

TOWN OF CONCORD SPECIAL TOWN BOARD MEETING September 5, 2023
Conference Room
7:30 a.m. Health Insurance

MEETING CALLED TO ORDER BY PHILIP DROZD, SUPERVISOR,
at 7:30 a.m.

ROLL CALL: PHILIP DROZD, SUPERVISOR
CLYDE M. DRAKE, COUNCIL MEMBER
KENNETH D. ZITTEL, COUNCIL MEMBER
WILLIAM F. SNYDER, III, COUNCIL MEMBER (virtual)
KIMBERLY S. KRZEMIEN, COUNCIL MEMBER

ALSO PRESENT: DARLENE G. SCHWEIKERT, Town Clerk
JOHN J. CUREO, Lawley Insurance

Supervisor Drozd opened the Special Town Board Meeting regarding the health insurance benefits for the Town employees. Council Member Snyder's work schedule did not allow for him to be present at the meeting. Supervisor Drozd made a motion to invite Council Member Snyder to participate virtually at this meeting, seconded by Council Member Krzemien. Council Members Drake, Zittel & Krzemien; Supervisor Drozd, voting aye; Council Member Snyder, excused. Carried. Council Member Snyder then joined the meeting.

ITEM #1 HEALTH INSURANCE

John Cureo reviewed the Town's health insurance benefits with the Board. Mr. Cureo had presented two scenarios for a Medicare Solutions where the Town would pay the Medicare Part B Premium for any Town employee & spouse over the age of 65. This currently affects three town employees. Mr. Cureo noted that the Medicare plans are really strong plans. Mr. Cureo reviewed the scenarios with the Board and showed the potential savings to the Town as well as for savings for the employee. The scenarios were based on last year's premiums. Since Medicare Part B, taken out of the employee's social security, the Town would reimburse the employee a dollar amount that would include the cost of the premium as well as an amount to offset any tax implications to the employee. If the cost of the Medicare Part B goes up, the employee would advise the Town so this could be reviewed. The Town can offer this as an option to the employees over the age of 65 but cannot force any employee to take this option. If the Town does offer this as an option, Lawley Insurance representatives would meet one-on-one with any employee to review their specific needs and then make the determination after that meeting. Mr. Cureo would recommend that if the Town does make this option available to their employees, that if an employee does choose this option, the employee cannot come back onto the Town's group health insurance plan. Council Member Drake had concerns about the donut hole and how this would affect any employee; Mr. Cureo noted that this would be reviewed with the employee at the one-on-one meeting.

Mr. Cureo recommended that the Town review the health insurance for the balance of the Town employees as well. Currently the Town/employee split the premium 80/20 split on three different plans. Most employees are taking the most expensive plan and the employee may not need that coverage and could be taking a different plan. Mr. Cureo would recommend the Town change their 80/20 split to a defined dollar amount. Then the Town would not be at the mercy of the health insurance companies. If an employee were to take a plan with a lower premium, the Town could put the difference in the amount of the defined dollar amount and the monthly premium in a Health Savings Account for the employee. This HSA could be used by the employee to offset deductibles on their plan, copays or even for dental/vision costs.

Mr. Cureo advised that the health insurance premiums will be increasing next year: Independent Health is going up 10%, BlueCross 17% and Univera 23% so he would recommend the Town offer the employees Independent Health with three different plans.

Mr. Cureo advised that all the Board would have to do today is make a motion to offer the Medicare Part B Premium as an option to allow Lawley Insurance enough time to meet with the employees and decide the best option to meet the enrollment period timeframes. As other employees begin to near age 65, then this option could be discussed with those employees.

Motion by Council Member Zittel, seconded by Council Member Krzemien, to offer the option for the Medicare Part B Premium Plan to the Town employees over the age of 65 years. Council Members Zittel, Snyder & Krzemien, voting aye; Council Member Drake and Supervisor Drozd, abstain. Carried. Supervisor Drozd and Mr. Cureo will coordinate to set up the meetings with the current eligible employees.

ITEM #2 MOTION TO ADJOURN

Motion by Supervisor Drozd, seconded by Council Member Zittel, to adjourn the meeting at 8:24 a.m. Council Members Drake, Zittel, Snyder & Krzemien; Supervisor Drozd, voting aye. Carried.



Darlene G. Schweikert
Town Clerk