

Tyngsborough Insurance Committee
Town Hall
25 Bryants Lane
Tyngsborough, MA 01879

Tyngsborough Insurance Committee Meeting Minutes
March 02, 2011

Members Present: Bob Jackson, Jeff Hunt, Linda Geyer, Chris Casey

Members Absent: Paul Patalano

Other Attendees: Burt Buchman, Don Ciampa

Meeting opened at 6:40PM.

1. Brief discussion about educational material provided by the town to the committee regarding Town insurance.
2. Burt spoke about MNHG's and how the expenses are greater in this plan compared to other pooled health benefit plans due to the population in this particular plan as being older when compared to a larger demographic.
3. Group discussion about having the current coverage health plan sent to a broker for the purpose of obtaining a cost for service bid for same type of coverage/service/etc. If cost is less, and we can change over, this may also provide in future years the opportunity to add flexible spending accounts, better variety of plan types, etc.
4. Question was raised as to how we go about getting a bid on insurance for a municipality?
5. What is the cost to change plans? There is/may be a cost to get out of our current plan. Legal costs, paperwork, etc.
6. Discussion that we should speak with Town Council or Labor Council to find out if it is acceptable for us (IC) to go out and get insurance quotes.
7. What type of health insurance coverage does Chelmsford have? Discussion came up as the teachers just signed a new contract with new insurance language.
8. Question was raised: what would happen if we were to break our current contract? In the contract, we renew on 5/31, must give 60 days notice of intent to leave, that may not give us time to pursue any options this year.
9. Can we buy employees out of there insurance, i.e. can we offer an employee money not to take, or to not renew on the Towns plan? Is this legal? Can it be perceived as discriminatory?

Meetings Ended: 7:55PM.

Next scheduled meeting is March, 16th, 2011