



Department of Human Resources

Town of Milford, MA

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INSURANCE ADVISORY COMMITTEE

October 25, 2023

ATTENDANCE:

MEMBERS PRESENT: Peter Filosa, Jim Curley, Leslie Pettinari, Steve DaCruz, Cherie Peterson, Nathan Hathway, Chris George, Danielle Petrowski, Beth Vilandry.

OTHERS PRESENT: Laura Krovocheck, Kristin Melpignano, HR Director, Jack Nicolas, KD Benefits Broker, Kara Geromini, Helga DaRosa, Blue Cross Representative, Susan Goldstein and Aileen Green from ESI.

Quorum Present: Meeting called to order at 3:07 by Chair Filosa.

APPROVAL OF MEETING MINUTES FROM 3/8/23:

Motion to approve the minutes as presented by Jim Curley, seconded by Cherie Peterson. 7 approvals, 2 abstentions – George and Filosa, who did not attend the prior meeting. Motion passes.

EMPLOYEE ASSISTANCE PROGRAM DISCUSSION:

Susan Goldstein and Aileen Green made a presentation to the group highlighting the many features and advantages of the ESI Employee Assistance Program including 24/7 access and the wide spectrum of services for the employees, their families, and the employer. ESI membership includes web-based resources and supervisory training as well.

Modern Assistance Program has a different business model than ESI, taking a more “hands on” approach to mental health treatment. They have numerous local partnerships and feature 14 licensed counselors in their office. They do have some education and training, which focuses mostly on wellness programs.

The broker informed the group that the cost difference between the two entities is approximately \$1,300 per year.

After a lengthy discussion, it was determined that the IAC should meet again to make a recommendation for this benefit for 2024.

DISCUSS MEDEX OPEN ENROLLMENT RENEWAL RATES FOR 2024 AND POSSIBLE ADDITION OF BC PPO PLAN FOR RETIREES:

Helga DaRosa of Blue Cross presented a 7.1% increase for the current Medex product, \$368.56 per month. She also rolled out the relatively new BCBS Medicare PPO Blue Freedom RX. The Medex plan is a supplement to Medicare; the Freedom plan is a Medicare Advantage plan, meaning that it is all encompassing for care and replaces Part A and Part B of Medicare and also covers prescriptions and the “gaps” of traditional Medicare coverage. She emphasized the additional coverages of the Freedom plan: Hearing Exams, Hearing Aids, Routine Dental and Vision exams, to name a few. The Freedom Plan would be offered in addition to the Medex Plan and will cost \$366 per month.

A motion to adopt the Freedom Plan at \$366 per month for 2024 was made by Jim Curley, seconded by Leslie Pettinari. Unanimous.

DISCUSS CONTRIBUTION STRATEGIES FOR BLUE CROSS AND TUFTS PLANS:

The broker presented the new Tufts rate for 2024: \$405.50 per month.

The contribution split for this product is 70/30 because historically it was the lowest cost plan. However, it is now the more expensive plan by 10% and it is being recommended that the Town rebalance its contribution strategy by reducing the employer’s contribution to 65% and raising the retiree contribution to 35% to adjust the contribution rates incrementally over time.

Chair Filosa asks for some analysis on the contribution split at 60/40 for all retiree medical plans. This will be presented at the next meeting, which was set for Wednesday, November 8th at 3 p.m.

Motion to adjourn at 5:15 by C. Peterson/2nd by C. George; unanimous.