

Insurance Advisory Committee Meeting
March 8, 2016 at 3:30 p.m.
Room 105, Town Hall

Attendees: Leslie McDonnell, Library Representative
Robert Nemet, DPW Representative
Larry Marsell, Alternate Retiree Representative
Matthew Waugh, Chairman, Police Union Representative
Elizabeth Greendale, Town Hall Representative
Mary Bousquet, IAC Liaison

Absent: Lorraine Boles, Retiree Representative
Ellen Ahearn, Teacher/Paraprofessional Representative
Michael Cassidy, Fire Department Representative

Guest: Jeff Ritter, Town Administrator
Jay Leary, Selectmen
Nicole Costa, Acting Assistant Treasurer

Mr. Waugh called the meeting to order at 3:32 p.m.

Ms. Greendale made a motion to approve the minutes, as written, for the meeting of February 24, 2015. Motion was seconded by Ms. McDonnell. Vote: Unanimous

Ms. Greendale made the motion to approve the minutes, with the notation that Selection be changed to Selectmen, for the meeting of March 11, 2015. Motion was seconded by Ms. McDonnell. Vote: Unanimous

Mr. Waugh turned the meeting over to Ms. Bousquet

Ms. Bousquet reviewed the FY17 health insurance rates, copy attached, that had been approved by the West Suburban Health Group. Ms. Bousquet informed the committee that the rates were actual rates and no "surplus" was used to offset the rates.

Mr. Waugh inquired as to what the "surplus" balance as of the West Suburban Health Group. Ms. Bousquet informed the committee that as of January 31, 2016, the balance was approximately \$8,000,000. She explained that a few towns had left the WSHG last year and two additional towns are planning on leaving for July 1, 2016. She also explained that when several towns left the WSHG as of July 1, 2015, the WSHG was responsible for paying their

runout claims. She explained that a new contract had been signed and this will no longer happen in the future.

Ms. Bousquet also reviewed the upcoming changes to the Benchmark Plans effective 7/1/16, copy attached.

She also informed the committee that the annual benefits fair will be held on April 26, 2016 from 1:30 to 4:30.

Ms. Bousquet informed the committee that effective July 1, 2018, the West Suburban Health Group will be eliminating the Rate Saver Plans and will only be offering the Benchmark plans. Ms. Bousquet presented a proposal to the committee as follows:

1. Beginning on July 1, 2016, all new employees who are enrolling in health insurance would have to enroll in one of the "Benchmark Plans".
2. Beginning on July 1, 2016, any current employee who doesn't have health insurance as of July 1, 2016, and wishes to enroll in the Town of Holliston's health insurance would have to enroll in one of the "Benchmark Plans".

Mr. Waugh brought it to the attention of the committee that the Police Union contract states we have to offer Rate Saver Plans and a PPO plan. Mr. Waugh didn't think any other contract specified the type of insurance that had to be offered. Mr. Ritter stated he would work with Ms. Bousquet to review the other contracts. If necessary, he would prepare a "letter of understanding" for the police union once the contracts have been reviewed and the IAC approved the proposed change.

Larry Marsell, the retiree alternate, presented his letter of resignation effective March 31, 2016, copy attached. The committee expressed their appreciation of Mr. Marsell's contribution to the IAC over the years and noted he will be missed.

Ms. McDonnell made a motion to accept Mr. Marsell's letter of resignation effective March 31, 2016. Motion was seconded by Mr. Nemet. Vote: Unanimous

Ms. Bousquet brought it to the attention of the committee that with Mr. Marsell's resignation and Mrs. Boles continued absences from the committee meetings that the committee should think about a replacement for the Retiree Representative. Mr. Waugh explained that it was important for retirees to have a representative at all of the meetings. Mr. Waugh also explained the Mrs. Boles has moved to the Cape upon her retirement from teaching a few years ago.

Mr. Nemet made a motion to have a letter sent to Mrs. Boles suggesting she vacate her position on the board. Seconded by Ms. Greendale. Vote: Unanimous
Ms. Bousquet will draft a letter to Mrs. Boles for the Chairman to review and sign.

It was mentioned that perhaps Ellen Ahern, who will be retiring at the end of the school year and a current IAC member, or perhaps Terry Stewart, a former member of the IAC, would be interested in the retiree spot.

Mr. Waugh inquired about the dental insurance rates. Ms. Bousquet explained that we didn't have the rates as of this meeting but will schedule a meeting upon receipt of the dental rates. She also inform the committee that Kevin Walsh, from GBS Insurance, who was our broker for dental insurance passed away in January and that Peter Cook from LifePlus will be the new broker of record.

Mr. Waugh made a motion to adjourn the meeting at 4 p.m. Seconded by Mr. Nemet. Vote: Unanimous

Respectfully submitted,

Mary A. Bousquet

MINUTES APPROVED 3/29/2016