

INSURANCE ADVISORY COMMITTEE MINUTES

**TOWN OF PROVINCETOWN
PROVINCETOWN TOWN HALL CAUCUS HALL MEETING ROOM
260 COMMERCIAL STREET
WEDNESDAY, SEPTEMBER 26, 2012 at 3:30 P.M.**

Present: Susan Avellar, Lisa Colley, Cheryl Duarte, Beth Francis, Paul Gavin, Greg Hennick, Cheryl MacKenzie, Joyce Mathews, Kathy Meads, Linda O'Brien, Sherry Prada (5=Quorum)
Absent: Sarah Bartholomew,
Others: Pam Hudson, Consultant

The meeting was called to order by Paul Gavin at **3:30 P.M.**

Minutes of the 6/6/12 IAC meeting were approved as written.

Moved: Linda O'Brien Seconded: Cheryl Duarte Approved: 5-0-0

Linda O'Brien discussed the Open Meeting Law in brief since it does not apply to the Insurance Advisory Committee although we will continue to post our meeting agendas, minutes, and encourage our employees and retirees to attend our meetings.

Chris Boudreau, representing Colonial Life, discussed the benefits of the Colonial Life Group Medical Bridge 1.0 Insurance plan for Town Employees. This is "GAP" insurance to help payoff deductibles, higher co-pays, etc. for active employees only. Kathy Meads expressed her disappointment that this plan did not include the retirees under 65, and concerns that the committee would not continue to search for a better plan than the AARP-United Healthcare plan Colonial had found for our Retirees.

Pam Hudson discussed the upcoming audit being performed by CCMHG's independent auditors, HMS, on family medical insurance plans. Some of our family members may be chosen randomly to prove their dependents are allowed on the plan such as: marriage certificates, divorce agreements, birth certificates, adoption papers, etc. Pam sent a letter to all members on the family plans which qualify for the audit and the next step would be a letter from HMS if you are chosen for the audit.

Chris Boudreau discussed the AARP-United Healthcare Hospital Indemnity Plan for retired employees from age 50-64, since none of the Retirees are eligible for Colonial Life's Group Medical Bridge Insurance Policy for "Active" employees only. Colonial Life's representatives will meet with the Retirees to help them understand the policy and fill out the paperwork. This is the best GAP plan available at this time for the retirees. However, the Retiree's will be on individual plans and have to join AARP to subscribe to the United Healthcare plan, not through the Town, and be responsible for their own payments. An added benefit of Colonial Life is their Well Card Savings program which all employees and retirees are eligible for providing discounts of many different health services.

Chris Boudreau discussed several other insurances including Short Term Disability, Term Life, Universal Life, Accident and Cancer insurances. Up to a certain limit, there will be no pre-existing conditions attached to any of these policies upon signing up. Also, whatever rate (age) an employee signs up for, that rate will remain the same.

Paul Gavin mentioned that AFLAC had sent him some of their insurance information by e-mail. Linda O'Brien will distribute this information along with the minutes from this meeting. The committee is willing to offer plans through other insurance companies as the need arises.

MOTIONS:

1. MOVED TO recommend the Town of Provincetown offer Colonial Life's available Insurance Plans to our employees on a Voluntary basis including:

- a. Group Medical Bridge 1.0
- b. Short Term Disability
- c. Life Insurance
- d. Accident
- e. Special Risk (Cancer)

Moved: Linda O'Brien Seconded: Cheryl Duarte Approved: 5-0-0; *8-0-0

2. MOVED TO accept Colonial Life's agents offer to assist the Town's retirees from age 50-64 in signing up for the AARP-United Healthcare's Hospital Indemnity Plan, a self-insured plan not offered through the Town.

Moved: Linda O'Brien Seconded: Beth Francis Approved: 5-0-0; *8-0-0

3. MOVED TO note the Insurance Advisory Committee, as representatives of all members, Employees and Retirees, are not at all satisfied with the Retirees inability to qualify for Colonial Life's Group Medical Bridge 1.0 plan. The Insurance Advisory Committee will continue to look for better plans for the Retirees and Employees to offer a full service selection of volunteer programs to benefit the medical as well as financial health of everyone.

Moved: Paul Gavin Seconded: Joyce Mathews Approved: 5-0-0; *8-0-0

4. MOVED TO adjourn the meeting at 4:49 P.M.

**Moved: Paul Gavin Seconded: Joyce Mathews Approved: 5-0-0;
*8-0-0**

***8-0-0 All members, even those not appointed and sworn in as yet**

Minutes prepared by Linda C. O'Brien

Approved: