

MINUTES OF SELECTMEN'S MEETING JANUARY 28, 2016

Mr. Hevy called the meeting to order at the Police Station, 55 School Street, at 3:04 PM with Mrs. Walter and Mr. Smith also present. The Selectmen were attending the meeting of the Insurance Advisory Committee.

Members of the IAC present were: Treasurer Anne Jannette, Lisa Cutrumbes, Donna Gauthier, Laurie Lapierre, and Damien Sarrette. Also present were School Superintendent Marilyn Tencza, Brian Boyle, Sr., Brian Boyle, Jr., and Jill Gallant-Shaw of MIIA.

Mr. Boyle, Jr. indicated that as requested by the Selectmen at a previous meeting, an RFP process had been used to obtain bids for the Town's FY17 health insurance coverage. He noted that in addition to the current provider, Fallon Health Care, Blue Cross, Harvard Pilgrim, Tufts and MIIA all submitted quotes. Based on an analysis of the various components of each quote, it was evident that Fallon had submitted the lowest price, which maintains rates at FY16 levels. (Attachment #1) Blue Cross and MIIA submitted quotes 2.5% higher than the present costs, while Harvard Pilgrim was 5% higher. Tufts proposed a 15% increase as compared to the current rates.

Mrs. Walter asked if there were factors that would account for the Fallon quote. Mr. Boyle, Jr. noted that although FY14 was a high utilization year, FY15 was better, and the addition of deductibles and copays in FY16 lowered utilization levels, making the favorable quote possible.

The IAC discussed the various quotes, and indicated that they would like to recommend the quote submitted by Fallon Healthcare. A vote was taken, and the recommendation carried, with one abstention.

The question of obtaining information about possible dental coverage for Town employees was then discussed. It was noted that because the Town does not offer dental coverage, the entire cost would be paid by the employee. Mr. Boyle, Sr. noted that the matter would require further detailed discussion, since the cost of coverage would depend on various factors, what he termed the "structure" of the plan. What would be included? What levels of deductibles would the coverage have? All of these factors would affect the per person cost. It was agreed that the committee will discuss this matter at a future meeting.

Mrs. Walter asked Mr. Boyle, Jr. to provide her with copies of the RFP and the responses from the insurance providers. He agreed to do so.

There being no further business before the Board of Selectmen, Mrs. Walter moved, and Mr. Smith seconded, a motion to adjourn at 3:40 PM. So voted.

Respectfully submitted,

Robert J. Smith, Clerk