

MEETING MINUTES
Insurance Advisory Committee Minutes
February 10, 2021
Zoom Meeting

REC'D UXB TOWN CLERK
2021 MAR 8 PM 12:37

COMMITTEE MEMBERS PRESENT:

Brian MacDonald	Kelly Cote	Lisa Yaroshefski
Mike Catalano	Lisa Ellis	Lisa Stephens
Keith Stratton	Bryan Sullivan	

OTHERS IN ATTENDANCE:

Steve Sette	Lisa Troast
Anotherly Lively	Laura Lively

I. CALL TO ORDER

Meeting was called to order at 4:00 EST by Lisa Troast, Town Treasurer/Collector.

II. APPROVE MINUTES

Mike Catalano made a motion to approve the minutes from 2-3-2021. Brian seconded that motion and the motion passed via roll call vote.

III. NEW BUSINESS/OLD BUSINESS

Lisa opened the floor for discussion on any of the plans offered by MIIA and Tufts or any questions on the Fallon proposal that was emailed to the IAC group. Mike Catalano asked if Fallon members going to Tufts, could continue to use Reliant doctors. Anthony confirmed that yes, any reliant PCP is included for both Tufts and MIIA. Brian asked the Police Union representative if there were any questions regarding the letter from Town Counsel about the Town only offering one carrier. Keith stated he had forwarded the letter to his union representative and was waiting to hear back from them. Lisa Troast clarified that the Town offered one carrier rather than two in order to obtain better interest rates for everyone. Brian said he understood, but unions were based on past practice and this is not what they are used to. Kelly Cote stated that she feels this is the year to switch carriers and she is hoping Blue Cross Blue Shield wins out due to the nationwide name recognition. She personally is a Fallon member and is ready to make the switch. Steve pointed out that the transition to switch will be made easier with both MIIA and Tufts offering to help with the enrollment processing. Laura agreed with Steve and said it would be a seamless process to the employee. Steve further stated that each carrier has also offered to come out and do a presentation to explain each plan in detail and answer any questions.

Lisa Stephens expressed concern about MIIA pushing for the deductibles to be only partially reimbursed. Steve assured her that nothing will change from what the Town offers now. Brian asked if it was a two-year rate lock. Laura explained it was a two-year rate lock, but you don't have to keep them – you are not locked into the vendor just the rate is guaranteed. Mike asked if the rates increased after two years? Laura explained that the quoted rate stays for one year and in the second year, we are guaranteed the average rate of the trust. Anthony explained that each contract is a two-year contract since they did away with three-year rate contracts.

Lisa Troast asked Mike if there was any general feedback from the Teacher's Union. Mike Catalano expressed that the biggest concern is making sure everyone can keep their same doctors. Lisa Stephens noted there has not been much discussion due to covid limiting in person discussions. Mike stated that the executive board was meeting in early March and insurance would be discussed there. Lisa Troast offered to help with presentations at the executive board meeting if they were interested. Brian noted he was happy to see Blue Cross Blue Shield back as an offering since the town had it years ago and there were few issues. He confirmed with Mike that no vote could be taken until after the school executive board meeting. Mike agreed and stated Mid-March as the earliest time frame for the Teacher's Union to vote on a plan.

Lisa Ellis recalled discussion about one extra benefit that MIIA provided that Tufts did not. Steve clarified that he was not sure what that was since Employee Assistance Program benefits were consistent across all plans. Lisa Stephens thought it was Fallon having some advantages over Tufts. Lisa Troast stated that there was a \$400 per year health benefit that Fallon offers that was untouched by both MIIA and Tufts. Kelly confirmed that MIIA and Tufts only offered \$300 per year on this benefit. Brian asked to see a copy of the vision and dental proposals from MIIA. Lisa Stephens stated that MIIA offers

good smart shopper incentives. Steve agreed they had very good hidden incentives. Lisa Stephens asked if there were a fee for the Wellness Programs. Steve said he did not believe there was a fee, but if so, the Town would cover it.

IV. LOOKING FORWARD

Brian asked what timeline the Town was looking for in regards to choosing a carrier. Steve said we want to respect the carrier's timeline for the rate hold. Also, he will be presenting budget to Finance Committee on March 11 and Town Meeting is May 11, so between March and May, he will need an accurate figure to plug into the budget. Steve asked if the carriers needed a response by a certain time in order to hold the rate. Laura confirmed there would be no issue in holding the rate, but time would be needed to coordinate the enrollment process to complete it prior to July 1. Steve asked if the unions needed anything else to help with discussions with union members. Mike Catalano asked for documentation on our historical rate increases to be emailed to him. Lisa Troast asked Brian if the retirees were OK with switching plans mid-year. Brian said they would be OK with that. Lisa Troast inquired about when to schedule the next IAC Meeting. Mike Catalano agreed to let Lisa know when the Teacher Union Executive Board was going to meet, so she could schedule the next IAC meeting for a time after that date. Lisa will email the IAC group to set the next meeting date.

V. ADJOURNMENT

Keith made a motion to adjourn the meeting. Mike seconded the motion and the motion carried via roll call vote.

Meeting adjourned at 4:45 PM

Minutes Respectfully submitted by Lisa M Troast, Treasurer/Collector.

Minutes approved by the Insurance Advisory Committee on March 3, 2021