

Insurance Advisory Committee Minutes

Wednesday, September 10, 2014 at 3 p.m. in the Pinecrest Room, Rm 014

Attendees: Matthew Waugh, Chairman, Police Union Representative
Michael Cassidy, Fire Dept. Representative
Larry Marsell, Retiree Alternate Representative
Ellen Ahern, Teacher-Paraprofessional-Secretary Union Representative
Elizabeth Greendale, Town Hall Representative
Robert Nemet, DPW Representative
Leslie McDonnell, Library Representative
Mary Bousquet, Liaison

Meeting was called to order at 3:00 by Chairman Waugh.

Mary Bousquet informed the Chairman that Greg White has resigned from the committee and Ellen Ahern will be the new representative.

Motion was made by Elizabeth Greendale to accept and approve the minutes of April 30, 2014, seconded by Michael Cassidy. Vote: Unanimous Abstaining: Ellen Ahern and Matthew Waugh

Matt explained to the Committee that Denise Moore, the widow of Lieutenant Shawn Moore, will now have to pay 100% of the health insurance premiums as a surviving spouse and that it is a great financial burden for her and her family. Matt distributed a memo written by Chief Moore, copy attached.

Mary reminded the Committee that the situation doesn't only affect the Moore family but every employee and retiree that works for the Town of Holliston.

Mary presented the Committee with the contribution percentages for surviving spouses on active and retiree plans from the towns that are a member of the West Suburban Health Group. Of the seventeen entities in the West Suburban Health Group, Holliston and Needham are the only two communities that do not contribute to the retiree health insurance for surviving spouses. Holliston, Needham and Wayland (Wayland only contribute to the PPO and POS) do not contribute to the active plans for surviving spouses. Mary also presented a spreadsheet listing the eight surviving spouses currently on the Town's health insurance and the cost for an entire year's insurance with the contribution rates of 40/60 and 50/50. She also reviewed Massachusetts General Laws Chapter 32B, Sections 9B-9D3/4. She suggested that the Committee look at Chapter 32B, Section 9D as it appears to be the most favorable and it authorizes a contribution rate of 50/50.

The Committee agreed that the IAC would ask the Board of Selectmen to place an article on the special Town Meeting warrant to accept Massachusetts General Laws Chapter 32B, Section 9D along with an

appropriation to cover the cost for FY15. The Committee also agreed to request a meeting with the Board of Selectmen to discuss the article.

The IAC has drafted a policy that the IAC would like the Board of Selectmen to adopt if the Special Town Meeting approves the adoption of Chapter 32B, Section 9D.

The policy is as follows:

1. If Chapter 32B, Section 9D is adopted it is only applicable to the current surviving spouses that are currently on the Town's health insurance as of the date of acceptance of the statute at town meeting.
2. If the surviving spouses remarries, insurance coverage will terminate effective the date of marriage.
3. If the surviving spouse is deceased and there are dependent children on the health insurance plan at the time of death, the dependent children may remain on the plan but pay 100% of the cost.
4. This policy shall not contradict any applicable federal, state or other laws governing health insurance.

Motion was made by Michael Cassidy that the Insurance Advisory Committee recommend to the Board of Selectmen that they put an article to accept the provisions of Massachusetts General Laws Chapter 32B, Section 9D on the warrant for the special town meeting for October of 2014 along with the applicable appropriation to cover the cost of insurance for the eight surviving spouses for the remainder of FY15. The IAC would also like to recommend that the Board of Selectmen adopt the above written policy contingent upon the acceptance by Town Meeting of Chapter 32B, Section 9D to aid in the administration of this benefit.

Motion was seconded by Robert Nemet. Vote: Unanimous. Missing from the meeting at time of vote: Elizabeth Greendale

It was decided that Matt Waugh would present the article and policy to the Board of Selectmen as soon as IAC could be placed on their agenda. Committee members were encouraged to attend the meeting to show their support of this article.

Motion was made by Robert Nemet to adjourn the meeting at 3:55 p.m., seconded by Michael Cassidy. Vote: Unanimous

Respectfully submitted,

Mary A. Bousquet

APPROVED ON FEBRUARY 24, 2015