



**Department of Municipal Finance**  
**BENEFITS OFFICE**  
**TOWN OF MILFORD, MASSACHUSETTS**  
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**INSURANCE ADVISORY COMMITTEE**

February 7, 2017

**ATTENDANCE:**

**PRESENT:** Peter Filosa, Chairman, Mary Carlson; Steven DaCruz, Patrick Evans; Jacqueline Gorman; Michael Jones; Dawn Naff; Cherie Peterson; Leslie Pettinari; Kelly Capece, Ex-Officio; Brian Boyle Sr. & Brian Boyle Jr., Health Care Consultants; Dana Tessicini (arr. 3:09).  
**ABSENT:** John Foley

Quorum Present: Meeting called to order at 3:00 p.m. by Peter Filosa

**MINUTES:**

Motion by Mary Carlson to accept minutes from the September 28, 2016 meeting. Second by Cherie Peterson. Vote taken: 9 in favor – 1 abstention. - Motion passed.

**LIFE INSURANCE:**

Brian Boyle Jr. notified the committee that Boston Mutual Life Insurance Co., Inc. submitted a renewal quote at 0% increase for the new plan year.

**VOTE:**

Motion by Mary Carlson to accept renewal quote from Boston Mutual Life at the 0% increase. Second by Patrick Evans – Vote taken was unanimous – Motion passed.

**DENTAL:**

Brian Boyle Jr. informed the committee that Delta Dental returned a renewal quote with an 8% decrease from our current rates. Since the committee has discussed increasing the dental benefit in the past, Brian requested alternative benefit options. (8% decrease – no benefit change; 4% decrease – benefit change to \$1250 annual; 0% rate change – benefit change to \$1500 annual).

**VOTE:**

Mary Carlson made a motion to accept 8% decrease; Second by Patrick Evans.  
Jacqueline Gorman motioned to accept 0% increase and change the benefit to \$1500 annually.  
Cherie Peterson motioned to accept 4% decrease and change the benefit to \$1250 annually.  
Patrick Evans withdrew his Second to motion made by Mary Carlson.

The committee decided to table the vote until the next meeting (2/21), and ask for feedback from their union members.

HEALTH:

Brian Boyle Jr. distributed information RE: Blue Cross Blue Shield's renewal rate. BCBS originally submitted a renewal rate of 7.5%. Brian contacted BCBS, and asked that underwriting review the account to see if they could provide a lower rate. BCBS submitted a renewal rate of 6%.

VOTE:

Patrick Evans moved to accept the renewal with a 6% increase from Blue Cross and Blue Shield. Second by Dana Tessicini. Vote taken was unanimous – Motion passed.

ADJOURNMENT:

Motion by Jacqueline Gorman to adjourn meeting. – Second by Cherie Peterson. Vote taken was unanimous – Motion passed.

Meeting adjourned at 4:05 p.m.

Minutes recorded by Kelly Capece