



## Department of Human Resources

Town of Milford, MA

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### **VACANT**

BENEFITS COORDINATOR

### **KARA GEROMINI**

ASSISTANT BENEFITS COORDINATOR

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## **INSURANCE ADVISORY COMMITTEE**

December 14, 2022

### **ATTENDANCE:**

MEMBERS PRESENT: Peter Filosa, Chairman; Leslie Pettinari, Steve DaCruz, Jim Curley, Vice Chairman, Jackie Gorman, Cherie Peterson

MEMBERS ABSENT: Nathan Hathway, Thomas Parente

OTHERS PRESENT: Laura Krovocheck, Kristin Melpignano, HR Director, Jack Nicolas, KD Benefits Broker

Quorum Present: Meeting called to order at 3:05 by Peter Filosa

### **APPROVAL OF MEETING MINUTES FROM 10/11/22:**

Motion to approve the minutes as presented by Jim Curley, seconded by Jackie Gorman. Unanimous; abstention, Cherie Peterson (not present at meeting 10/11/22).

### **Discuss Open Enrollment Strategy for all benefits in 2023:**

Jack Nicolas focused primarily on the upcoming renewal of health insurance as it is the most expensive of the benefits for both employees and the employer. Part of that negotiation will include reviewing utilization reports and possibly considering consolidating our dental insurance with Blue Cross. There were questions about dentists dropping Delta as a carrier and other administrative issues that have been encountered with them. The implications of ballot question #2 passing were explained. Also considered was the concept of self-insuring the Medical plan and including a stop loss policy along with a Health Reimbursement Account.

All other benefits seemed to be acceptable going forward and the broker will present all renewal rates in the next meeting(s).

### **ADJOURNMENT:**

Motion to adjourn at 3:36 p.m. by Steve DaCruz, second by Cherie Peterson to adjourn. Unanimous.