

Meeting Minutes: Friday, May 18, 2012, 7:30 a.m.; Town Hall

DRAFT

CALL TO ORDER: Chuck Graham called the meeting to order at 7:38 a.m.

A. PRESENT: Tom Baker, Bobbi Burns, Robbie Dirsa, Chuck Graham, Larry Smith

B. DISCUSSION

Health Insurance – Tom provided a study of average health care costs and percentages paid by companies/employees broken down by company size. Most were surprised that the employee portion was only in the 15% range for businesses under 200 employees. Bobbi was concerned that the sample size of 20 companies was too small to draw legitimate conclusions. Tom noted that given the cost of \$15K, companies with employees under 50 were unlikely to participate. Tom and Bobbi both received feedback from insurance groups that no coverage or a 50/50 split is more the norm for companies under 50 employees. All agreed small companies are not a good comparison and that the local town data reviewed at last meeting is more applicable, indicating that the current split is in line with other towns.

Robbie received information from Greenland that they have a high deductible plan (5K), but that the town covers the deductible. All agreed to pursue this further.

The possibility of implementing health savings and/or flex savings accounts were discussed. More information is required.

Moving to a cafeteria plan was rejected due to concern LCG won't offer insurance if majority of employees aren't covered. Additional concern was voiced that some benefits need to be mandatory such as short/long term disability.

Group agreed with a goal of keeping employee portion of costs as is and not increasing.

No one had information in regards to compensation to employees who do not take health insurance. Tom noted that studies have shown that this practice does not impact employee health insurance decisions unless the compensation is significant, i.e. \$5K per year.

Action Items:

- Robbie will try to get more information on Greenland plan.
- Chuck will try to set up a meeting with the rep. from LCG for Wed., June 13th in the afternoon. Purpose is to discuss health insurance options including high deductible plans, co-pays, health savings accounts, and flexible spending accounts. Information that can be sent to the group ahead of time will be requested.
- Bobbi will follow-up with Lori Ruest to get current town practice of compensating employees who do not use health insurance benefit.

Meeting Minutes – Larry made a motion to approve the minutes from 4/13 and 5/18. Tom seconded. 4/13 approved unanimously. 5/18 approved with Robbie abstaining due to absence.

NEXT MEETING: Wednesday, June 13, 2012; time to be determined; Town Hall

Agenda:

- Meet with Local Govt. Center healthcare rep.
- Employee input session planning

Submitted by: Bobbi Burns, Secretary