

SELECTBOARD SPECIAL MEETING

Approved Minutes

October 24, 2011

7:00pm Town Hall

Attending: Denise Wheeler, Mike Garand, John Brabant, Scott Bassage, Toby Talbot, Larry Smith, Alfred Larrabee, Sidney Griggs, James Corson, Donna Fitch and Rose Pelchuck.

Actions:

Denise Wheeler, Chair, called the Special Meeting to order for the purpose of learning about the various health insurance options offered through the Vermont League of Cities & Towns, of which Calais is a member. VLCT representative and Calais resident, Larry Smith, gave a presentation this evening with both printed materials and a computer-generated visual aid spreadsheet. The Selectboard must decide which plan to offer the town employees by November 15, 2011.

Larry Smith explained, for groups with less than 50 employees (that means the Town of Calais) there are only two carriers to choose from, MVP (Mohawk Valley Plan) and BCBS (Blue Cross Blue Shield of Vermont). VLCT serves 190 Vermont towns and of those 70% offer the high deductible plan. Some towns contribute towards the deductible and some do not. Larry Smith reviewed the basic concepts of the following:

Flexible spending account – use it or lose it

Health Reimbursement account – town puts money in to the account and the money comes back to the town if not used by employees for eligible health expenses

Health Savings account – the employees account, employer can contribute; employee is the only one who can benefit; can roll over from one year to another; contribution is made pretax and the interest accrued is nontaxable. The maximum annual contribution is \$3,150.00 for a single person and \$6,150.00 for two-person family with the exception of someone age 55 and older, in which case you can contribute \$1,000.00 more annually. There is no cap on how much you can put in this account.

Larry Smith showed the comparison between the current CIGNA plan and the various plans offered by MVP and BCBS. At present, the town pays the full cost of health insurance for town employees with no employee contribution. Lengthy discussion ensued. It was noted that one's compensation is not only one's salary but also medical benefits, retirement contributions and paid time off. Contact information was provided in the VLCT packet for any further questions.

John Brabant made a motion to adjourn 8:42pm. The motion was seconded, voted and carried 5-0.

Respectfully submitted,

Rose Pelchuck
Selectboard Administrative Assistant