

SELECTBOARD MEETING
Friday September 6, 2013
Fayston Town Office

Board Present: Jared Cadwell

Guests Present: Stuart Hallstrom, Ben Andrews, Judy Long, Patti Lewis, Sarah Stavrak, Tanya Chambers (VLCT)

Meeting called to order at 9:25a.m. by Chair Cadwell.

Jared addressed Tanya, who was here on behalf of VLCT, to deliver as much information regarding the upcoming health care switch over as she could; stating that at this point the Selectboard was just gathering as much information as possible so they could make their decision on what they will/will not offer the employees within the next month.

Tanya addressed Jared telling him that really what the Selectboard will need to decide on is a dollar amount that the town would offer (or not offer), and that the choice of a plan will be made by each individual employee. Tanya went on to describe the exchange, Vermont Health Connect. Each employee must log into the exchange and enroll themselves, and that the Town can facilitate this process by requesting that a navigator come to the offices to help walk each employee through the on-line process.

Tanya then went through the various plans in detail – see attached.

Key Points:

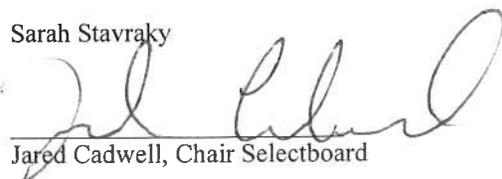
- All plans are offered by two providers – Blue Cross and MVP.
- The Standard Plans have individualized deductibles, Non-Standard Plans one must meet full family deductible (much like current plan).
- HSA is available with only two plans – the Silver and Bronze Standard Plans. Tanya did not recommend either of these two plans because of the high deductibles (\$14000.00 and \$15000.00 for a family respectively).
- All plans offer the same health care; the only difference in the plans is the premium vs deductible costs.
- The Town must make its decision and enter it online by October 1st.
- Once the Town enters its decision on line, the employees have from that date until December 15th, 2013 to register their choice on line. If it is not done by this date, that individual will not have coverage for January 2014
- The Town can offer to subsidize the Out of Pocket Maximum in the form of an HRA; which is essentially a credit card account in the value of the amount funded by the Town, but if the funds are not used by the end of the year, the money stays with the Town.

Tanya presented a spreadsheet detailing the potential financial scenarios to the Town and to the employees to all present. See attached.

Meeting adjourned at 10:55a.m.

Respectfully submitted,

Sarah Stavrak



Jared Cadwell, Chair Selectboard