

RESOLUTION PROVIDING FOR A BOROUGH POLICY FOR ELIGIBLE MUNICIPAL EMPLOYEES TO VOLUNTARILY WAIVE THE MEDICAL AND PRESCRIPTION COVERAGES PROVIDED THROUGH THE EMPLOYEE HEALTH BENEFITS PROGRAM FOR CALENDAR YEAR 2026

WHEREAS, the Borough of Wharton provides a comprehensive health benefits program comprised of medical, prescription, and dental coverages for eligible municipal employees and their dependents;

WHEREAS, the Governing Body desires to offer an Employee Waiver Incentive Program, allowing eligible employees that waive medical and prescription coverage to receive a financial incentive of 25% of the Net Plan Premium (the Total Premium minus the Employee Contribution) up to \$4,800, whichever is less, for the 2026 Calendar Year.

NOW, THEREFORE BE IT RESOLVED, the Mayor and Council of the Borough of Wharton, County of Morris, State of New Jersey hereby authorizes the offering of the Borough’s “Opt – Out” Program to municipal employees/Plan participants eligible for health benefits coverage through the Borough Employee Health Benefits Program, whereby the employee/plan participant can voluntarily waive participation in consideration of an annual financial incentive; and

BE IT FURTHER RESOLVED, the waiver of benefits financial incentive shall be set on an annual basis, such incentive set for the 2026 calendar year as follows:

FOR THOSE EMPLOYEES/PLAN PARTICIPANTS PARTICIPATING IN THE OPT-OUT PROGRAM FOR CALENDAR YEAR 2026

ELIGIBLE COVERAGE	ANNUAL FINANCIAL INCENTIVE
Single	25% of the Net Plan Premium
Employee/Spouse	(Total Premium minus Employee Contribution)
Parent/Child	Up to \$4,800., whichever is less
Family	(As provided by this Resolution and State Law)

BE IT FURTHER RESOLVED, the above schedule is consistent with the amounts set forth by the Borough and in accordance with the provisions set forth by the NJ Division of Local Government Services, as established by Chapter 2, P.L. 2010.

BE IT FURTHER RESOLVED, the specific terms and conditions of said waiver of coverage are contained within the “2026 Waiver of Coverage Offer and Agreement,” a copy attached herewith and affirmed by this Resolution; and

BE IT FURTHER RESOLVED, a certified copy of this Resolution shall be forwarded to the Borough Finance Officer, Health Benefits Consultant, Borough Attorney and Borough Auditor.

Adopted: October 27, 2025

BOROUGH OF WHARTON

ATTEST:

WILLIAM J. CHEGWIDDEN,
MAYOR

Cheryl Muzzillo,
Deputy Borough Clerk