

Insurance Advisory Committee Meeting

March 26, 2018, at 3:30 p.m., Town Hall, Room 105

Attendees: Matthew Waugh, Chair, IAC, Police Representative
Leslie McDonnell, Library Representative
Patricia Clark, School Representative, replacing Kirsten Erbse for this meeting only
Michael Cassidy, Fire Representative
Elizabeth Greendale, Town Hall Representative
Robert Nemet, DPW Representative
Terry Stewart, Retiree Representative

Guests: Peter Cook, LifePlus
Jeff Ritter, Town Administrator
Lisa Stabile, Altus Dental
Dennis Haglin-Delta Dental
Nicole Costa, Assistant Treasurer

The meeting was called to order by Mr. Waugh at 3:32 p.m.

Ms. McDonnell made the motion to approve the minutes of February 22, 2018, seconded by Mr. Nemet.
Vote: Unanimous, Ms. Clark abstained

Mr. Cook presented the results of the quotes for dental insurance. He reviewed the rates, benefits, negotiated discounts and network.

Dental Delta is a new program as of July 2017 rolled out in September 2017. Altus is offering a reduction in price with a three year rate guarantee.

Carry Over- Delta will accept maximum carryover.

Network is the biggest difference. Disruption analysis the top 100 dentists used by employees.

Ms. Haglin from Delta made his presentation. They can match frequency in services at current rate. The rollover will flip over from Altus to Delta (\$1500 Jan-Dec) if not used, roll that over to next year, can rollover several years-doesn't reset. Max rollover is up to \$500/year, capped at \$1250. Implementation-spreadsheet change over. Providers held to negotiated rates even if annual max is met. Delta will assist with open enrollment and educational meetings. Savings over three years-based on projected enrollments less than 2% attrition within networks offered historically. Annual growth is a 2% swing. No rate increase over next three years. Continued coverage offered for retirees. Can bill different departments or groups separately. Rider for white fillings covered.

Ms. Stabile from Altus made her presentation. She stated 99 providers have joined network since 2010. They are offering a 5.9% rate decrease, guaranteed rate for next three years. They are offering Preventive Rewards Enhancement (replaces carryover enhancement). The new rewards program offers two routine exams/cleanings, fluoride, sealants for kids, x-rays. These services usually come out of the \$1500 annual max, limited to covered number of visits. 23 of our 687 employees exceeded the \$1500

max in 2017. Premium will remain the same whether we select the carryover enhancement or preventive rewards.

Mr. Cook reminded the Committee that Delta Dental is the #1 carrier in Massachusetts. Town moved from Delta to Altus because of the better annual max in 2005.

Mr. Waugh stated he was confident in recommending Delta as long as frequency of covered visits is matched to Altus and requested Mr. Cook get that in writing.

Ms. Stewart questioned if there were any implementation costs-none from either carrier.

Ms. Costa stated the back and forth rate chase is frustrating-had to ask Altus three times for best rates.

Ms. Stewart made the motion to move to Delta contingent upon Mr. Cook getting the number of visits in writing. Seconded by Ms. McDonnell. Vote: Unanimous

Mr. Waugh made the motion to clarify the original motion that Delta will be the new carrier contingent on them matching the current dental summary. Seconded by Ms. Stewart. Vote: Unanimous

Mr. Cassidy made the motion to adjourn at 4:40, seconded by Mr. Nemet. Vote: Unanimous

Respectfully submitted,

Nicole Costa

Approved 9/2/2020