

INSURANCE ADVISORY COMMITTEE MINUTES
TUESDAY, NOVEMBER 14, 2017
3:30 P.M. IN THE SELECTMEN'S MEETING ROOM, TOWN HALL

Members: Matthew Waugh, Chair, Police Union Representative
Kirsten Erbse, School Dept. Representative
Elizabeth Greendale, Town Hall Representative
Leslie McDonnell, Library Representative
Robert Nemet, DPW Representative
Terry Stewart, Retiree Representative
Mary Bousquet, IAC Liaison

Absent: Michael Cassidy, Fire Dept. Representative

Guests: Peter Cook, Life Plus
Nicole Costa, Assistant Treasurer
Jeff Ritter, Town Administrator

Mr. Waugh called the meeting to order at 3:30 P.M. in the Selectmen's Meeting Room of Town Hall.

1. Mr. Nemet made the motion to approve the minutes of the March 30, 2017 meeting. Seconded by Ms. Greendale. Vote: Unanimous. Ms. Greendale and Ms. Stewart abstained from the vote.

Mr. Waugh turned the meeting over to Mrs. Bousquet. Mrs. Bousquet introduced Peter Cook from Life Plus who was in attendance to provide the Committee with information on life, cancer, and accident insurance.

2. Mr. Cook presented the Committee with information on the newly available Group Accident Coverage. A proposed open enrollment in January 2018 for life, cancer, dental, and accident insurance was discussed. This open enrollment period would only be offered to active employees. Ms. Stewart made the motion to schedule the open enrollment for life, cancer, dental, and accident insurance for January 2018. Seconded by Mr. Nemet. Vote: Unanimous.

Mr. Cook will prepare information for Mrs. Bousquet for the approved open enrollment period. Mrs. Bousquet also requested that Mr. Cook begin compiling quotes for the Town dental insurance as the guaranteed rates currently in place are good through June 30, 2018. Mr. Cook will compile quotes from Altus Dental, Delta Dental, Metlife, and Blue Cross Blue Shield for Mrs. Bousquet on or before February 15, 2018.

Mrs. Bousquet reminded the Committee that the Rate Saver plans that are currently offered will be eliminated by the West Suburban Health Group as of June 30, 2018. Mrs. Bousquet presented and reviewed information for the current FY 2018 plan designs and rates for the Benchmark and High Deductible plans. Mrs. Bousquet showed the Committee an informational video from Blue Cross Blue Shield on High Deductible plans and Health Savings Accounts. Mrs. Bousquet discussed the options of offering both the Benchmark and High Deductible plans for the upcoming open enrollment, or solely offering the High Deductible plans. Ms. Stewart expressed concern that the first six months may be the most difficult for those enrolled in a High Deductible plan as their Health Savings Accounts will not have

accumulated enough funds to potentially cover medical expenses. The overall consensus of the Committee was that both the Benchmark and High Deductible plans should be offered during the upcoming open enrollment period for FY 2019. Mrs. Erbse asked to share information on the High Deductible plans with Jaime Cutone, President of the Holliston Federation of Teachers. Mrs. Bousquet agreed that Mrs. Erbse could share information with Mrs. Cutone, however, she asked that Mrs. Erbse not share plan details until after the next scheduled Insurance Advisory Committee meeting takes place. The Committee discussed what would be the next step that should be taken to prepare for the High Deductible plans being offered during the upcoming open enrollment.

3. Ms. Stewart made the motion that the next step is to invite all active union representatives in for a discussion on the High Deductible plans and to plan informational meetings for employees. Ms. Stewart proposed the discussion and meetings should take place in January. Seconded by Mr. Nemet. Vote: Unanimous.
4. Ms. Stewart made the motion to adjourn the meeting at 4:29 p.m. Seconded by Mr. Nemet. Vote: Unanimous.

Respectfully submitted,

Nicole Costa

Minutes approved on February 22, 2018.