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OCTOBER 21, 2010

The Town Of Corinth Town Board held a workshop meeting on October 21, 2010 at 4:30 PM at the Town Hall.

Present: Richard Lucia, Supervisor
Charles Brown, Councilman
John Major, Councilman
Edward Byrnes, Councilman
Mitchell Saunders, Councilman
Shawn Eggleston, Highway Superintendent
Rose E. Farr, Town Clerk

Excused: Fred Mann, Code Enforcement Officer

Public: Ray Bush, Jim Murray, Bob Eggleston, Sigrid Koch, Cassandra Martin and Melanie Denno.

After roll call the following business was transacted:

Cassandra Martin and Melanie Denno of TD Insurance, Inc. gave the annual presentation on the health insurance for Town employees.

Cassandra Martin told the Town Board the following:

- 4% increase just because of the Health Care Reform
- Dependants to age 26 can now be covered under the plan whether they are students or not, whether they live in your household or not and whether they are married or not effective December 1, 2010 (The married dependent's spouse cannot be covered).
- Preventive Care is covered in full with no co-pay after December 1st (in network)

Ms. Martin told the Town Board that last year the Town changed to MVP since the Blue Shield plan was going away and they need to switch plans. She said last year SKY with Blue Shield was going up 23% and MVP only went up 13% so last year that was a good choice for the Town. Ms. Martin also said the Medicare plan also went down last year.

Ms. Martin said that the bad news is that this year the Town's current MVP plan is going up 27.64%. She said she then looked at another option with MVP which is the next option down and the co-pays do go up slightly and the rates only go down about 2% or 25.18% increase.

Ms. Martin talked to the Town Board about Blue Shield EPO Sky Plan which she said is the most comparable to the present plan the Town now has. She said that under the current plan a person gets \$300 reimbursement for wellness and \$300 reimbursement for life style and under the Blue Shield Sky Plan a person only gets \$300 reimbursement for wellness. She said that inpatient goes from \$300.00 to \$500.00 and the prescriptions stay the same and this is a 23%.

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She said that HMO do not offer the wellness or life style reimbursements and there is a \$100.00 deductible on prescriptions.

Ms. Martin said that in January there is going to be a ton of changes. She said that however the Town's renewal date is December 1, 2010 so they will avoid some of the changes until next year. She said that MVP is eliminating the drug card on January 1st but they will have three different drug cards to choose from. She said the three drug cards are awful and the co-pays are very large.

Ms. Martin said that next year there will probably be \$1,000.00 deductible on any inpatient care.

Ms. Martin told the Town Board that this year Blue Shield Sky is much better priced that MVP Trivantage. Ms. Martin showed the Town Board EPO Sky Plan 1 and EPO Sky Plan 2. She said that the Sky Plan 1 is the nearest to the MVP Healthy Alternative and is only a 6.69% increase.

Ms. Martin said that if the Town decides to take the Sky Plan ion January 1, 2011 they are going to have a \$250.00 deductible per person on the prescription plan. She said the Town would not be subject to this until December 2011 if they stayed with the Sky Plan. She also told the Town Board that Blue Shield in January will be making it mandatory for maintenance drugs to be purchase by mail order. Again this will not affect the Town employees until December 2011.

Ms. Martin told the Town Board about the Medicare renewal, She said that one thing that was changing in the MVP Medicare is that the prescriptions are going up from \$10/\$25/\$40/\$40 to \$10/\$30/\$60/\$60. She said that is the only change and the rates are going up 26.37%.

Ms. Martin said that she just today received the Blue Shield with the Medicare Advantage Plan. She said that this plan is the same exact plan that the Town had when they had Blue Shield Medicare Advantage Plan before. She said the rates are going up 31.48%. Ms. Martin said the next Blue Shield Medicare Advantage Basic Plan is only 7.72% over the renewal.

Ms. Martin said that there is also a Blue Saver MSA – Medicare Savings Account that she had just received. She said this particular plan does not cost anything. Ms. Martin said that the plan works as follows: Medicare gives Blue Shield \$3,000.00 per enrollee (enrollees use this money for medical treatment they need); after this money is used up the enrollee must pay the next \$1,000.00 out of their own pocket and after they have done so all future medical expenses are paid in full. However if an enrollee needs dental work and they have reached their maximum dental work is not covered because it is not a Medicare allowable expense. Ms Martin said that if at the end of the year there is any of the up front \$3,000.00 left this amount would roll over to the next year if the Town chose to renew that policy.

Councilman Saunders asked if the Town chose to go with this plan could the Town pay the \$1000.00 for the enrollee. Ms. Martin said that from what she knows the Town cannot do this. Councilman Saunders asked if they could just change their retirement package to pay this \$1000.00 to the retirees just like the money that is paid to employees who do not take the town insurance. Ms. Martin said that you must watch out for the Part D doughnut hole. Melanie Denno said that they would contact Blue Shield and see if they could get an opinion from them

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to be passed on to the board. Ms. Martin said that there is paperwork that the retirees must complete at the end of the year with receipts, etc. She said that the question is can the seniors handle that.

The Town Board thanked Cassandra Martin and Melanie Denno for coming to speak to them. Ms. Martin said that if the Town was going to have an employees meeting it would have to be soon since all papers must be in Blue Shield's hands by November 15, 2010.

Supervisor

Supervisor Lucia told the Town Board that Code Enforcement Officer Mann had a doctor's appointment today so he could not be present. Supervisor Lucia said that Code Enforcement Officer Mann and a man from Social Services went to look at places where Alfred Winslow and his brother could move into. He said they went to four places and two of them were going to have the answer by tomorrow. Supervisor Lucia said that if nothing was found Code Enforcement Mann would have no choice but to contact the Health Officer.

Supervisor Lucia said that he just received a telephone call from the Sheriff's Department and was told that the yearly inspection of the building would be on October 29, 2010 at 9:30 AM.

Supervisor Lucia told the board that they needed to get some budget workshops right away. Town Clerk Farr said that the budget needed to be in her office by October 25th if the notice was to appear five days before the Preliminary Hearing. Supervisor Lucia suggested that the board meet Friday, Saturday and perhaps Monday evening. Meeting was scheduled for 4:30 PM on Friday. Supervisor Lucia said once the budget is given to the Town Clerk it can not go up it can only go down.

Councilman Saunders

Councilman Saunders asked if the Town Attorney could be asked to review the new Consolidation Law that went into effect in March of this year to see if what Councilman Saunders thinks about both the village and the Town having to vote is in fact true.

RESOLUTION# 229

REQUEST OF TOWN ATTORNEY

A motion made by Councilman Saunders, seconded by Councilman Byrnes and the following resolution was

ADOPTED	Ayes	5	Lucia, Brown, Major, Byrnes, Saunders
	Nays	0	

RESOLVED that Supervisor Lucia contact Town Attorney Hafner and ask that he review the Consolidation Law that was passed in march of 2010 to see if in fact the Town residents also must vote on a consolidation of the Village and the Town, and be it further

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RESOLVED that Supervisor Lucia request Town Attorney Hafner to have his opinion ready for the board by Thursday, October 28, 2010.

Councilman Major

Councilman Major reported on the LDC and the choice they made on non-taxable status. He also told the board that they are reaching out to SEDC and let them know what they have done.

Supervisor Lucia said that SEDC is coming to the Town Board meeting on November 18, 2010 after our Public Hearing on the proposed new local law.

RESOLUTION # 230

MOTION TO ADJOURN TO EXECUTIVE SESSION

On a motion made by Councilman Byrnes and seconded by Councilman Brown and the following resolution was

ADOPTED Ayes 5 Lucia, Brown, Major, Byrnes and Saunders
 Nays 0

RESOLVED that 5:45 PM the board adjourns to Executive Session on Personnel with no decisions made.

RESOLUTION #231

MOTION TO ADJOURN

On a motion of Councilman Major and seconded by Councilman Brown the following resolution was

ADOPTED Ayes 5 Lucia, Brown, Major, Byrnes and Saunders
 Nays 0

RESOLVED that with no further business the board adjourn at 6:45PM.

Respectfully submitted,

Rose E. Farr, RMC
Town Clerk