

Insurance Advisory Committee Meeting
Tuesday, February 24, 2015
Town Hall, Room 105 at 3 p.m.

Attendees: Robert Nemet, DPW Representative
Ellen Ahern, Teachers & Para Representative
Matthew Waugh, Chairman, Police Union Representative
Elizabeth Greendale, Town Hall Representative
Leslie McDonnell, Library Representative
Michael Cassidy, Fire Dept. Representative (joined meeting at 3:12 p.m.)
Mary Bousquet, Liaison

Absent: Lorraine Boles, Retiree Representative

Guest: Kevin Walsh, GBS Insurance
Dennis Haglund, Delta Dental
David Rutecki, MetLife
Taffy White, MetLife
Lisa Stabile, Altus Dental

The Chairman open the meeting at 3:06 p.m. The Chairman turned the meeting over to Ms. Bousquet.

Dental Insurance

Ms. Bousquet informed that Committee that she had gone out to bid for dental insurance benefits for FY16 because of the IAC decision to continue with Altus for FY15 and to seek new bids beginning for FY16. Ms. Bousquet solicited the assistance of Kevin Walsh, GBS Insurance, who is the dental insurance broker.

Mr. Walsh explained that we had received five bids for dental insurance from Delta Dental, MetLife, Altus, Blue Cross Blue Shield, and Unum and United Concordia. Mr. Walsh explained that he had met with Ms. Bousquet and the five bids where narrowed down to the three finalist Delta Dental, MetLife, and Altus because these three carriers where able to give us the lowest three year rates.

Dennis Haglund from Delta Dental made the first presentation, copy attached.
David Rutecki and Taffy White from MetLife made the second presentation, copy attached.
Lisa Stabile from Altus made the third presentation. Altus is the current carrier of the Town of Holliston's dental insurance, presentation attached.

Ms. Bousquet explained to the Committee and Ms. Stabile from Altus that she hasn't received many negative comments from employees regarding their dental insurance, however, Ms. Bousquet voiced her concern that the Town had to request from Altus rates three times before we received the rate of negative 11.5% and that in the future Altus should understand that when we request rates in the future we expect the best rate the first time and we will not be going back several time to attain the best rate.

Mr. Waugh brought to the attention of the Committee that Delta and Metlife were offering to cover children to the age of 26 and white composites filing on all surfaces. Mr. Walsh offered to see if Altus would cover children to the age of 26 and cover white composites filing on all surfaces.

Mr. Nemet made to motion to eliminate MetLife, seconded by Ms. McDonnell. Vote: Unanimous
Mr. Waugh also requested that Mr. Walsh see if Delta Dental would do white composite on all surfaces and to obtain a list of references for Delta.

FY16 Health Insurance Rates

Ms. Bousquet presented the FY16 rates for active employees that were approved by the West Suburban Health Group (WSHG) on February 12, 2015, copy attached. Ms. Bousquet explained that the WSHG was unable to subsidize the rate for FY16 because the fund balance had decreased substantially from FY15 when \$5.5 million was used to subsidize the FY15 rates. She also informed the Committee that Ashland, Walpole and Dedham was leaving the WSHG effective July 1, 2015, and the WSHG was concerned about the level of the fund balance because there would be claims remaining from the three towns that would have to be paid.

Surviving Spouses

Ms. Bousquet presented to the Committee a recap of the towns surveyed for the percentage paid for surviving spouses, copy attached. Mr. Waugh stated he would like the Selectmen to comment publically whether they would accept the IAC policy that was voted by the IAC on September 10, 2014, and presented to the Board on September 17, 2014. A meeting was scheduled with the Board of Selectmen for March 11, 2015 at 7 p.m.

Minutes Approved

Mr. Nemet made the motion to approve the minutes of September 10, 2014, seconded by Ms. McDonnell. Vote: Unanimous

Mr. Nemet made the motion to approve the minutes of September 17, 2014, seconded by Ms. McDonnell. Vote: Unanimous

Mr. Nemet made a motion at 5:26 p.m. to adjourn the meeting, seconded by Mr. Cassidy. Vote: Unanimous

Respectfully submitted,

Mary Bousquet
Treasurer/Collector

APPROVED MARCH 8, 2016