

AGENDA

Board of Directors Meeting

February 25, 2010 5:30 pm- 7:30 pm Town of Ithaca Board Room

- 1. Approve November, December 2009, and January 2010 minutes**

- 2. Communications with New York State Insurance Department – outstanding items**
 - Respond to questions, yet to be posed by NYSID, on Municipal Cooperative Agreement
 - Respond to questions just sent regarding Plan design
 - Supply signed copies of contracts with third party administrators: Excellus for medical and Medco for prescriptions.
 - Supply copy of Stop Loss Insurance Declaration page
 - Supply certified copies of Board minutes with resolutions designating CPA and bank(s).
 - Supply copies of union consent to their role with Consortium management.
 - Respond to questions about accumulating and funding both Operating and Contingency Reserves

- 3. Status of union consent letters- copy attached**

- 4. Confirm understanding of revised language in Municipal Cooperative Agreement**
 - Inclusion of one labor representative on BOD with weighted voting, who may serve as an officer
 - Revision of language for Alternative Dispute Resolution- labor not bound by ADR

- 5. Sample resolution: Authorization to execute Municipal Cooperative Agreement**

Consortium Members:

County of Tompkins ~ City of Ithaca ~ Town of Caroline ~
Town of Danby ~ Town of Dryden ~ Town of Enfield ~ Town of Groton ~ Town of Ithaca ~
Town of Ulysses ~ Village of Cayuga Heights ~ Village of Dryden ~ Village of Groton ~ Village of Trumansburg

Board of Directors MINUTES
November 19, 2009
Tompkins County Library Board Room

revised

#1

Agenda****

1. Approval of minutes
2. Adopt policy to comply with age 29 requirement - VOTE
3. Designation of Banking Institutions - VOTE
4. Designation of Banking Institutions for a Letter of Credit - VOTE
5. Update on Application to NYSID
6. Update policy to satisfy reserve requirements for NYSID
7. Select CPA - VOTE
8. Select Stop-Loss Insurance provider
9. Actuarial Opinion
10. Review ancillary benefits proposals
11. Update from Medco regarding Prescription Drugs TPA
12. Update on Excellus Contract negotiations and roll-out plans
13. Discuss task assignments for current Steering Committee
14. Discuss scope of work and potential member for soon to be formed Advisory Committee

****Disclaimer: While these items have been discussed, NONE of them have been voted on or finalized. All plans are in the DRAFT phase.*

Welcome and Review Agenda

Chair Don Barber called the meeting to order at 5:30pm.

Consortium Members:

County of Tompkins ~ City of Ithaca ~ Town of Caroline ~
Town of Danby ~ Town of Dryden ~ Town of Enfield ~ Town of Groton ~ Town of Ithaca ~
Town of Ulysses ~ Village of Cayuga Heights ~ Village of Dryden ~ Village of Groton ~ Village of Trumansburg

Present:

City of Ithaca - Carolyn Peterson, County of Tompkins - Anita Fitzpatrick, Town of Caroline - Don Barber, Town of Danby - Laura Shawley, Town of Dryden - Mary Ann Sumner, Town of Enfield - Herb Masser, Town of Ithaca - Judith Drake, Town of Ulysses - Richard Coogan, Village of Cayuga Heights - Jim Gilmore, Village of Dryden - Charles Becker, Village of Groton - Charles V. Rankin, Village of Trumansburg - A. Martin Petrovic

Union:

CSEA - Chantalise Demarco, Ithaca Paid Fire Fighters Association & Chief - Greg Stevenson, TC3 Professional Administration Association - Darlene Finn

Absent:

Town of Groton

In attendance:

Locey & Cahill - Steve Locey, Locey & Cahill - David M Sanders, County Administrator - Joe Mareane, County Finance - David Squires, City of Ithaca - Steve Thayer, Finger Lakes Management Associates - Jed Constanz, Cayuga Medical Center - Travis Turner

1. Approval of minutes

Minutes October 9, 2009

Motion: Richard Coogan

Second: Judy Drake

Carried: unanimous

Minutes October 29, 2009

Motion: Richard Coogan

Second: Judy Drake

Carried: unanimous

2. Adopt policy to comply with age 29 requirement - VOTE

New York State recently amended its health insurance laws in order to permit young adult children under the age of 30 of covered parents to continue group coverage pursuant on several conditions (unmarried, NYS residents, who do not have medical insurance of their own, or Medicare, and are under the age of 30, regardless of financial dependence) Under the new law, premiums will be paid for by families, not employers, and would cost less because coverage is under group policies rather than individual policies.

Mr. Locey outlined two critical areas within this Law;

Make Available Requirement

The new law requires insurers that offer group health policies with dependent coverage to offer sponsoring employers a coverage option under which the unmarried child of a participant would be covered through age 29, regardless of whether the child is financially dependent on the parent. Prior to enactment of this law, there was no minimum age to which group health policies were required to cover dependent children, and most policies ended such coverage when the child reached age 19, or age 23 if a full-time college student. Under the new law, New York insurers must make this option available to employers, but employers are not required to offer this coverage option as part of their plans.

Mr. Locey stated that this area is still a little gray and requires additional guidance from the NYS Insurance Department.

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Young Adult Option

The new law also provides that, even if an employer does not offer the coverage option described above, the insurer must still permit a dependent child to elect continued coverage under a parent's group health policy through age 29. The cost of the continued coverage cannot exceed the cost of the single premium rate. For purposes of this "young adult option," a "dependent child" means an unmarried child living or working in New York who is not eligible for coverage under any other group health plan or Medicare. Mr. Locey described this option as COBRA-like extension.

3. Designation of Banking Institutions – VOTE

Mr. David Squires discussed the recommended banking institutions which included, Tompkins Trust and JP Morgan Chase Bank

Motion: Judy Drake

Second: Jim Gilmore

Carried: unanimous

4. Designation of Banking Institutions for a Letter of Credit - VOTE

Mr. Squires presented the finalists for a Letter of Credit in Tompkins Trust or JP Morgan Chase Bank. There were several issues which needed addressing, including what type of entity the consortium falls under. Due to these issues, it was explained that JP Morgan Chase Bank would be the provider.

Carried: unanimous

5. Update on Application to NYSID

Mr. Locey described the initial comments provided by the NYSID. There were eight areas of concern or correction, most of which were changing definitions and/or terms. The concerns were:

Voting Rights/ Board of Directors

Could create one voting union representative position, but the details need to get worked out.

Weighted Voting Model

Mr. Locey again, stated that we are working with the State on this creative concept which he believes is a direct result of Article 47, which allows partners of differing size to join together. The County and City make up 85% of the employees and therefore the financial investment of the consortium. Without a Weighted Voting Model implemented the smaller municipalities, making up only 15% of the overall investment and employees can dictate policy. This could compromise the ability to entice larger municipalities to partner with smaller ones within Article 47. The NYSID has now approved of this provision.

<http://www.tompkins-co.org/pubinfo/health/weightedvoting.pdf>

Mr. Locey concluded that our differences are based upon fiscal stability and long-term partnerships. Remember we are the first to explore this option there are areas which need to be changed, creative ideas to ensure "fairness" and stability. Mr. Locey reminded the Committee that over 98% of the documents reviewed by the state have been approved.

<http://www.tompkins-co.org/pubinfo/health/weightedvoting.pdf>

6. Adopt policy to satisfy reserve requirements for NYSID - VOTE

Mr. Locey is hopeful that with current Actuarial Statements, letter of credit and BCBS willingness to guarantee claims run-out from six to 24 months will allow the Consortium's reserve requirements to

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be decreased from 25% to at the most 17% and perhaps even lower. This would give the Consortium flexibility with immediate cash flow.

7. Select CPA - VOTE

Mr. Squires, County Finance, presented two RFP's, noted that one of the proposals has Article 47 experience, experience with Health Consortiums, and works with the local TST BOCES Health Consortium. It is recommended to retain the CPA services of Ciaschi, Dietershagen, Little, Michaelson, and Company.

Motion: Judy Drake

Second: Charles V. Rankin

Carried: unanimous

8. Select Stop-Loss Insurance provider - VOTE

Mr. Locey provided an update on the proposed Stop-Loss Insurance details. There are some good proposals that have yet to be received and analyzed. Mr. Locey is confident that with the cost, there will be a considerable pool of applicants and the ability to select a high quality provider. Details will be provided as they develop.

9. Actuarial Opinion

Mr. Locey provided a letter by Damon R. Hacker from Armory Associates, LLC, Actuarial Consulting Group, which outlined their satisfaction with the Consortiums loss reserves, actuarial liabilities and related item. Upon the actuarial examination of the plans, they concluded that the premium equivalent rates are sound and adequate, with sufficient provisions of claims and expenses. That claims and contingency reserves will be developed and maintained in sufficient amounts, requested stop-loss insurance coverage is sufficient to protect the consortium from larger claims, administration service arrangements have been tested by due diligence, impact on costs of any plan modification have been contemplated and many other conditions, not cited, have been considered.

10. Review Ancillary benefits proposal

Mr. Locey began by announcing the concept of collaboration with CSEA to provide an array of ancillary benefits which include; dental, vision, legal assistance. Life Insurance and Accidental Death and Dismemberment or non-occupational disability benefits plans are being arranged with the brokerage of Haylor, Freyer & Coon. The consortium's ability to provide ancillary benefits makes it possible for municipalities with teamsters to join and provide "Same or equal to benefits."

Currently there is hope that we might be able to initiate a partnership with CSEA and utilize their Employee Benefit Fund for these benefits. We are awaiting CSEA premium costs and enrollment requirements.

Consortium members requiring Ancillary benefits for its employees include the Town of Caroline, Village of Cayuga Heights and the Town of Dryden. The Town of Ithaca has been working on a plan to provide ancillary benefits on their own, prior to the Consortium's formation, they have provided support and information to the Consortium with their Life and AD&D information.

11. Update from Medco regarding Prescription Drugs TPA

Mr. Locey reported that Medco has been getting data from Excellus and Informed Rx to ensure a seamless transition. Open enrollment will be held with the County next Wednesday. Medco will send out a letter to all new members informing them of the changes and procedures to help support the transition. Mr. Locey announce that the Rx plan is a easier transition since the programs are electronic and the participant only has to receive and use their new card.

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12. Update on Excellus Contract negotiations and roll-out plans

Mr. Locey reported that the redline version of the Agreement, as been with Excellus BCBS and we are awaiting their formal response. Excellus has been conducting open enrollments with Beth Miller, and they will support the transition.

13. Discuss task assignments for current Steering Committee

BOD's requested a list of Steering Committee members.

14. Discuss scope of work and potential member for soon to be formed Advisory Committee

Mr. Barber initiated an open conversation of possible "Leg Work" which could be accomplished by an Advisory Committee. Possible tasks discussed include: wellness, grant funding, support in comprehensive planning, the RFP process, medical TPA, stop-loss insurance, the development of an overall Rules of Operation beyond the MCA, and a possible standardized practice for retirees. Mr. Barber concluded with a request for the BOD to develop agenda items and think about qualified individuals who might support the Advisory Committee agenda.

Adjournment

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**Board of Directors Minutes
December 17, 2009
Tompkins County Library Board Room**

draft

#1

Agenda ****

1. Approval of minutes
2. Update and actions steps based on latest info from NYSID
3. Stop-Loss insurance proposals- review quotes/ Adopt resolution -VOTE
4. Ancillary benefits adopt -VOTE
5. Update on Excellus Contract
6. Recommend Authorization to execute contract - Locey and Cahill 1/110-12/31/10
7. Adopt resolution authorize letter from the Board of Directors to Senator Neil Breslin

****Disclaimer: While these items have been discussed, NONE of them have been voted on or finalized. All plans are in the DRAFT phase.*

Present:**Municipalities:**

City of Ithaca - Carolyn Peterson, County of Tompkins - Anita Fitzpatrick,
Town of Caroline - Don Barber, Town of Danby - Ric Dietrich, Town of Dryden - Mary Ann Sumner,
Town of Ithaca - Judith Drake, Town of Ulysses - Richard Coogan, Village of Cayuga Heights - Jim
Gilmore, Village of Dryden - Charles Becker, Village of Groton - Charles V. Rankin, Village of
Trumansburg - Rordan Hart

Union:

CSEA - Chantalise Demarco, CSEA Health Benefits Specialist - Margaret Lloyd, Ithaca Paid Fire
Fighters Association & Chief - Greg Stevenson, TC3 Professional Administration Association -
Darlene Finn

Absent:

Town of Groton, Town of Enfield

In attendance:

Steve Locey - Locey & Cahill, David M Sanders - Locey & Cahill, Joe Mareane - County
Administrator, David Squires - County Finance, Steve Thayer - City of Ithaca, Travis Turner - Cayuga

Consortium Members:

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Welcome Agenda

Chair Don Barber called the meeting to order at 5:39pm.

1. Approval of minutes

The minutes were tabled until the Board of Directors had the opportunity to read and review.

2. Update and actions steps based on latest info from NYSID

Mr. Don Barber began with a brief history of the two years that it has taken to develop the Greater Tompkins County Municipal Health Insurance Consortium. He complimented those that worked so hard to make this happen, highlighting Steve Locey's efforts and the commitment by the County Administration. He also complimented the City of Ithaca and Tompkins County for their foresight in creating a venue in which all of Tompkins County's municipalities can benefit. Mr. Barber confirmed that the New York State Insurance Department is working with us to achieve our goals. He concluded that with our objectives, the single most important was that of the employee. With this in mind, some tough decisions needed to be made in order to ensure quality of benefits and quality of delivery.

Mr. Barber introduced Mr. Locey. Mr. Locey started the meeting by discussing the most recent obstacles experienced by the Consortium, as it pertains to compliance with the New York State Insurance Department. The two issues preventing the Consortium from receiving a Certificate of Authority are IBNR percentage and Union participation on the Board of Director's.

IBNR percentage

Mr. Locey is hopeful that with Actuarial Statements, letter of credit and Excellus BCBS's willingness to guarantee claims run-out from six to 24 months, that the NYSID will allow the Consortium's reserve requirements to be decreased from 25% to at the most 17%, perhaps even lower, the level of cash reserves required by NYSID to satisfy the requirements as set forth in §4706(a)(1). We have provided the Insurance Department with requested financial and paid claims data in support of an incurred but not reported (IBNR) or paid claims reserve of no more than 17% of expected incurred claims and expenses therein.

Currently, the NYSID requires 25%; however, it is Mr. Locey's experience that many Consortiums have successfully started with an IBNR of 17% or lower. Mr. Locey is optimistic as we wait for the State's response to this consideration. There has been no response by the State on this request to date. In dollars 17% to 25% IBNR would be equivalent to a 1.6 million dollar difference.

Union participation on the Board of Director's.

Currently, the Consortium includes representatives of each union on the Board of Directors as a non-voting member. The Insurance Department has initially expressed an opinion that such representation should include voting rights. It is the Consortium Counsel's opinion that this is not required by Article 47 and that such voting rights would be considered to be unconstitutional in New York.

A compromise is sought by seeking support from the Putnam/ Northern Westchester Health Benefits Consortium, which started in 1982, includes fourteen school districts, and provides health benefits for over 8,018 participants. Putnam/ Northern Westchester Health Benefits Consortium is certified by the

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New York State Insurance Department. Putnam/ Northern Westchester Health Benefits Consortium operates a Labor Management Committee that includes representatives of each bargaining unit and each school district; they work together, review all prospective Board actions, benefit structure, and plan design. Mr. Locey is hopeful that we can learn and follow their best practices as we move forward towards certification.

Mr. Locey discussed two alternatives, which could be evaluated if the two issues preventing the Consortium from receiving a Certificate of Authority are not reached, they include:

Option (1) ONE Self-Insurance via Article 47 of the NYS Insurance Law (current Plan) with the hopes that the two above issues can be resolved.

Option (2) TWO Purchasing Minimum Premium Insurance as Authorized by Article 5G of NYS General Municipal Law.

Problem that needs to be resolved under this agenda include:

Satisfy whatever requirements Excellus BCBS has relative to allowing a Consortium to be insured on an experience rated basis and include municipalities that employs less than fifty (50) employees. (Which are excluded in Article 5G)

Option (2) TWO "B"

Have one of the larger employers (County of Tompkins, City of Ithaca or Town of Ithaca) include the covered members of the Towns and Villages under their insurance contract.

Question from Mr. Jim Gilmore asked how union voting was an issue and how it would influence the BOD. Mr. Locey reiterated the above mentioned issues, stated that numbers are the real problem. Within the Greater Tompkins County Municipal Health Insurance Consortium there would be fourteen (14) municipalities and 18-24 Unions/bargaining units, therefore making them the majority and compromising fiscal stability by allowing non-taxing entities to control taxpayer funding. He also confirmed that the State allowed the weighted voting model due to the disproportionate investment and risk experienced by the consortium's two largest entities in the City of Ithaca and Tompkins County.

Mr. Locey referred to the Labor Management Committee as a possible compromise, where Unions have a significant say in plan design. Mr. Locey and Ms. Margaret Lloyd, differed on the BOD make up from within the Putnam/ Northern Westchester Health Benefits Consortium, Mr. Locey stated that he spoke with Dr. Thomas Higgins, and is confident that Unions do not vote, but are represented by the Labor Management Committee.

Mr. Locey reminded the BOD that Excellus BlueCross BlueShield and representative Beth Miller are aware of the Consortium's possible delay, predicted by Mr. Locey to be until March first. Each of the municipalities are asked to extend their existing health coverage beyond January 1 in case the state does not grant the necessary certificate of authority before then. Both the current and new health plans are to be handled through Excellus and the insurer has guaranteed it will honor earlier quotes (renewals) provided to municipalities. For most of the smaller entities this an additional cost that they did not foresee, for others, it's a savings.

3. Stop-Loss insurance proposals- review quotes/ Adopt resolution -VOTE

Consortium Members:

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Mr. Locey presented the quotes from Highmark and Excellus, only Excellus came in under the budgeted amount. Mr. Locey stated that the Consortium would not be able to adopt since the start date is listed as January first, however in order to meet the requirements of the NYSID a resolution would be required;

Whereas the Board of Directors authorizes the purchase of stop loss insurance in compliance with the New York State Insurance Department, at a cost not to exceed the 2010 budgeted amount.

Motion: Richard Coogan

Second: Jim Gilmore

Carried Unanimous

4. Ancillary benefits adopt -VOTE

Mr. Locey provided CSEA's plan description and summaries for the following; Platinum 12 Vision plan, Dutchess Dental plan, Equinox Dental plan, and Horizon Dental plan. These plans are critical in offering plans "equal to or better than" those that are currently provided by the Teamsters

Mr. Locey stated that an attempt has been made to revisit Municipalities that voted down joining the Consortium, including the Town of Newfield. Each of the municipalities that offer CSEA Ancillary benefits provides the consortium with a wider range of menu items that all entities can negotiate to. Each CSEA benefit most has an accessible unit in order to offer it through to the entire consortium. Several collective bargaining unit questions were asked of Mr. Locey. Mr. Barber reminded the Board that the consortium is not involved in any local bargaining, and its only role is to offer that which already exists, evaluate and implement new plans that are established via normal bargaining procedures.

5. Update on Excellus Contract

Mr. Locey informed the BOD that the contracts are completed and have been forwarded to the State. Mr. Locey explained that once the NYSID approves the contracts, the BOD will then adopt. Mr. Locey stated that there were four changes to the Excellus contract thus far and none to the Medco to date.

Approval of minutes -VOTE

Upon request Mr. Barber motioned to accept the November 19th minutes, as the BOD were able to review the minutes in between agenda items. Several typos and corrections were asked to be corrected.

Motion: Carolyn Peterson

Second: Jim Gilmore

Carries Unanimous

6. Recommend Authorization to execute contract - Locey and Cahill 1/110-12/31/10

Tabled, as the contract can not be executed until the Consortium has received a certificate of Authority.

7. Adopt resolution to authorize letter from the Board of Directors to Senator Neil Breslin

Mr. Barber presented by the Greater Tompkins County Municipal Health Insurance Consortium to Senator Neil Breslin.

Resolution to Authorize letter from the Board of Directors to Senator Neil Breslin

Motion: Carolyn Peterson

Second: Jim Gilmore

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Carries Unanimous

Adjournment 6:50pm

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Understanding Regarding Labor Representation
Greater Tomppkins County Municipal Health Insurance Consortium

#3

LABOR-MANAGEMENT ADVISORY COMMITTEE.

The Board of Directors shall be advised by a Labor-Management Advisory Committee which shall consist of a representative of each bargaining unit that is the exclusive collective bargaining representative of any Enrollee or group of Enrollees covered by the Plan(s) and a representative of each municipal member. Committee members representing the municipalities may, but are not required to be, Directors.

The Advisory Committee shall review all prospective Board actions in connection with the benefit structure and design of the Plan(s), and shall develop findings and recommendations with respect to such matters. The chair of the Advisory Committee shall report such findings and recommendations to the Board at any regular or special meeting of the Board. The Committee's findings will be reported to the Board in a timely manner, for consideration by the Board, in accordance with the timeline described in the Municipal Cooperative Agreement.

The Advisory Committee shall select from among the union members, an individual who shall serve as Chair of the Advisory Committee, and from among the municipal members an individual who shall serve as Vice Chair of the Advisory Committee. The Committee shall establish its own rules and procedures.

Each eligible union shall establish such procedures by which its representative to the Advisory Committee is chosen and such representative shall be designated in writing to the Chairperson of the Board and the Chair of the Advisory Committee.

UNION REPRESENTATION ON BOARD

Unions that are the exclusive collective bargaining representatives of employees served by this Consortium will be provided representation on the governing Board through the above-described Labor-Management Advisory Committee. The Chair of this Committee, who must be a union member, will be designated a Director with full voting authority on the Consortium Board.

Name

Donald Barber

Donald Barber
Chair, Greater Tomppkins County Municipal Health
Insurance Consortium

Bargaining Unit

Date

Jan 29, 2010

Date

#4

Summary of changes to Municipal Cooperative Agreement
2/22/10

~~11. —~~

~~1. 12.~~The Chair of the Labor-Management Advisory Committee (as defined in Section K) shall serve as a Director (the "Labor Representative") and shall have the same rights and obligations as all other Directors; ~~provided, however, that the Labor Representative may not be elected as an officer of the Consortium.~~ The Labor-Management Advisory Committee may designate in writing an alternate Director to attend the Board's meetings when the Chair cannot attend. The ~~alternated~~alternate Director may, if designated in writing, be authorized to exercise the Chair's voting authority.

~~13. —~~

~~14. — In addition, the Board shall include a representative from each union who is the exclusive collective bargaining representative of any Enrollee or group of Enrollees covered by the Plan[s], for one or more of the Participants. Each union shall be entitled to one representative, regardless of the number of Participants that recognize the union as the exclusive collective bargaining representative for employees covered by the Plan. Each eligible union shall establish and agree to the procedures by which the representative is chosen and shall designate one representative in writing to the Chairman of the Board. Each representative designated under this section shall serve as a non-voting member of the Board (each a "Non-Voting Director"), who shall not have the authority to vote on any official action taken by the Board, nor move or second binding resolutions. The number of Non-Voting Directors shall not be taken into account when determining the existence of a quorum. Non-Voting Directors shall not be eligible to hold office in the Consortium. Notwithstanding the foregoing, Non-Voting Directors (a) may participate in Board deliberations; (b) may propose and submit non-binding recommendations and/or resolutions to the full Board; and (c) shall have such other rights and responsibilities as determined by the Board.~~

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V. ALTERNATIVE DISPUTE RESOLUTION ("ADR").

General. The Participants acknowledge and agree that given their budgeting and fiscal constraints, it is imperative that any disputes arising out of the operation of the Consortium be limited and that any disputes which may arise be addressed as quickly as possible. Accordingly, the Participants agree that the procedures set forth in this Section V are intended to be the exclusive means through which disputes shall be resolved. The Participants also acknowledge and agree that by executing this Agreement each Participant is limiting its right to seek redress for certain types of disputes as hereinafter provided. ~~Any union participating in the Labor-Management Advisory Committee shall also be bound by this procedure with respect to disputes within its defined scope.~~

Sample resolution

RESOLUTION NO. - AUTHORIZATION TO ENTER INTO AN AGREEMENT WITH THE
GREATER TOMPKINS COUNTY MUNICIPAL HEALTH
INSURANCE CONSORTIUM

#6

WHEREAS, the Tompkins County Council of Governments (TCCOG) is comprised of all the municipalities in Tompkins County, and

WHEREAS, _____ (name of municipality) is a member of the Tompkins County Council of Governments (TCCOG), and

WHEREAS, health care costs for Tompkins County and other local governments have been increasing each year at rates much higher than inflation, which can be addressed by pooling our buying power,

WHEREAS, in 2007, the County, on behalf of TCCOG, accepted an incentive grant award under the New York State Shared Municipal Services Program to assist the municipalities in Tompkins County to create a local municipal health care consortium, and

WHEREAS, the Greater Tompkins County Municipal Health Insurance Consortium developed health benefits coverage for all participating municipalities with the intent of providing a net savings to the taxpayers of Tompkins County, a goal the _____ (name of municipality) supports, and

WHEREAS, TCCOG encourages the signature of an inter-municipal agreement by TCCOG members, and

RESOLVED, on recommendation of the _____ Committee, the Chief Elected Official of _____ (name of municipality) is hereby authorized to execute a municipal cooperative agreement effective April 1, 2010, with the Greater Tompkins County Municipal Health Insurance Consortium for the New York State Shared Municipal Services Program.

Special note: In June-August 2009, municipalities passed a similar resolution. However, most resolutions included the condition that the agreement could only be signed as written on that date. The Consortium has revised the agreement language to comply with the intent of the New York State Insurance Department's Article 47 law, which governs municipal health consortiums.

The substantive change to the agreement is the inclusion of a union/labor representative as a voting member of the Consortium's Board of Directors.