



**BOARD OF SELECTMEN**  
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**MINUTES OF THE BOARD OF SELECTMEN**

Monday, October 26, 2015 – 7:00 p.m. – Town Hall Conference Room

*Members Present:* Vaughan Morgan, Kevin Forrest, John McDevitt, John Penacho,

*Members Absent:* Jim Rolston

*Staff:* Karen Anderson – Town Administrator

Chair Morgan opened the Board of Selectmen meeting at 7:00 p.m. A roll call was taken by the Chair; he announced a quorum was present and the meeting was being recorded.

**I. ACCOUNTS PAYABLE – THURSDAY, OCTOBER 29, 2015**

1. General Fund Manifest 22

**MOTION:** K. Forrest moved to approve General Fund Manifest 22 in the amount of \$6,480. Second – J. Penacho; all in favor. **MOTION CARRIED**

**II. ADMINISTRATIVE AND OTHER ITEMS**

1. Final Budget Review

Chair Morgan told those present that the Board was primarily reviewing the health insurance portion of the budget. The Selectmen were in agreement regarding the general budget. The Town Administrator received the 2016 Lumenos rates as well as other options and clarification regarding what could/could not be offered. Three plans can be offered: Lumenos and two of the Access Blue (one with the deductible and one without the deductible).

Health insurance options for 2016 were reviewed with the Board; a copy is on file. The Town Administrator reminded the Board that while the Comp 5000 (current plan) is available next year, the Town could only pay 50% of the deductible. In addition, it would have to be a warrant article. If the warrant article fails, money cannot be expended toward the deductible—no means no, even if the money could be found. The Comp 5000 plan was not an option; Health Trust is eliminating the plan effective January 2017 and the employee would have to change plans. Current employee insurance coverage: 2 single plans, 7 two person plans and 6 family plans. In September 2016, plans will change to: 1 single, 8 two person and 6 family.

The Town Administrator explained four options, using the rates and premiums for the family plan. The Blue Choice T20 plan will fall under the 40% Cadillac Tax beginning in 2018. The Cadillac Tax states that anything over the premium cost of \$27,000 per year will result in a 40% tax. She recommended that the Blue Choice T20 plan not be offered as an option.

When comparing costs, the Town Administrator used figures based on 88% (Town) and 12% (employee). Also shown was the employee impact with each plan as well as a cost sharing option. If the Town funded the Lumenos 2500 plan 100%, the employee would save \$2,588 in premiums, which is equal to the \$2500 deductible (single person). There would be no HSA's, deposits, warrant articles, etc. involved.

The Town Administrator clarified that one, two or three plans could be offered; if three plans were offered, one had to be the Lumenos plan. The Lumenos plan is the most comparable to the current Comp 5000 plan.

K. Forrest suggested that vignettes for the plans being offered be given to employees. The Town Administrator told the Board that open enrollment starts November 01, 2015 for a period of one month. New insurance plans will start January 01, 2016. Chief Laurent requested that meetings be held regarding the insurance plans that would include significant others and spouses.

Prescription drug programs were not included in the costs that were reviewed. Currently, employees are on a 10/20/45 plan. Each plan being considered offers a prescription plan.

The Town Administrator recommended not offering the Blue Choice T20 plan; Access Blue 10, Access Blue 20 SOS, and Lumenos 2500 could be offered at a sliding percentage. Or, just the Access Blue 10 and 20 could be offered. The Lumenos plan also offers an HSA, and the Town would fund 50% of the deductible; there would be an \$800 set up fee and a minimal per person per month fee that would be charged if the HSA is used.

J. McDevitt asked how offering three different plans would be administered. The Town Administrator stated that it would be less impact because there would be no deductibles to be paid, making administering the plans easier.

J. Penacho, Board representative on the Budget Committee, stated that none of the plans will exceed what the Town is paying currently. The Town Administrator agreed, adding that with the cost sharing option on the Lumenos 2500 plan, the employee could contribute to a pre-tax HSA. She also explained that the Access Blue 20 SOS plan gives the employee the potential to save in co-pays. The benefit of the site of service plan is that the employee can save on co-pays. Chiropractic care is going to impact employees with any of the plans offered.

Chief Laurent asked that the Board consider offering the Access Blue 10, Access Blue 20 and Lumenos 2500. Everyone will be paying more than they are currently, and she would like her department to have options. J. Penacho stated that individuals needed to take more responsibility for their health care, and without a deductible there wasn't an incentive. The Town Administrator told the Board that through the Health Trust employees that leave or retire are allowed to stay on the Town's health insurance at 100% and their own expense, but they cannot change their plan.

There will be an open enrollment meeting with Peter Chapel from Health Trust to explain the different plans. J. Penacho pointed out that the Personnel Policy states 88%/12% and asked how the cost sharing option would affect the policy. The Town Administrator explained that the Selectmen could offer other options. The Board was in agreement to offer Access Blue 10, Access Blue 20 and Lumenos 2500, and at the cost sharing options of 88%/12%, 95%/5%, and 100%/0% respectively.

**MOTION:** K. Forrest moved that the Town adopt the health insurance structure to offer three plans: Access Blue 10 at 88%/12%, Access Blue 20 SOS at 95%/5%, and Lumenos 2500 at 100%/0%. Second – J. Penacho; all in favor. **MOTION CARRIED**

J. Penacho added that if these plans don't work, they can be changed another year; this was a good starting point. The Town Administrator will amend the presentation, removing the other options, so it will be clearer for the employees. J. McDevitt noted that the Budget Committee may look for parity with the school next year (85%/15%).

At the request of K. Forrest, the Town Administrator explained the addition to Transfer Station personnel. The Board had instructed her to do a 6% increase based on the benefit spreadsheet. The current Transfer Station employees were based on a 3% increase plus the addition of a Saturday employee from noon to 5 p.m. Changing the 9.4% to 6% allows the Board to give a 3% increase to existing employees and not hire the additional person on Saturday; at 6%, an additional person can't be hired or an increase given. The Town Administrator clarified that the 9.4% included a 3% increase for the current Transfer Station employees (3) and an additional person for five hours on Saturday as needed. The additional person would be hired at the same rate as the current Transfer Station employees. The Board agreed that an additional person on Saturday afternoons is needed.

J. Penacho was concerned about the Fire Department proposal. He expected questions from the Budget Committee, and wanted to be prepared. He noted that between 6:00 and 8:30 was a busy time, and there was no coverage. Chief Laurent stated that the 12 hour shift was a good idea and could be adjusted to fit the needs of the Town. J. Penacho agreed that there should be some flexibility in the hours. Chief Laurent noted that when the Fire Department/EMT's arrive on the scene first, there is a difference in patient care. She added that when there is an impending storm, she is in contact with Chief Cresta about how many extra personnel to have on hand, etc.; the flexibility of added hours would be a benefit. Chair Morgan suggested that J. Penacho, Chief Cresta, Chief Laurent and he meet to review the proposal prior to budget meetings. It was suggested that the infrastructure be in place before the age restricted housing development is completed. J. Penacho stated that response times would be quicker with personnel in place, and there should be the revenue to support that. The Town Administrator told the Board that the Town doesn't force bill; if there is no response after being billed three times, it's written off. The Board could change that policy and bill non-residents.

### III. ADJOURNMENT

**MOTION:** J. Penacho moved to adjourn at 8:10 p.m. Second – K. Forrest; all in favor. **MOTION CARRIED**

### NEXT MEETING

Monday, November 02, 2015 – 7:00 p.m., Town Hall Conference Room

Respectfully Submitted – Charlotte Hussey, Secretary to the Boards

Approved: Monday, November 02, 2015