

RECEIVED
TOWN CLERK

MAY 7 4 20 PM '09

UXBRIDGE BOARD OF SELECTMEN
BOS MEETING ROOM
MEETING MINUTES
MONDAY, APRIL 27, 2009 - 7:00PM

Present: Chair Kevin Kuros, Vice Chair Michael Potaski, Selectman Bruce Desilets and Selectman Peter Baghdasarian. Clerk Cari Kay Robertson arrived at 7:15PM. Also present Town Manager Michael Szlosek.

Absent: None

NOTE: *Some matters may have been taken out of agenda order but are presented below based on agenda order for ease of location information.*

I. CALL TO ORDER AT 7:00PM

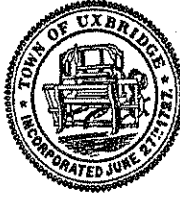
- A. Announcements - Mr. Romasco – Discussion on the closing of Court Street for Memorial Day Celebration and monument dedication. Mr. Romasco was present and advised the Board of the upcoming Memorial Day celebration at the Town Common, parade details and luncheon at the VFW. There will be a public safety meeting on May 7th to discuss the closing of Court Street, police detail, possible tent set-up and other public safety issues/concerns. The soldier's memorial monument is anticipated on the common next week.
- B. Citizen's Forum – No one wished to be heard.

II. PUBLIC HEARINGS/SCHEDULED APPOINTMENTS

- A. Public Hearing: AMEND THE ZONING BYLAWS APPENDIX A - TABLE OF REGULATIONS - To see if the Town will vote to accept the Zoning By-Laws §400 be amended by: Deleting the Appendix A - Table of Regulations in its entirety and replacing it with a revised version. Also by amending the Zoning Bylaw §400 Article X "Definitions", by adding the following definitions, in their appropriate alphabetical order as the section is now organized: Light manufacturing / light industrial, Non-exempt agricultural use, Non-Hospital Medical Institution and by amending the definition to Apartment House.

Chairman Kuros opened the public hearing. Chairman Mark Wickstrom and Stephen O'Connell of the Zoning Board of Appeals were present and reviewed/discussed the warrant article with the Board. Following discussion, the public hearing was closed. No votes or action were taken. The Board will continue discussions and make recommendation for SATM at their next meeting.

- B. Public Hearing: CITIZEN PETITION TO AMEND SECTION 400-39, SUBSECTION C OF THE ZONING BYLAWS To see if the town will vote to amend Section 400-39, Bernat Mill Historic Overlay District, Subsection C of the Town of Uxbridge Zoning By-Laws by adding the following additional uses; 7. Research & Development; including but not limited to offices and laboratories for scientific, agricultural, or industrial research.



UXBRIDGE BOARD OF SELECTMEN
BOS MEETING ROOM
MEETING MINUTES
MONDAY, APRIL 27, 2009 - 7:00PM

Chairman Kuros opened the public hearing. It was noted that the Planning Board voted in the affirmative to take no action. Following discussion, the public hearing was closed. No votes or action were taken. The Board will continue discussions and make recommendation for SATM at their next meeting.

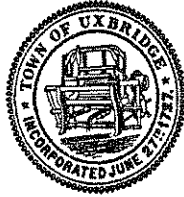
- C. Public Hearing: CITIZEN PETITION TO AMEND SECTION 400-40, SUBSECTION B OF THE ZONING BYLAWS Amend Section 400-40 (Waucantuck Mill Adaptive Reuse Overlay District) Subsection B of the Town of Uxbridge Zoning By-laws by adding the following clause to the end of the first paragraph: The site also includes property as shown on Assessor's Map 19; parcel 2413, parcel 2449, portion of parcel 2484, portion of parcel 2475 and a portion of the area depicted on Map 19 as the paper street shown as Nicholas Way on an approved, but not built subdivision plan.

Chairman Kuros opened the public hearing. It was noted the Planning Board recommended unfavorable action due to the lack of information and lack of review time prior to SATM. Following discussion, the public hearing was closed. No votes or action were taken. The Board will continue discussions and make recommendation for SATM at their next meeting.

- D. Public Hearing: CITIZEN PETITION FOR THE ACCEPTANCE OF COMMERCE DRIVE To see if the Town will authorize the Board of Selectmen to accept by gift, purchase, or eminent domain the 626.11 foot extension of the current public way known as Commerce Drive and the easements and infrastructure related thereto or take any action relating thereto as shown on the plan entitled Quaker Industrial Park II Modified Subdivision Pan in Uxbridge, Massachusetts and dated July 28, 2006. Said plans recorded at the Worcester County Registry of Deeds as Plan Book 861, Plan 38. Consider to vote layout and make public way for SATM.

Chairman Kuros opened the public hearing. Following discussion, the public hearing was closed. **MOTION by Mr. Baghdasarian to vote to layout and make public way Commerce Drive. Seconded by Mr. Desilets. Vote taken; motion PASSED unanimously.**

- E. Public Hearing: CITIZEN PETITION FOR THE ACCEPTANCE OF KASEY COURT AND GARY LANE To See if the Town will vote to accept as public ways the streets known as Kasey Court and Gary Lane as laid out by the Board of Selectmen, and further authorize the Board of Selectmen, in the name and behalf of the Town, to acquire by gift easements and appurtenant rights in and for said ways for the purposes for which public ways are used in the Town; or take any other action relating thereto. Said plans recorded at the Worcester County Registry of Deeds Plan Book 612, Plan 70 and Plan Book 729, Plan 112. Consider to vote and make public way for SATM.



UXBRIDGE BOARD OF SELECTMEN
BOS MEETING ROOM
MEETING MINUTES
MONDAY, APRIL 27, 2009 - 7:00PM

Chairman Kuros opened the public hearing. Following discussion, the public hearing was closed. **MOTION by Ms. Robertson to vote to layout and make public way Kasey Court and Gary Lane. Seconded by Mr. Potaski. Vote taken; motion PASSED unanimously.**

III. TOWN MANAGER REPORT

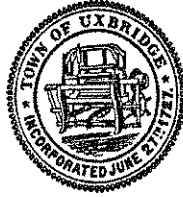
The Town Manager advised the Board of the public health alert relating to the swine influenza. The Board of Health is coordinating a plan and has provided information for the Town's web site. Residents should contact the Board of Health.

IV. OLD BUSINESS

- A. FY 2009 & FY 2010 – Budget Discussions – The Town Manager and Mr. David Genereux updated the Board with regard to the budget.
- B. Trench permits – Town Manager updated the Board and provided new material. The Board will review and continue discussions at their next meeting.

V. NEW BUSINESS

- A. Appointment: Chris Walkiewicz – Council on Aging – Mr. Walkiewicz was present and discussed his interest in the COA. **MOTION by Mr. Potaski to appoint Mr. Walkiewicz as a full member to the COA. Seconded by Ms. Robertson. Vote taken; motion PASSED unanimously.**
- B. Tri-State Trek – Consider endorsing letter acknowledging Tri-State Trek will be utilizing certain roads between July 24th and 26th for the purpose of a charity bicycle ride. **MOTION by Mr. Potaski that the Town Manager endorse the letter. Seconded by Ms. Robertson. Vote taken; motion PASSED unanimously.**
- C. Darlene Spaulding – Liberty Estates, 43 Lexington Lane – Requesting written consent to refinance 43 Lexington Lane. Consent is required under M.G.L. c. 40B, Sections 20-23 and regulations promulgated at 760 CMR 45.00 et seq. **MOTION by Mr. Desilets to grant consent to Darlene Spaulding to refinance property located at 43 Lexington Lane. Seconded by Mr. Potaski. Vote taken; motion PASSED unanimously.**
- D. Discussion - Street light policy – The Town Manager will research total number of street lights and their location in Town and advise the Board accordingly.
- E. Discussion – Charter Communications Inc. Form 394 Filing – The Town Manager will refer to the Cable Advisory Committee for their comments. The Town Manager and Board of Selectmen will continue discussions and review at a future meeting.
- F. Discussion – Warrant Article 28, Section 18 - subsidizing Medicare Plan B and the financial Implications – **MOTION by Mr. Potaski to accept the arrangements regarding Section 18 as detailed by the Finance Director dated 4/22/09. Seconded by Mr. Desilets. Vote taken; motion PASSED 4:1 (Ms. Robertson opposed).**



UXBRIDGE BOARD OF SELECTMEN
BOS MEETING ROOM
MEETING MINUTES
MONDAY, APRIL 27, 2009 - 7:00PM

- G. KENO to Go – Notice received by Mass State Lottery Commission – Quit N Time Liquors, Dynasty Café – advised one year ago for Keno to go – No action or votes taken.
- H. Town Hall Fees - The Board reviewed department fees and requested departments justify the fees requested. The Town Manager will coordinate obtaining this information.
- I. DPW Notification of Retirement – The Town Manager advised the Board of the retirement notification received by Bob Harris, Highway Supervisor.
- J. Consider endorsing Warrant for May 19 Town Election – **MOTION by Mr. Potaski to endorse the May 19 Town Election Warrant. Seconded by Mr. Baghdasarian. Vote taken; motion PASSED unanimously.**
- K. SATM Warrant – Town Meeting Recommendations – The Board will vote SATM recommendations at a special meeting scheduled for May 6.
- L. Review IAC analysis – Previously discussed and outlined in Finance Director memorandum.
- M. Alternatives Unlimited – Saturday, May 16th – “Hunt for a Hundred” scavenger hunt – The consensus of the Board was favorable. However, the Board suggested referring to the Public Safety Committee.

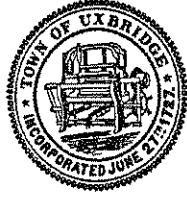
VI. CORRESPONDENCE/OTHER BUSINESS

Meeting Minutes. The Board will vote at their next scheduled meeting.

Town Common – It was noted, there previously was a request to hang a banner in the Town Common. Chairman Kuros referred the question to the Town Common Committee. The Committee reported back and advised that these requests would generally be rejected.

Boy Scout House – Carney Street. It was noted that the house has an open entry way. The Town Manager will follow-up.

VII. EXECUTIVE SESSION (MGL c.39, §23B) (if needed)



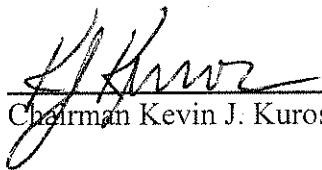
UXBRIDGE BOARD OF SELECTMEN
BOS MEETING ROOM
MEETING MINUTES
MONDAY, APRIL 27, 2009 - 7:00PM

VIII. ADJOURNMENT: Next Special Meeting May 6, 2009, Next Regular BOS Meeting May 11, 2009

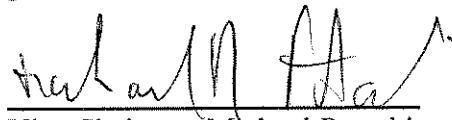
MOTION by Mr. Potaski to adjourn at 10:10PM. Seconded by Mr. Desilets. Vote taken; motion PASSED unanimously.

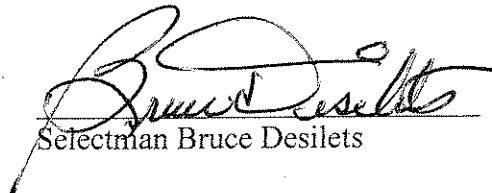
Minutes respectfully submitted by, Tracey Ante

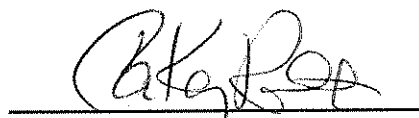
Minutes approved by Board of Selectmen:

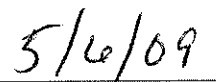

Chairman Kevin J. Kuros

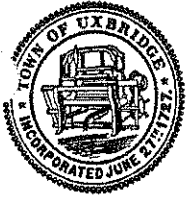

Selectman Peter Baghdasarian


Vice Chairman Michael Potaski


Selectman Bruce Desilets


Clerk Cari Kay Robertson
Attachments


Date Approved



TOWN OF UXBRIDGE
OFFICE OF THE FINANCE DIRECTOR
TOWN TREASURER/COLLECTOR
21 South Main Street
Uxbridge, MA 01569-1851
Phone 508-278-8606/8607 Fax 508-278-3751
findir@uxbridge-ma.gov

David A. Genereux
Finance Director

April 22, 2009

To: Michael Szlosek
Board of Selectmen
From: David Genereux Chairman, Insurance Advisory Committee

RE: Recommendation regarding Section 18 & Medicare B

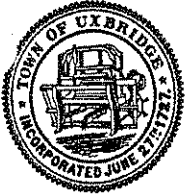
Please be advised that the Insurance Advisory Committee met on April 16, 2009 at 3:30 PM. At that the time it was moved, seconded and voted that the IAC supports Article 28 on the warrant of the Spring Annual Town Meeting to be held on May 12th, 2009 , the Transfer of Eligible Retirees to Medicare, Acceptance of MGL Chapter 32B, Section 18; said support to be conditional upon an affirmative vote of the Board of Selectmen to allow the Town to pay the same percentage of Medicare Part B premium as the Town currently pays for retiree health insurance, which at this time is eighty percent (80%).

It is our understanding that this is on the Board's agenda for Monday, April 27, 2009. Members of the IAC will be in attendance to answer any questions or concerns that the Board may have.

Please contact me with any questions.

Insurance Advisory Committee Members:

Barbara Harris
Lisa Stephens
Donna Yargeau
Joseph Healy
Jim Legg
Brian MacDonald
David Genereux



TOWN OF UXBRIDGE
OFFICE OF THE FINANCE DIRECTOR
TOWN TREASURER/COLLECTOR
21 South Main Street
Uxbridge, MA 01569-1851
Phone 508-278-8606/8607 Fax 508-278-3751
findir@uxbridge-ma.gov

David A. Genereux
Finance Director

April 22, 2009

To: Michael Szlosek
From: David Genereux

RE: Recommendation regarding Section 18 & Medicare B

I have conducted an analysis of the potential savings based on the adoption of MGL Chapter 32B, Section 18 at the Spring Annual Town Meeting. As you know, the Insurance Advisory Committee, at a meeting that was held on April 16, 2009 unanimously voted to support the adoption of Section 18, conditional upon an affirmative vote by the Board of Selectmen to allow the Town to pay the same percentage of Medicare Part B for all retirees as the Town pays for retiree health insurance, which is currently 80%.

Part B of Medicare is intended to fill some of the gaps in medical insurance coverage left under Medicare Part A. After the beneficiary meets the annual deductible, Part B will pay 80% of the reasonable charge for covered services, the reimbursement rate determined by Medicare; the beneficiary is responsible for the remaining 20% as co-insurance. If the provider agrees to "accept assignment," s/he agrees to accept Medicare's reasonable charge rate as payment in full and the patient is only responsible for the remaining 20%. If the provider does not accept assignment, the patient is responsible for paying a portion of the difference between Medicare's reimbursement rate (the reasonable charge) and the provider's actual charge.

Since 1972, individuals receiving Social Security retirement benefits, individuals receiving Social Security disability benefits for 24 months, and individuals otherwise entitled to Medicare Part A, are automatically enrolled in Part B unless they decline coverage. Others must enroll in Part B by filing a request at the Social Security office during certain designated periods.

The major benefit under Part B is payment for physicians' services. In addition, home health care, durable medical equipment, outpatient physical therapy, x-ray and diagnostic tests are also covered. Since January 1, 1998 home care is covered under Part B if the individual does not meet the Part A prior institutional requirements, received coverage under Part A for the maximum annual 100 visits, or only has Part B.

The Town currently has 87 retirees who fully pay Part B, and 11 retirees who are on the active plans who do not pay Part B. The affirmative vote of the Board will pay 80% of the annual monthly premium for Medicare Part B for all current and future retirees. The monthly charge for Part B is currently \$96.40. The Town's monthly portion of Part B would be \$77.12 per retiree and eligible spouse. Payment of Part B for all current retirees will cost the Town an estimated \$90,693.12 plus any applicable late enrollment penalties.

The adoption of Section 18 is a crucial component of health insurance reform. Requiring all current and future Medicare eligible retirees to Town-sponsored Medicare supplement plans offers the following benefits:

- Lower cost to both the retiree and the Town (Based on retirees enrolling into senior plans with similar benefits to active plans)
- Claims experience moved from Town plans to federal Medicare plans
- Lower average age on active plans (part of the rating criteria)
- Senior plans increase at a much lower rate than active plans. The Town's active plans have increased 13% annually on average for the past five years, while the senior plans have increased by 7.6% annually
- Retirees can have two individual plans via the Medicare Supplemental plans. Retirees on the active plan must take the family plan, at significantly higher cost

The chart below shows the cost savings to the Town and employees by plan, with the Town paying 80% of Part B.

Town Savings by Plan (Annual)

Active Plan	Town Cost	Retiree Plan + 80% B	Town Cost	Town Savings
HMO Blue I	5,240.16	Med HMO	3,066.24	2,173.92
HMO Blue F	13,744.22	Med HMO (2)	6,132.48	7,611.74
Fallon S I	5,573.86	Fallon Senior	2,749.44	2,824.42
Fallon S F	14,646.91	Fallon Senior (2)	5,498.88	9,148.03
Blue Choice	17,052.38	Medex	11,335.68	5,716.70

Employee Savings by Plan (Annual)

Active Plan	Employee Cost	Retiree Plan + 80% B	Employee Cost	Employee Savings
HMO Blue I	1,310.04	Med HMO	766.56	543.48
HMO Blue F	3,436.06	Med HMO (2)	1,533.12	1,902.94
Fallon S I	1,393.46	Fallon Senior	687.36	706.10
Fallon S F	3,661.73	Fallon Senior (2)	1,374.72	2,287.01
Blue Choice	4,263.10	Medex	2,833.92	1,429.18

The Town has attempted to pass Section 18 on three separate occasions, without success. The main issue for employees and retirees has been the cost of Medicare Part B. According to calculations using FY 2010 health insurance rates, retirees on Blue Cross family plans would save only \$52.06 per year, while retirees on individual plans would lose \$381.96 per year. Retirees on Fallon Family plans would save \$69.96 or \$436.13 per year (depending on plan options), while retirees on individual plans would lose \$219.34 per year.

The attached exhibits show anticipated retirees in the top box of each page and current retirees on the bottom box.

- Total annual Town costs vs. savings (Exhibit 1); projected at \$148,908.48 within three years.
- Total annual employee costs vs. savings (Exhibit 2); projected at \$37,227.12 within three years

The first year costs, of \$90,693.12, plus any penalties, will be partially paid for by requiring the existing 11 retirees on active plans to the Medicare supplement plans (Exhibit 1, bottom box), which is projected to save \$45,664.42. We are confident that the remaining required savings of \$45,028.70 will be realized by employee migration to the Town's new optional plans that will be in place on July 1.

Please contact me with any questions.

Attachments

Employees projected to retire within 3 years	Town Plan Cost (80%)		Plan	Level	Town Plan Cost (80%)		Med B Town Cost (80%)	Town Savings	
	Town Plan Cost (80%)	Plan			Town Plan Cost (80%)	Med B Town Cost (80%)		Total	Town Savings
Potential Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Potential Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Potential Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Potential Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Potential Retiree	14,646.91	Fallon Senior	Family	3,648.00	1,850.88	5,498.88	9,148.03		
Potential Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Potential Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Potential Retiree	5,738.86	Fallon Senior	Individual	1,824.00	925.44	2,749.44	2,824.42		
Potential Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Potential Retiree	13,182.24	Fallon Senior	Family	3,648.00	1,850.88	5,498.88	7,683.36		
Potential Retiree	14,646.91	Fallon Senior	Family	3,648.00	1,850.88	5,498.88	9,148.03		
Potential Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Potential Retiree	17,052.38	Medex	Family	9,484.80	1,850.88	11,335.68	5,176.70		
Potential Retiree	5,738.86	Fallon Senior	Individual	1,824.00	925.44	2,749.44	2,824.42		
Potential Retiree	5,738.86	Fallon Senior	Individual	1,824.00	925.44	2,749.44	2,824.42		
Potential Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Potential Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Potential Retiree	14,646.91	Fallon Senior	Family	3,648.00	1,850.88	5,498.88	9,148.03		
Potential Retiree	5,738.86	Fallon Senior	Individual	1,824.00	925.44	2,749.44	2,824.42		
Potential Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Totals	196,632.86			65,625.60	27,763.20	93,388.80	103,244.06		

Retirees currently on Active Plans	Town Plan Cost (80%)		Plan	Level	Town Plan Cost (80%)		Med B Town Cost (80%)	Town Savings	
	Town Plan Cost (80%)	Plan			Town Plan Cost (80%)	Med B Town Cost (80%)		Total	Town Savings
Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Retiree	13,744.22	Medicare HMO B (2)	Family	4,281.60	1,850.88	6,132.48	7,611.74		
Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Retiree	5,240.16	Medicare HMO B	Individual	2,140.80	925.44	3,066.24	2,173.92		
Totals	91,658.02			32,112.00	13,881.60	45,993.60	45,664.42		
Grand Total	288,290.88			97,737.60	41,644.80	139,382.40	148,908.48		

Employees projected to retire within 3 years	Employee Plan		Employee Plan		Employee Plan		Med B Employee		Total	
	Plan	Level	Cost (20%)	Plan	Cost (20%)	Cost (20%)	Plan	Cost (20%)	Total	Employee Savings
Potential Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Potential Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Potential Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Potential Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Potential Retiree	Fallon S	Family	3,661.73	Fallon Senior	912.00	462.72		1,374.72	2,287.01	
Potential Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Potential Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Potential Retiree	Fallon S	Individual	1,393.46	Fallon Senior	456.00	231.36		687.36	706.10	
Potential Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Potential Retiree	Fallon D	Family	3,295.56	Fallon Senior	912.00	462.72		1,374.72	1,920.84	
Potential Retiree	Fallon S	Family	3,661.73	Fallon Senior	912.00	462.72		1,374.72	2,287.01	
Potential Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Potential Retiree	HMO Blue	Family	4,263.10	Medex	2,371.20	462.72		2,833.92	1,429.18	
Potential Retiree	Fallon S	Individual	1,393.46	Fallon Senior	456.00	231.36		687.36	706.10	
Potential Retiree	Fallon S	Individual	1,393.46	Fallon Senior	456.00	231.36		687.36	706.10	
Potential Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Potential Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Potential Retiree	Fallon S	Family	3,661.73	Fallon Senior	912.00	462.72		1,374.72	2,287.01	
Potential Retiree	Fallon S	Individual	1,393.46	Fallon Senior	456.00	231.36		687.36	706.10	
Potential Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Totals			49,158.22		16,406.40	6,940.80		23,347.20	25,811.02	

Retirees currently on Active Plans	Employee Plan		Employee Plan		Employee Plan		Med B Employee		Total	
	Plan	Level	Cost (20%)	Plan	Cost (20%)	Cost (20%)	Plan	Cost (20%)	Total	Employee Savings
Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Retiree	HMO Blue	Family	3,436.06	Medicare HMO B (2)	1,070.40	462.72		1,533.12	1,902.94	
Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Retiree	HMO Blue	Individual	1,310.04	Medicare HMO B	535.20	231.36		766.56	543.48	
Totals			22,914.50		8,028.00	3,470.40		11,498.40	11,416.10	
Grand Total			72,072.72		24,434.40	10,411.20		34,845.60	37,227.12	

Employees projected to retire within 3 years	Employee Plan		Level	Employee Plan		Employee Plan		Med B Employee		Total	Total Employee Savings
	Plan	Cost (20%)		Plan	Cost (20%)	Cost (100%)	Cost (100%)				
Potential Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Potential Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Potential Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Potential Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Potential Retiree	Fallon S	3,661.73	Family	Fallon Senior	912.00	2,313.60	3,225.60	436.13			
Potential Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Potential Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Potential Retiree	Fallon S	1,393.46	Individual	Fallon Senior	456.00	1,156.80	1,612.80	(219.34)			
Potential Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Potential Retiree	Fallon D	3,295.56	Family	Fallon Senior	912.00	2,313.60	3,225.60	69.96			
Potential Retiree	Fallon S	3,661.73	Family	Fallon Senior	912.00	2,313.60	3,225.60	436.13			
Potential Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Potential Retiree	Blue Choice	4,263.10	Family	Medex	2,371.20	2,313.60	4,684.80	(421.70)			
Potential Retiree	Fallon S	1,393.46	Individual	Fallon Senior	456.00	1,156.80	1,612.80	(219.34)			
Potential Retiree	Fallon S	1,393.46	Individual	Fallon Senior	456.00	1,156.80	1,612.80	(219.34)			
Potential Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Potential Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Potential Retiree	Fallon S	3,661.73	Family	Fallon Senior	912.00	2,313.60	3,225.60	436.13			
Potential Retiree	Fallon S	1,393.46	Individual	Fallon Senior	456.00	1,156.80	1,612.80	(219.34)			
Potential Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Totals		49,158.22			16,406.40	34,704.00	51,110.40	(1,952.18)			

Retirees currently on Active Plans	Employee Plan		Level	Employee Plan		Employee Plan		Med B Employee		Total	Total Employee Savings
	Plan	Cost (20%)		Plan	Cost (20%)	Cost (100%)	Cost (100%)				
Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Retiree	HMO Blue	3,436.06	Family	Medicare HMO B (2)	1,070.40	2,313.60	3,384.00	52.06			
Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Retiree	HMO Blue	1,310.04	Individual	Medicare HMO B	535.20	1,156.80	1,692.00	(381.96)			
Totals		22,914.50			8,028.00	17,352.00	25,380.00	(2,465.50)			
Grand Total		72,072.72			24,434.40	52,056.00	76,490.40	(4,417.68)			