

Health Insurance Study Committee  
Meeting minutes  
November 14, 2018

Present were Julie Lonergan, Ralph Rathjen, Melanie Van Tassel, Peggy Petraszewski and Katie Ambrose. Michael Connelly, Account Manager from New England Employee Benefits Co. Inc. (NEEBCO) was present via phone.

The Committee convened at 1:05 PM.

The committee reviewed HRA account balance reports and Harvard HMO Gold plans provided by Michael Connelly in addition to the Harvard HMO Silver plans that were reviewed on November 13<sup>th</sup>. Ralph noted that last year the HRA use was approximately 22% of the total exposure and estimated 30% for this year. Peggy noted that we need to remember that we additionally pay the company CS1 \$60 a month to administer the HRA.

The committee reviewed and compared the HRA data and Silver plan coverage and premiums to the coverage and premiums for the Harvard Pilgrim HMO Gold plans. While the premiums for the Gold plans were substantially higher, the committee noted that when accounting for the HRA projections the cost of a Gold plan premium was only a couple thousand dollars higher than the Silver renewal plan with the HRA. Discussion ensued about the differences between coverage and the financial impacts between the options on both the Town and employees. The committee ultimately reached a consensus to recommend as their first choice to the Board of Selectmen the Harvard HMO Silver 5000 LP Rx 1703 plan (renewal) with the HRA, and the Harvard HMO Gold 1500 LP Rx 1701 plan without the HRA as their second choice. The committee then drafted a memo to the Board of Selectmen containing their recommendations for Health Insurance plan selection and the Life/AD&D/Short term disability insurance.

Meeting adjourned at 3:00 PM

Respectfully submitted,  
Katie Ambrose