



Department of Human Resources

Town of Milford, MA

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BENEFITS COORDINATOR

KARA GEROMINI

ASSISTANT BENEFITS COORDINATOR

INSURANCE ADVISORY COMMITTEE

November 8, 2023

ATTENDANCE:

MEMBERS PRESENT: Peter Filosa, Jim Curley, Steve DaCruz, Cherie Peterson, Nathan Hathway, Danielle Petrowski, Beth Vilandry.

OTHERS PRESENT: Laura Krovocheck, Kristin Melpignano, HR Director, Kara Geromini

Not Attending: Leslie Pettinari, Chris George

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

APPROVAL OF MEETING MINUTES FROM 10/25/23:

Motion to approve the minutes as presented by Jim Curley, seconded by Cherie Peterson. Unanimous.

Chair Filosa submitted a clarification of the representatives of the committee: Steve DaCruz now represents Highway, Parks, Vernon Grove and the Sewer Department with the resignation of Tom Parente. Danielle Petrowski represents the Clerical Union.

EMPLOYEE ASSISTANCE PROGRAM DISCUSSION:

Chair Filosa opened up the floor for discussion of which EAP to choose. ESI and Modern both made presentations on 10/25/23 and have different business models. It was generally agreed that ESI covered a wider variety of programs but there was not as much depth to them, particularly in the area of mental health assistance. After a lengthy discussion, it was agreed to contract with Modern for the upcoming benefits plan year.

Motion to contract with Modern Assistance EAP for the 2024-2025 benefit plan year by Jim Curley, seconded by Nathan Hathway. Unanimous.

DISCUSS CONTRIBUTION STRATEGIES FOR BLUE CROSS AND TUFTS RETIREE PLANS:

Chair Filosa opened by reminding the committee of the discussion from the October 25th meeting, that because of the 70/30 (Town/retiree) contribution rate for Tufts, the cost has

become skewed compared to the Medex cost, whose contribution split is 50/50. The cost of the Tufts plan has risen to the level where it is being too heavily subsidized, so a different contribution mix should be considered. It was suggested that Kristin calculate the cost of a Medex 55/45 split for 2024, then 60/40 for 2025; and a Tufts split of 65/35 for 2024 and 60/40 for 2025. (The new Medicare Advantage plan sits at 50/50 now; if these splits are adopted, Medicare Advantage would also follow the Medex split). There would also be a calculation for a 60/40 split for 2024 for all three plans.

Motion to adjourn at 3:40 p.m. by Steve DaCruz/2nd by Jim Curley; unanimous.