

**Town of Ridgefield
Insurance Risk Management Committee Special Meeting
5 / 29 / 18 Minutes – Unapproved**

Committee membes in attendance and other:

Absent:

Committee: Bill Jaeger, Miles Hisiger, John Queirolo, Joe Loonan

None

FCBIS Representative: Jeff Welsch

As the key item, we all felt pleased with the great progress that appears to be made by Ken Sandberg, Dave Buccitti, and Andrew Neblett, in providing the capability, and then expected shortly, actual use, of group and individual safety access of Travelers offerings, initially to the Public Works department. Ken noted that he later plans to extend safety approaches to Parks and Rec people. All of us were interested in hearing the key progress on this as that occurs.

Jeff indicated he expects to hear momentarily of the renewal rates for the Travelers products, and will convey that to committee members when it is available. He needs that information very shortly, as provider quotes for a few other non-Travelers coverages then have to follow its availability.

The group was generally pleased with the outcome reported by Laurie (and which I then applied to a type of spreadsheet we have) for healthcare renewal. A 7.06% increase for 2018-19 in health coverage alone from Anthem was achieved, with switching vision to them and dental remaining self-funded, the latter two both having no increased cost effect. The HRA for initial exposures will continue next year, with expected similar outcomes as this year. Many of the covered groups had increases in their premium contribution share. The net result effect, using existing 2017-18 census, was about a \$235K increase in total cost, or 5.4%, with the Town increase being about 5.2% and employees about 6.6%. Reaction was positive to staying with Anthem, versus moving to a competing State plan, in part because of a \$72K lower cost, but also because the Anthem HAS mechanism is better for employees than the FSA of the State plan.

The meeting which began at 7:15, adjourned about 8:30.

<p style="text-align:center">The next scheduled meeting of June 12 may not occur, but instead one potentially for the Traveler renewal rates</p>
