

Pension & Benefits Sub-committee
Special Meeting
Unapproved Minutes
October 24, 2016

The meeting of the Pension & Benefits Sub-committee was called to order by Chairman Tom Galvin @ 5:05 p.m.

Members Present: T. Galvin, P. Geary, Mayor Robert J. Chatfield, C. Graveline and S. Pilat

Members Absent: None

Also Present: Peter Hughes, Hughes Insurance & Rosalyn B. Moffo, Clerk

Public Participation: Gene McCarthy, Asst. Director of Public Works advised that he has copies of material that he received from when the Pension & Benefits Sub-Committee first began in 1996 and he was attending tonight's meeting to advise that he would like to see a comparison of the supplemental insurance that is given to the three (3) Town retirees and what others are paying adding that he would hate to see someone lose the benefits that they already have. G. McCarthy also commented that he would like to become an adjunct member of the Pension & Benefits Sub-committee. T. Galvin advised that he will notify him of future meetings. Mayor Chatfield asked G. McCarthy to make copies of the previous records for the current sub-committee.

Discussion on Supplemental Insurance: Mayor Chatfield began by stating he had called the insurance agent that handles the Region's and the Town's Blue Cross/Blue Shield, Mr. Gallagher and was advised that he is not licensed for supplemental insurance. T. Galvin raised the concerns of the sub-committee members by asking what exactly the Town was paying for in the current supplemental insurance to the three (3) Town retirees as the current cost was approximately \$490.00 each or \$1,500.00 a month for three people with an average of \$18,000 to \$20,000 budgeted per year. T. Galvin continued that as a single payer for supplemental insurance, his rate increased by \$5.00 from \$44.00 per month to \$49.00 per month. The Mayor had asked Peter Hughes of Hughes Insurance, insurance agent to the Town for the retirees insurance, to attend the meeting. P. Hughes advised that the Town is not paying for a supplemental policy but for a plan. P. Hughes advised of the insurance companies that handle supplemental insurance, including United Healthcare that is one of the largest: P. Hughes explained the different levels to Medicare:

Medicare Part A: Hospitals

Medicare Part B: Physicians, Procedures, Testing and Treatments

Part C: Managed Care Plan (not Medicare approved)

Medicare Part D: Prescriptions (Generic, Formulary and Non-Formulary)

P. Hughes continued that lastly there is a plan "F" which covers the retirees. Plan "F" covers all costs including Medicare deductibles and co-pays. P. Hughes stated that the Town originally contracted to cover the retirees at a much lower rate, but as the years passed, the premiums increased.

P. Geary stated that many people have supplemental coverage for a much lower amount and felt that what the Town pays is outrageous while others in Town cannot afford to pay for their own medications. T. Galvin questioned what other options the Town would have. C. Graveline commented that the main intent was for the Town to provide supplement insurance coverage. T. Galvin asked what the \$500.00 covered. P. Hughes explained that the cost for Part D Prescriptions has risen considerably: \$256.00 for Part D: Prescriptions, \$229.00 for plan "F". Mayor Chatfield advised that all employees including the retirees pay 13% toward their medical insurance. P. Geary stated that she does not want to pay \$500.00 for someone that has Medicare and did not feel that the Town needed to pay for a top level plan. P. Hughes suggested that the sub-committee look at neighboring towns as to what they do for supplemental insurance. A motion was called for by Mayor Chatfield and amended to include Medicare plans; **Motion** made by Mayor Chatfield, seconded by P. Geary to request of P. Hughes to create a comparison chart of plans including what the Town currently has, other plans and Medicare plans. **Unanimous.** Mayor Chatfield advised that he will contact neighboring towns for their input.

H.R. Portal Project: A general discussion took place regarding the C.O.G.'s H.R. Portal Project.

Next Meeting: After discussion, **Motion** made by Mayor Chatfield, seconded by P. Geary to set a meeting date of Thursday, November 3, 2016 @ 5:00 p.m. in the Mayor Office. **Unanimous.**

Adjournment: **Motion** made by Mayor Chatfield, seconded by S. Pilat to adjourn the meeting. **Unanimous.** The meeting adjourned @ 5:58 p.m.

Respectfully submitted,

Rosalyn B. Moffo, Clerk