premiums. Village's Average Monthly "Per Employee" Cost For Health Ins. Premiums - \$1,000.00
Village of Ephraim	Time & A Half - Paid			80 Hrs./Year. Cap of 480 Hrs. Three or More Days Off - A Doctor's Excuse Is Required.	Initially Leave Is Accrued at 3.33 Days/Month. After 1 Yr/5 Days, 2 Years/10 Days, 5 Years/15 Days, 10 Years/20 Days, 15 Years/25 Days. Cap at 5 Weeks.		If Holiday Is Worked Another Day is Taken In Lieu of the Holiday.	New Years Day, Memorial Day, Independence, Labor, Thanksgiving and the Day after & Christmas	2 Per Year, No Carry Over.		Group Plan - ANTHEM \$0 Deductible/Some Co-Pays 87.5%/12.5% Premium Split Village Does Not Impose a "Per Employee" Limit On What It Will Pay For Premiums. Village's Average Monthly "Per Employee" Cost For Health Ins. Premiums - \$1,204.14
Town of Gibraltar	Time & A Half - Comp. Time					2.307693 Min./Hr Worked For Use In The Following Year (80 Hrs. if 2080 Worked)					Group Plan - EMP. TRUST FUND HEALTH INSURANCE Employee Can Choose Any Tier 1 Plan That Is Available. \$0 Deductible/Some Co-Pays. 80%/20% Premium Split, But The Town Will Only Pay Up To 80% of the Premium for the Lowest Cost Tier 1 Plan. If An Employee Chooses A More Expensive Plan He or She Must Pay The Difference. Town's Average Monthly "Per Employee" Cost For Health Ins. Premiums - \$1,201.75
Town of Liberty Grove	Time & A Half - Paid. Comp. is Offered But To Date No Employees Have Taken It.			40 Hrs. /Year - No Cap. After 15 Years and Retirement - Pay Out at 50%. Short Term Disability Insurance Is Provided.	1 Year/5 Days, 2 Years/10 Days, 10 Years/15 Days, 15 Years/20 Days.			New Years Day, Good Friday, 4th of July, Memorial Day, Labor Day, Thanksgiving & Day After, Christmas Eve & Christmas.	1 Per Year - No Carryover		Group Plan - HUMANA \$2,000.00 Single Deductible/\$4,000.00 Family Deductible. Out-of-Pocket Limits - \$5,000.00 Single/\$10,000.00 Family. 85%/15% Premium Split Town Does Not Impose a "Per Employee" Limit On What It Will Pay For Premiums. Town's Average Monthly "Per Employee" Cost for Health Ins. Premiums - \$795.72
Village of Sister Bay	Time & A Half - Paid or Comp. Time	Minimum of 2 Hours Pay (Usually Time & A Half)		8 Hrs./Mo., Cap at 240 Hrs. If An Employee Runs Out of Sick Leave Other Employees May Donate Their Sick Time To Him or Her. Short Term Disability Insurance Is Provided.	After First Year - 10 Days, 8 Years - 15 Days, 15 Years - 20 Days, 22 Years - 25 Days	See Holiday	Double Time or Double Comp. Holiday on Sun. (Mon.), Holiday on Sat. (Fri.)	New Years Day, Memorial, Independence, Labor, Thanksgiving & Christmas Days	2 Per Year	Up to 5 Days As Approved By Supervisor. No Carryover.	Group Plan - UNITED HEALTH CARE \$2,850 Single Deductible/\$5,700 Family Deductible With 75% or 50% HRA. (Employee Is Allowed To Choose The HRA He or She Wants To Utilize.) 90%/10% Premium Split (If Village Costs of 90% of Premium + HRA Fees Are Under \$10,000). Otherwise Employee Pays The Difference. Maximum Monthly "Per Employee" Cost The Village Will Incur For Health Ins. Premiums & HRA Fees - \$833.33