

**Business of the Village Board  
Village of Saranac Lake**

BILL #26-2026

SUBJECT: HRA Amendments

Date: 2/9/2026

DEPT OF ORIGIN: Village Manager

DATE SUBMITTED: 1/28/2026

**SUMMARY STATEMENT**

**Approve amendment to the Health Reimbursement Account for PBA**

**RECOMMENDED ACTION**

MOVED BY: white                      SECONDED BY: williams

VOTE ON ROLL CALL:

MAYOR WILLIAMS	<u>yes</u>
TRUSTEE BRUNETTE	<u>yes</u>
TRUSTEE RYAN	<u>yes</u>
TRUSTEE SCOLLIN	<u>yes</u>
TRUSTEE WHITE	<u>yes</u>

**VILLAGE OF SARANAC LAKE  
HEALTH REIMBURSEMENT ACCOUNT**

**AMENDMENT**

**WHEREAS**, the Village of Saranac (the "Company") maintains the Village of Saranac Health Reimbursement Account (the "Plan") for the benefit of certain employees; and

**WHEREAS**, Pursuant to Section 8.01 of the Plan, the Company desires to amend the Plan;

**NOW, THEREFORE**, the Plan is hereby amended as follows, effective as provided therein:

**Effective for Plan Year beginning January 1, 2026, Section C.5.a. of the Adoption Agreement is amended to read as follows:**

**SECTION C. BENEFITS**

**Administration**

Account-Based HRA. The Plan will be administered as an account-based HRA:

- a. The Employer will credit an amount to the Participant's HRA for the Period of Coverage as follows:
1.  Discretionary
  2.  \_\_\_\_\_% of the Participant's Compensation
  3.  \$\_\_\_\_\_ per Participant
  4.  Coverage-Based Amounts:
    - A. Participant Only:
    - B. Participant plus 1:
    - C. Participant plus tax dependents:
    - D. Family:
    - E. Other:
  5.  Other: Police: \$7,650 (Participant only) or \$15,300 (Family)

IN WITNESS WHEREOF, the Company has caused this Amendment to be executed this 9<sup>th</sup> day of February, 2026.

**VILLAGE OF SARANAC LAKE:**

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

Print Name: \_\_\_\_\_

Title/Position: \_\_\_\_\_

**SUMMARY OF MATERIAL MODIFICATION  
TO THE  
VILLAGE OF SARANAC LAKE  
HEALTH REIMBURSEMENT ACCOUNT  
SUMMARY PLAN DESCRIPTION**

**EFFECTIVE DATE: JANUARY 1, 2026**

The purpose of this Summary of Material Modification (SMM) is to inform you of a change that has been made to the Village of Saranac Lake Health Reimbursement Account. This change has affected the information previously provided to you in the Plan's Summary Plan Description. The Summary Plan Description (SPD) is modified as described below.

For the Plan Year beginning January 1, 2026, the *"How will the Plan be administered?"* subsection of the *"Benefits"* section of your SPD is modified to read as follows:

**BENEFITS**

**How will the Plan be administered?**

The Employer will credit the following coverage-based amounts to your HRA account for the Period of Coverage.

Police:

- Participant Only: \$7,650.
- Participant plus 1: \$15,300.
- Participant plus dependents: \$15,300.
- Family: \$15,300.

The Period of Coverage will end on December 31.

Amounts shall be credited to your account at the beginning of the Plan Year.