



**TOWN OF UXBRIDGE**  
**21 South Main Street**  
**Uxbridge, MA 01569-1851**  
**Insurance Advisory Committee**  
**Lower Town Hall**  
**Monday, March 27th, 2018 – 3:30PM**

Received by  
Uxbridge  
Town Clerk

Present: Nick Federico, Cathie Tessier, Lisa Stephens, Mike Raymond, Keith Stratton, Chris Mazza

**I. CALL TO ORDER – 3:30PM**

**II. DISCUSS NEW HEALTH INSURANCE/DENTAL RATES AND PROPOSALS**

- Tufts came in a 5%, Fallon came in at 6%
- Retiree Insurance Tufts Medicare PDP2 5.57%, Tufts Medicare HMO 5.97%, Fallon Senior (HMO) 16.5%
- For the current market rates and usage, the health insurance rates are considered pretty good and the providers declined to negotiate further.

Motion to accept the Health Insurance as is for active and retirees as is. Motion made by Cathie Tessier, 2<sup>nd</sup> by Keith Stratton. Motion Carries 5-1

- Vision current provider (VSP) came in at 4.96% increase on a 4-year rate on the current plan.
- VSP also quoted two other plans. Option 1 has an increase of \$25 to \$30 copay on Lens the yearly premium would go from \$1,053.74 to \$1,001.24 a difference of -.26% at a 4-year rate.
- VSP option 2, exam copays go from \$10 to \$20, Lens copays go from \$25 to \$20. The yearly premium goes from \$1,053.74 to \$987.94 a difference of -1.59% at a 4-year rate.
- Dental current plan Altus premium went down from \$19,904.05 to \$19,306.23 a change of -3.0% at a 2-year rate.
- Metlife quoted 2 plans: Option 1 is the same as Altus but has an Annual maximum of \$1,750 over Altus' \$1,500. The yearly premium change would go from \$19,904.05 to \$18,451.44 a change of -7.3%. Option 2 has an annual maximum of \$3,000 and the yearly premium would go from \$19,904.05 to \$18,977.71 a change of -4.7% both options are at a 2-year rate.
- Delta Dental quoted two plans PPO plus Premier, which are the same plan info as our current plan. The total annual premium would go from \$19,904.05 to \$19,381.01 a change of -2.6% at a 2-year rate, the Total Choice PPO plan is the same rates but a smaller network area. The total premium would go from \$19,904.05 to \$17,913.84 a change of -10%.
- Blue Cross Blue Shield Dental quoted a similar plan but would be an increase of 1.4% over our current plan.
- Life Insurance went up 14.29%, seven other companies were asked to quote and all declined due to our high ratio of retirees on the plan.

Motion to discuss Vison, Dental and Life at next meeting to allow time to discuss changes with union members.

Motion made by Keith Stratton, 2<sup>nd</sup> by Lisa Stephens. Motion carries 6-0.

**III. OLD BUSINESS - None**

**IV. NEW BUSINESS – None**

V. **APPROVE 03/20/2017 MEETING MINUTES**

Motion to approve minutes are written. Motion by Lisa Stephens, 2<sup>nd</sup> by Cathie Tessier. Motion passed 6-0.

VI. **ADJOURNMENT**

4:32 pm Motion to adjourn by Keith Stratton, 2<sup>nd</sup> by Chris Mazza.

ME

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Lisa Stephens  
Keith Stratton  
Chris Mazza  
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