

INSURANCE ADVISORY COMMITTEE MINUTES  
THURSDAY, MARCH 30, 2017  
3 P.M. IN THE PINECREST ROOM, TOWN HALL

Attendees: Mathew Waugh, Chair, Police Union Representative  
Leslie McDonnell, Library Representative  
Michael Cassidy, Fire Dept. Representative  
Kirsten Erbse, School Dept. Representative  
Robert Nemet, DPW Representative  
Mary Bousquet, IAC Liaison

Absent: Elizabeth Greendale, Town Hall Representative  
Terry Stewart, Retiree Representative

Guests: Nicole Costa, Assistant Treasurer  
Jeff Ritter, Town Administrator

Mr. Waugh called the meeting to order at 3:10 in the Pinecrest Room of Town Hall.

1. Mr. Cassidy made the motion to approve the minutes of the March 29, 2016, meeting. Seconded by Mrs. McDonnell. Vote: Unanimous

Mr. Waugh turned the meeting over to Mrs. Bousquet. Mrs. Bousquet reviewed the rates with the Committee stating that the Rate Saver Plans for Harvard Pilgrim, Tufts and Blue Cross have a 15% increase and 13% for the Benchmark Plans. Both Fallon Rate Saver Plans have a 9% increase and the benchmark plans have an 8% increase. Harvard Pilgrim PPO has a 5.5% increase in which we have two employees on that plan. Mrs. Bousquet explained that the West Suburban Health Group (WSHG) intentionally used a 2% differential in the rates between the Rate Saver Plans and the Benchmark Plans with the hope that more employees will move to the Benchmark Plans. She also presented the rates for the new High Deductible HSA (Health Savings Account) plans that might be offered by some towns in the WSHG beginning on July 1, 2017. She also mentioned that FY18 is the last year for the Rate Saver Plans.

2. Mrs. McDonnell made the motion to approve the rates as presented. Seconded by Mr. Nemet. Vote: Unanimous

Mrs. Bousquet presented and review the plan design for the PPO, RS, Benchmark and High Deductible plans along with the information for open enrollment which will begin on Tuesday, April 18, 2017 and end on Friday, May 12, 2017.

Discussion continued on employee knowledge of what benefits they are eligible for. It was decided that presentations would be scheduled to inform employees of the benefits they are eligible for and what are the major differences between the Rate Saver and Benchmark Plans. Mrs. Bousquet agreed to schedule the presentation(s) prior to the beginning of open enrollment.

3. Mr. Cassidy made a motion to adjourn the meeting at 3:40 p.m. Seconded by Mr. Nemet. Vote: Unanimous  
Respectfully submitted,

Mary A. Bousquet  
MINUTES APPROVED ON 11/14/2017