

CITY OF WILDWOOD
Cape May County, New Jersey
RESOLUTION

**RESOLUTION AUTHORIZING PARTICIPATION IN A HEALTH REIMBURSEMENT
ARRANGEMENT PROGRAM**

WHEREAS, due to rising healthcare and insurance costs, the City of Wildwood (the “City”) has determined that it is in the best interest of the City and its employees to transition to a higher deductible health insurance plan effective June 1, 2026; and

WHEREAS, the Local Public Contracts Law (N.J.S.A. 40A:11-1 et. seq.) provide that the award of contracts for “Extraordinary Unspecifiable Services”, as contemplated herein, may be done without competitive bids but by way of resolution and the contract must be available for public inspection; and

WHEREAS, in connection with said health insurance changes, the City desires to establish and implement a Health Reimbursement Arrangement (“HRA”) program for eligible employees; and

WHEREAS, the City has reviewed the proposal and application materials submitted by OCA, a third-party administrator specializing in HRA administration services, including administration of HRA debit cards and reimbursement processing; and

WHEREAS, the City desires to contract with OCA for the administration of the City’s HRA program and related employee benefit services; and

WHEREAS, the City further desires to fund and maintain an HRA reimbursement account administered by OCA for the purpose of processing eligible employee healthcare reimbursement claims and debit card transactions and authorize replenishment of same via Automated Clearing House (“ACH”) transactions as claims and reimbursements are processed; and

WHEREAS, due to the time-sensitive nature of healthcare reimbursements and employee benefit claims, the City deems it necessary and appropriate to authorize the Chief Financial Officer to replenish HRA funds between regularly scheduled meetings of the Board of Commissioners when necessary to maintain adequate account balances for employee claims processing; and

WHEREAS, any such interim replenishment payments made by the Chief Financial Officer shall thereafter be presented to the Board of Commissioners for ratification on the next available Bill List; and

WHEREAS, the City’s Chief Financial Officer has certified the availability of funds for the purposes authorized herein, as required by law.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the City of Wildwood, County of Cape May, State of New Jersey, as follows:

1. That all statements contained in the preamble to this Resolution are hereby incorporated herein by reference as though fully set forth at length.
2. That the City of Wildwood is hereby authorized to enter into an agreement with OCA for the administration of the City’s Health Reimbursement Arrangement program and related services in accordance with the proposal and application materials submitted to the City.
3. That the Mayor, Chief Financial Officer, City Clerk, and any other appropriate City officials are hereby authorized and directed to execute any agreements, applications, banking authorizations, ACH authorizations, and any other documents necessary to effectuate the purpose and intent of this Resolution.

4. That the Chief Financial Officer is hereby authorized to fund and replenish the City's HRA reimbursement account and to process ACH payments and reimbursement transfers necessary for administration of the HRA program and payment of eligible employee healthcare reimbursement claims, subject to all applicable municipal finance controls, accounting procedures, and audit requirements.
5. That the Chief Financial Officer is further authorized to replenish HRA funds between regularly scheduled meetings of the Board of Commissioners whenever reasonably necessary to ensure continuity of employee benefit reimbursements and claims administration, provided that all such replenishment payments shall be reported to the Board of Commissioners and presented for ratification on the next available Bill List.
6. That this Resolution shall take effect immediately upon adoption.

PREPARED BY: SOLICITOR

Krista McConnell, Commissioner

Steve Mikulski, Commissioner

Ernest J. Troiano, Jr., Mayor

I, Lisa A. Brown, City Clerk of the City of Wildwood, do hereby certify that the foregoing Resolution was adopted at a Regular Meeting of the Wildwood Board of Commissioners, held this 27th day of May, 2026, and in witness whereof I have hereunder set my hand and official seal on this date written.

LISA A. BROWN, CITY CLERK

Publication Date on Website: 5-28-26