8:30AM – Melisa Briggs, HealthTrust


Chairman Poelaert called this Selectmen’s Public meeting to order at 8:30AM.

HEALTHTRUST: The Board met with Melisa Briggs from HealthTrust and were provided rate comparisons based upon medical plan options for 2017.

Plan options are: AB20 (the Town’s current health plan), AB15IPDED, ABSOS20/40 IKDED, ABSOS25/50 3KDED, and a High Deductible Health Plan (HAS Qualified).

Ms. Briggs noted that all plans on the handout are color coded and represent differing plan options.

Mr. Dworman inquired about the Lumenos 2500 plan and Ms. Briggs explained the cost is somewhat less, the prescription and medical costs are applied toward the deductible of $2,500/$5,000 and it is a national network platform with no primary care physicians or referrals required.

Chairman Poelaert asked what the best plan or most popular plan is and Ms. Briggs replied the AB20 with no deductible.

Mr. Dworman noted going from the AB20 to the AB15 will not result in a large savings and Ms. Briggs responded the biggest difference with the AB15 plan is the copays for specialty care cost $40 to $50 vs. $20 with the current AB20 plan.

Ms. Briggs pointed out with plans containing deductibles a vendor is needed to implement them and Benefit Strategies out of Manchester is one vendor she knows of.

Chairman Poelaert asked how the employer monitors the use of the Town’s 50% payment toward deductibles and Ms. Briggs replied the vendor would monitor it and there are substantial penalties for misuse by the Internal Revenue Service.

Mr. Dworman asked if the Town writes checks to cover 50% of the deductibles and deposits them into accounts for employees, what happens if the employee leaves employment and Ms. Briggs responded the employee would keep the money.

Chairman Poelaert asked which plans employees were currently enrolled in and Ms. Hurteau replied there is one employee on the family plan, two employees on the 2-person plan and four employees on the single plan.

Chairman Poelaert suggested offering employees a $500 bonus to offset the balance of the deductibles adding this plan will impact the income and healthcare of employees and they should be consulted before making such a big change.

Ms. Pettinato replied she does not agree with a $500 bonus.

Mr. Dworman stated $22,000 in savings makes sense.

Ms. Briggs pointed out that employees could keep their prior plan and pay the difference out of pocket.
Mr. Dworman MOTIONED to stay with the current AB20 plan for at least one month until a final decision can be made. Ms. Pettinato seconded. Motion carried 3-0. Ms. Pettinato left the meeting due to a previous appointment.

Mr. Dworman stated he is leaning toward the ABSOS20/40 plan, but directed Ms. Hurteau to budget for the AB20 plan and to set up a meeting with the affected employees at an upcoming Selectmen’s Meeting.

Ms. Briggs stated she would be happy to attend the meeting to answer questions and she will get back to Ms. Hurteau with a date that will work.

Mr. Dworman MOTIONED to adjourn this Selectmen’s Public meeting at 9:25AM. Chairman Poelaert seconded. Motion carried 3-0.

Respectfully submitted,

Cheryll A. Hurteau
Town Office Manager

_____________________________   ______________________________   _____________________________
Richard S. Poelaert                               Matthew B. Dworman                             Erin J. Pettinato