



Department of Municipal Finance

BENEFITS OFFICE

TOWN OF MILFORD, MASSACHUSETTS

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INSURANCE ADVISORY COMMITTEE

February 27, 2019

ATTENDANCE:

PRESENT: Peter Filosa, Chairman; Steven DaCruz; Patrick Evans; Mary Frances Best; Michael Jones; Kara Geromini; Cherie Peterson; Leslie Pettinari; Thomas Parente; Brian Boyle Jr., Health Care Consultant; Brian Boyle Sr.

ABSENT: Mary Carlson; Jacqueline Gorman; Kelly Capece, Ex-Officio

Quorum Present: Meeting called to order at 3:03 p.m. by Peter Filosa

NEW BUSINESS:

Peter Filosa took nominations for Chairman. Chairman nominated Patrick Evans. Vote taken was unanimous – Patrick Evans now Chairman.

LIFE INSURANCE:

Andy McLean of Boston Mutual Life Insurance Co. presented the renewal information. They submitted a rate hold for this year's renewal. He discussed that they would like to see higher enrollment into the voluntary plan, this would help stabilize our group rate in the future. A plan to schedule meetings with employees to review their life insurance options and new voluntary options, will be scheduled within the next few months.

HEALTH INSURANCE:

Jason Fortin of Blue Cross & Blue Shield of Massachusetts reviewed the renewal information for this upcoming plan year. The rate submitted was a decrease of 3.7%. Blue Cross also presented their Diabetes Care Value (DCV) Program, available for active employees, which would be included in our plan at no charge. This DCV plan would engage with enrolled active employees who have been diagnosed with Diabetes, and offer services such as free screenings and a free glucose monitor.

VOLUNTARY VISION PLAN:

Blue Cross presented their Blue 20/20 vision plan as a voluntary option for eligible employees. The plan offers the largest network in Massachusetts. Employees would pay their premiums on a pre-taxed basis. Jason Fortin will provide a list of providers within a 10 mile radius to provide to employees.

DENTAL:

Delta Dental submitted a rate hold for the 2019-2020 plan year.

Jason Fortin of Blue Cross & Blue Shield submitted quotes for BCBS's Dental Blue Freedom Plan. The rates mirrored those of Delta Dental's proposal. This rate would be guaranteed for 24 months. Would include a 0.5% rate decrease for the health plans. However, Delta Dental has the rate stabilization fund.

VOTES:

Peter F. moved to accept Boston Mutual Life Insurance's proposal. Second by Leslie P. – vote taken was unanimous – Motion approved.

Motion by Michael J. to renew the contract with Blue Cross Blue Shield at the 3.7% premium decrease submitted. – Second by Cherie P. – Vote taken was unanimous – Motion approved.

Motion by Peter F. to participate in Blue Cross's Diabetes Care Value Program. – Second by Michael J. – Vote taken was unanimous – Motion approved.

Motion by Leslie P. to offer the voluntary Blue 20/20 Vision Plan to benefit eligible employees. – Second by Mary Frances B. – Vote taken was unanimous – Motion approved.

Motion by Mary Frances B. to renew the contract with Delta Dental of Mass. at the 0% premium increase submitted. – Second by Steven D. – Vote taken was unanimous – Motion approved.

ADJOURNMENT:

Motion by Patrick E. to adjourn meeting. – Vote taken was unanimous – Motion passed.

Meeting adjourned at 4:30 p.m.

Minutes recorded by Kara Geromini