

Department of Municipal FinanceBENEFITS OFFICE

TOWN OF MILFORD, MASSACHUSETTS

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INSURANCE ADVISORY COMMITTEE

February 18, 2021

REMOTE ATTENDANCE:

PRESENT: Peter Filosa; Michael Jones; Dawn Naff; Steven DaCruz; Thomas Parente; James Curley; Kelly Capece,

Ex-Officio; Brian Boyle Jr., Health Care Consultant

ABSENT: Mary Carlson; Jacqueline Gorman; Mary Frances Best; Cherie Peterson; Leslie Pettinari

Quorum Present: Zoom meeting called to order at 3:04 p.m. by Peter Filosa

NEW BUSINESS:

Committee reviewed spreadsheet provided by Brian Boyle Jr., which shows the renewal rates from Blue Cross Blue Shield, Delta Dental of Mass and Boston Mutual Life Insurance.

LIFE INSURANCE:

Boston Mutual submitted a renewal with a rate hold for the 2021-2022 plan year. The Committee discussed reaching out to Boston Mutual to inquire about doing a mailing and/or virtual appointments with School Department employees for a special open enrollment.

VOTE:

Motion by Thomas Parente to accept the rate proposal from Boston Mutual Life that reflects a rate hold for the plan year effective May 1, 2021. – Second by Dawn Naff – Vote taken was unanimous – Motion passed.

DENTAL INSURANCE:

Delta Dental submitted a two-year rate proposal last year that reflects a rate hold effective May 1, 2020 through April 30, 2022. This proposal was for two years.

VOTE:

Motion by Michael Jones to continue into the second year of the 2-year rate proposal from Delta Dental that reflects a rate hold for the 2021-2022 plan year. – Second by Steven Dacruz – Vote taken was unanimous – Motion passed.

HEALTH INSURANCE:

Blue Cross and Blue Shield submitted a rate proposal reflecting a 5.9% increase effective May 1, 2021 for both the HMO Blue New England plan and the Blue Care Elect (PPO) plan. The Committee discussed reaching out for bids from other companies for the 2022 renewal.

VOTE:

Motion by James Curley to accept the rates submitted by BCBS for the HMO and PPO plans which reflect a 5.9% increase effective May 1, 2021 – Second by Dawn Naff – Vote taken was unanimous – Motion passed.

Meeting adjourned at 3:49 p.m.

Minutes recorded by Kelly Capece