

GREATER

**TOMPKINS COUNTY MUNICIPAL
HEALTH INSURANCE CONSORTIUM**

Municipalities building a
stable insurance future.

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**Greater Tompkins County Municipal Health Insurance Consortium
Board of Directors MINUTES
November 18, 2010
Old Jail Conference Room**

Approved 2/24/11

Agenda ****

1. Approve October minutes (VOTE)
2. Appoint Appeals Board (VOTE)
3. Select Errors/Omissions or Public Officers Insurance (VOTE)
4. Sign contracts for ancillary benefits (VOTE)
5. Joint Committee update
6. Sign contract for Consultant (VOTE)
7. Staffing discussion
8. Resolution to conduct 2011 organizational meeting & meeting schedule (VOTE)
9. Equal or better discussion

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 Ulysses- Lucia Tyler, Town of Enfield-Stephanie Gaynor, Town of Ithaca – Herb Engman,
Village of Groton- Chuck Rankin, Village of Cayuga Heights – Kate Supron, Village of Trumansburg-
Rordan Hart

Union Representative:

CSEA - Chantalise DeMarco, President

TC3 Professional Admin. Assoc. - Darlene Finn, President

Absent:

Town of Groton, Village of Dryden- Charles Becker

In attendance:

Locey & Cahill- Steve Locey

County - Joe Mareane, David Squires, and Jackie Kippola; City of Ithaca – Steve Thayer

TC3 – Sharon Dovi, CSEA – Margaret Lloyd

The meeting began at 5:30 pm.

Consortium Members:

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1. Approve October minutes (VOTE)

Motion: Don Barber

Seconded: Kate Supron

Voted unanimously in favor of minutes as presented.

2. Appoint Appeals Board (VOTE)

The board reviewed a resolution presented. Don Barber asked for volunteers to serve on the Board of Appeals, and he expressed hope that it be someone with experience with human resources and labor. A member asked for suggestions. Margaret Lloyd stated the labor group expects to appoint the labor representatives to the Consortium on December 15th. It was suggested that Charlie Becker has experience and he would be a good fit. Anita Fitzpatrick was nominated to the Board, and she accepted. Chantalise DeMarco was nominated, and she accepted.

Motion: Don Barber

Seconded: Chuck Rankin

Voted unanimously in favor of Charlie Becker, Anita Fitzpatrick, and Chantalise DeMarco to serve on the Board of Appeals of the Consortium.

3. Select Errors/Omissions or Public Officers Insurance (VOTE)

Steve Locey explained that he and Jackie Kippola had a conference call with both the insurance agent and insurance company. There were several exposures that the two policies cover.

Jackie explained that there are two distinct kinds of exposures to the consortium. The first exposure is if the Consortium or its board members create policies that are invalid, inappropriate, inadvertently containing errors, the Public Officers Insurance would respond.

The second exposure is that of a medical exposure. While Excellus negotiates what doctors are in our network, conceivably, the Consortium could be sued for the actions (likely negligent) of a doctor. Even though the Consortium is "once removed" from the doctor selection, the Consortium could be named, for example, in a wrongful death lawsuit due to the actions of a doctor since the Consortium selected Excellus.

In the case of both policies, as long as each Board member is operating in the capacity of a Consortium Board member, the Board member has protection within each policy.

In the resolution, amend the resolved to name Darwin Insurance Company where the Consortium purchases this insurance.

AUTHORIZATION TO PURCHASE ERRORS AND OMISSIONS INSURANCE, AND PUBLIC OFFICERS LIABILITY INSURANCE:

WHEREAS, the desire of the Board of Directors is to ensure liability coverage for the Consortium, the Board of Directors personally and professionally, and the participating municipalities; and

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WHEREAS, the Consortium received an affordable quote for an Errors and Omissions Insurance policy, which provides coverage for potential lawsuits arising out of medical malpractice; and

WHEREAS, the Consortium received another affordable quote for a Public Officers Insurance Policy, which provided coverage for potential lawsuits arising out of the Board's policies, procedures, and practices as it establishes medical plans; now therefore be it

RESOLVED, that the Consortium shall purchase insurance coverage for both Errors and Omissions Insurance and Public Officers Insurance for the period of January 1, 2011 through January 1, 2012, from the Haylor, Freyer and Coon, Insurance Agency and Darwin Insurance Company.

Motion: Don Barber

Seconded: Kate Supron

Voted unanimously in favor of the resolution as presented with the amendment.

4. Sign contracts for ancillary benefits (VOTE)

Steve explained that he worked with the Teamsters to provide equal to or better benefits, but they were unwilling to provide the benefit to the Consortium. The legal package from the Upstate Fund would cost approximately \$20 per year more than the Teamsters legal plan. The vision and dental benefits from CSEA Benefits Fund was about the same. He thought that we have a very competitive package.

He underscored the fact that the ancillary benefits are available to the entire consortium, but currently only provided by 3 municipalities. All others must negotiate it in labor agreements.

APPROVAL OF INCLUSION OF ANCILLARY BENEFITS

WHEREAS, the Consortium has established provisions for health insurance coverage and prescription drug coverage, and

WHEREAS, some municipalities within the Consortium currently offer other benefits to their employees and retirees known as ancillary benefits, which include certain coverage for dental, vision, life, disability and accidental dismemberment, and legal services,

NOW, therefore be it

RESOLVED, that the Consortium agrees to include those ancillary benefits on the menu of options available for selection when negotiated in labor and bargaining unit agreements.

Motion: Don Barber

Seconded: Kate Supron

Voted unanimously in favor of the ancillary benefits plan as presented.

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5. Joint Committee(on Plan Structure Design) update

Don mentioned that not all municipalities have appointed representatives to the Joint Committee, and those who have not are urged to do so. Chantalse reported that the next meeting of the labor units will be either December 14th or 15th. The Joint Committee should meet early in January. There was discussion about if the unions or the entire group would elect the two labor representatives. Labor will nominate 2 individuals to the board, and the labor will choose chair, and the Joint Committee must vote. The Joint Committee is working on bylaws.

The Joint Committee meeting would be luncheon at noon on January 6, 2011 at the Public Library.

6. Sign contract for Consultant (VOTE)

Don described the process of establishing a committee to review RFPs. Four responses were received and reviewed, and the Locey & Cahill proposal rose to the top. Mary Ann pointed out that Locey & Cahill does not sell insurance and does not have that conflict of interest as others did. The proposal from Locey & Cahill is within the Consortium's budgeted amount.

AWARD OF CONTRACT – CONSULTING SERVICES FOR CONSORTIUM

WHEREAS, the Consortium requires ongoing consulting services to continue operations; and

WHEREAS, the consultant shall provide services such as establishing a budget, filing periodic reports, calculating premium equivalents, and preparing a variety of internal reports; and

WHEREAS, the Consortium issued a Request for Proposals for consulting services, and four proposals were received and reviewed; now therefore be it

RESOLVED, that the Consortium selects the consulting firm of Locey & Cahill, LLC., of Syracuse to provide consulting services for the period of January 1, 2011 through December 31, 2012, with the option to renew for three additional one year terms.

Motion: Don Barber

Seconded: Mary Ann Sumner

Voted unanimously in favor of appointing Locey & Cahill as consultant to the Consortium beginning January 1, 2011.

7. Staffing discussion

Anita described the survey that the County, City, and Town of Ithaca HR staff reviewed and circulated. The question given to smaller municipalities was about their desire to enter additions and deletions for coverage for themselves, or if they would like that duty performed by a staff person at one of the bigger municipalities. The consensus was that the smaller municipalities were content doing it themselves.

David Squires explained that Excellus gave his office a roster in October, and that is how he will bill each municipality based on that roster. The municipalities should double check their bills for up-to-date roster information.

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8. Resolution to conduct 2011 organizational meeting & meeting schedule (VOTE)

Motion: Mary Ann Sumner

Seconded: Laura Shawley

The Consortium Board of Directors 2011 Schedule unanimously approved:

February 24

April 28

June 23

Aug 25th

Oct 27

Dec 15

9. Equal or Better Discussion

Mary Ann noted that she and the Town Board has steadfastly told the Town employees that the benefits are equal or better. She asked for commitment from the Consortium to keep the same commitment. There was a general consensus from the Consortium that equal to better benefits would be offered. It was noted that the Teamsters description of coverage is very brief and difficult to attain equal to or better, or even dispute.

10. Adjournment

The meeting adjourned at 6:37 pm.

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