

Meeting Minutes
Insurance Advisory Committee
December 13, 2016

DRAFT

ATTENDANCE: The meeting was convened at 7:32 pm in the Town Hall Commission Room with members Pickholtz, Spencer, Cass and Bell present. Also present were Town Administrator Tom Landry, and USI Broker Kathleen Brown.

HEALTH INSURANCE: Ms. Brown reviewed the loss trend in health insurance claims for the Town, and discussed the revised renewal indication from Connecticare for health insurance coverage for the 2017-18 fiscal year (6.4%, down from the initial indication of 8.8%). After discussion, the group determined that the offered rate was favorable. However, before accepting the proposal, Ms. Brown said that she will seek pricing at various deductible amounts. Mr. Bell suggested that she suggest to Connecticare that if the company dropped the rate 1%, we would simply accept the renewal offer, and would not seek other adjustments. **NOTE:** The rate increase was later reduced to 5.4% and accepted.

FIRE/EMS HEALTH INSURANCE COVERAGE: Mr. Landry reviewed the agreement between the Town and FIRE/EMS to provide health insurance coverage to its members, which expires June 2017. He said the agreement should be reviewed prior to renewal. The Committee determined that the member contribution rate should remain at 35%, and that the plan offered should remain the same as that offered to employees. Further, the Committee suggested that the maximum participation "slot" amount be reduced to reflect actual recent enrollment numbers, and that the practice of turning over to the Department any funds that were budgeted but unused for the purpose at year end be discontinued.

ADJOURN: At 8:20 pm, a motion to adjourn the meeting (Mr. Pickholtz, Mr. Bell second) passed by unanimous vote.