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**TOMPKINS COUNTY MUNICIPAL  
HEALTH INSURANCE CONSORTIUM**

Municipalities building a  
stable insurance future.

125 East Court Street  
Ithaca, NY 14850  
607-274-5590

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## AGENDA

Greater Tompkins County Municipal Health Insurance Consortium  
November 18, 2010 5:30 – 7:30  
Old Jail (free parking in municipal lots after 5:00 pm)

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

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**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 ~  
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**Greater Tompkins County Municipal Health Insurance Consortium  
Board of Directors MINUTES  
October 28, 2010  
Old Jail Conference Room  
Agenda \*\*\*\***

draft

1. May 27<sup>th</sup> minutes, September 23<sup>rd</sup> minutes VOTE
2. Ancillary benefits - VOTE
3. Appeals process – Board elections
4. Appoint Nominating Committee for 2011 officers
5. Administration person
6. Errors and Omissions insurance vs. Directors and Officers insurance
7. Roll out plans
8. MEDCO and Excellus communication links
9. Consultant RFP update – responses due Nov. 1st
10. Joint Committee's organizational meeting

***Present:***

***Municipality Representatives:***

City of Ithaca – Carolyn Peterson, County of Tompkins – Steve Estes  
Town of Caroline - Don Barber, Town of Danby-Laura Shawley, Town of Ithaca - Judith Drake,  
Town of Ulysses- Lucia Tyler, Town of Dryden - Mary Ann Sumner Village of Cayuga Heights –  
Kate Supron, Village of Groton- Elizabeth Conger, Village of Trumansburg- Deb Nottke (proxy)

***Union Representative:***

CSEA - Chantalise DeMarco, President & Margaret Lloyd, Health Benefits Specialist  
Ithaca Professional Firefighters – George Apgar & David Teeter

***In attendance:***

Locey & Cahill- Steve Locey , County – Marcia Lynch, City – Steve Thayer TC3 – Sharon Dovi

***Absent:***

Town of Groton-Glenn Morey, Town of Enfield-Herb Masser, Village of Dryden- Charles Becker,  
TC3 Professional Admin. Assoc. - Darlene Finn, President, TC3 Professional Admin. Assoc.- Kate  
Nagle, LRS

***Welcome Agenda***

Chair Don Barber called the meeting to order at 5:40 pm.

Don Barber thanked everyone for participating in the press conference held earlier. There is still a lot of work to do to get the Consortium operating on January 1.

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**1. Approval of Minutes –  
May 27, 2010-**

Discussion about the Disclaimer that is in all the minutes, which it was decided can be removed from all minutes.

Motion made to approve May 27, 2010 minutes by: Elizabeth Conger    Seconded: Deb Nottke  
Carolyn Peterson recommended minor clarifying amendments.

Approval of Minutes as amended: Vote: 9-0    Unanimously Approved

**September 23, 2010-**

Motion made to approve September 23, 2010 minutes by: Don Barber

Seconded: MaryAnn Sumner    Vote: 8-0 1 abstention-Elizabeth Conger - Motion approved

**2. Ancillary Benefits**

Steve Locey explained that CSEA is waiving the requirement to have a municipality offering the highest level of benefits in order for the Consortium to be able to offer the highest level of dental, vision and legal. Mr. Locey passed out a side by side comparison for vision and legal and cost comparison for all three ancillary benefits. The allowance information for dental was not available from Teamsters, so a side by side comparison could not be completed. This impacts Towns of Caroline and Dryden and the Village of Cayuga Heights.

Life Insurance, Accidental Death and Dismemberment (AD& D) and disability is being quoted by Haylor, Freyer and Coon Inc. (HF&C) as they are the provider for the Town of Ithaca. The Town of Ithaca is being added to the quote to help improve the numbers of participants. A conference call with HF&C, Inc was postponed, so the information on these benefits is not available yet. Steve Locey feels confident that the quotes and coverage for the Life, AD& D and disability will be comparable to the Teamsters' plan.

Cost comparisons show:

Dental: CSEA was a slight decrease in premiums over Teamsters.

Vision: Teamsters was less than the CSEA premiums.

Legal: CSEA was a substantial decrease in the premiums. However, CSEA's benefit is a lesser benefit than what Teamsters' benefit is.

Just based on Dental and Vision the CSEA plan is a little less expensive. The caveat is that the benefits are not an equal to as a full comparison could not be completed on dental. Dental insurance is based on allowances paid per procedure, which Teamsters in not willing to provide to Locey and Cahill. What the allowance amount is- is an important element to making a comparison for dental insurance. CSEA's rates are based on a July 1<sup>st</sup> to June 30<sup>th</sup>, so the rates need to be adjusted for 6 months of one year and 6 months of the following year. The Legal Plan coverage was briefly discussed. Steve Locey did express that Teamsters did turn the Consortium down on providing the ancillary benefits to the Consortium.

The intent is to have all the rest of the ancillary benefits through HF&C wrapped up soon, so those negotiating with Teamsters can complete the discussion on those issues. MaryAnn Sumner did express that the census numbers on the summary are not correct for Dryden. It will be either 17 or

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34 depending on the bargaining unit negotiations. Steve Locey will update the summary comparison with the correct number.

Following resolution Moved by: Mary Ann Sumner      Seconded: Laura Shawley

### **RESOLUTION- 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.

Judy Drake asked about plan descriptions and contracts that will need to be approved by the Consortium. Steve Locey explained that there are plan designs that will need to be completed for each benefit and accepted by the BOD. In addition, a contract with CSEA and the Consortium will need to be approved of. The intent is to have these ready for the November meeting.

Vote: 9-0 Unanimously approved

### **3. Appeals Process- Board Elections**

Don Barber explained that at the last meeting we started discussing the need for an appeals process. Draft language prepared by Locey and Cahill was passed out. An appeals process is a requirement by the NYS Insurance Department and Article 47. Examples of different kinds of issues that may come to the appeals committee were explained. Typically the committee would not need to meet often. Steve Locey went over the process of what would occur if an appeal made its way to the consortium's appeals committee – as outlined in the handout. A committee must be established so input was asked for regarding whether it should be the Executive Committee or a separate committee. At least three, but not more than five members, would be an appropriate size for the committee. Firefighter's unit representatives asked if this appeals process would change how the appeals are currently handled by the City's appeals process. Steve Locey explained that for the City it would add an additional appeals opportunity to what they currently have.

Don Barber expressed that the executive committee would not be the best choice, since it may be helpful to have members with medical or insurance experience. There was concern about a municipal official viewing a claim of one of their staff members. Steve Locey explained that the identifying information is redacted before it would go to the Appeals Committee.

Don Barber explained that the decision doesn't have to be finalized today, but would need to be established before January 1, 2011. At the November meeting suggestions for committee members will be considered for appointment. It was questioned whether an arbitration process is the best way to handle a final resolve. An example was given regarding the cost to take an issue through the courts that was more costly than the amount of the original issue. Therefore, Arbitration is a more cost effective way to resolve an issue.

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#### **4. Appoint Nominating Committee for 2011 Board–**

Don Barber explained that the Municipal Cooperative Agreement (MCA) details that the Board of Directors (BOD) slate is to be voted on by the end of the year. Those volunteering to serve on the nominating committee are: Mary Ann Sumner, Laura Shawley and Kate Supron.

The MCA details that the Annual meeting is to be held in October between the 1-15<sup>th</sup>, which has already passed this year. This discussion led to the need to change the MCA. A draft resolution will be presented at the November meeting to change the MCA Officer section and allowing for appointments to occur at an Organizational Meeting held in January.

#### **5. Discuss Administration Person**

This is being discussed further by the City and Town of Ithaca and County. A proposed job description was sent out by Jackie Kippola that will be reviewed by those entities. It does not seem that there will be a need to hire an outside person to accomplish this function. This will be discussed further at the November meeting.

#### **6. Errors and Omissions insurance vs. Directors and Officers insurance**

As Steve Locey wasn't able to conference call with HF&C, the information for this topic will need to be postponed to November.

#### **7. Roll out plans**

Meeting dates for informational sessions have been sent out to the municipalities. Beth Miller, Excellus and Gina Wiseman, Medco will be attending to provide information on communication, websites, plans and general information about the consortium. Dryden asked for a new side-by-side comparison, since the one on the website creates more questions than answers.

Steve Thayer reported that they met with Excellus and Medco and they were told that cards should be mailed out 7-10 days prior to the end of the year. There are changes to the plan documents being made due to the Health Care Reform Act. Those changes do need to be approved by the NYSID. Model language provided by NYSID is being used, so there shouldn't be any reason approval would be held up. Once the final document has been received they will need to be printed and sent to participants. Electronic copies will be provided to municipalities to speed up the time frame in getting out an official copy of the complete medical plan documents.

#### **8. MEDCO and Excellus communication links**

Medco information should be available for the staff. Phone numbers, websites, and direct access. There was concern about the prescription formularies for Medco to be easily accessible to everyone. Just the use of the online version is not going to meet the needs of all users. A date for a meeting for benefits administrators is still going to be arranged with Excellus and Medco.

#### **9. Consultant RFP update – responses due Nov. 1st**

The contract with Locey and Cahill ends once the consortium starts on January 1<sup>st</sup>. The responses to the RFP are due on November 1<sup>st</sup>, so that committee will meeting to go over the RFP's.

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**10. Joint Committee’s organizational meeting**

Chantalise DeMarco explained that the labor group met today and scheduled another meeting for November 16<sup>th</sup>. There will be information to present to the BOD at the next meeting on the one appointment and by-laws for the committee. The Chair (a labor representative) will be voted on by the entire committee once it is operating.

**Adjournment :** The meeting adjourned at 6:43 p.m.

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**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

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 provides 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.

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## **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 and 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.

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## **ESTABLISH 2011 ORGANIZATIONAL MEETING AND 2011 BOARD OF DIRECTORS MEETING SCHEDULE**

**WHEREAS, the Consortium must conduct an ANNUAL organizational meeting for the purpose of appointing a chair, vice chair, treasurer, fiscal officer, and secretary, and**

**WHEREAS, the Consortium must make committee appointments and create a meeting schedule for the upcoming year,**

**NOW, therefore be it resolved, that the Greater Tompkins County Municipal Health Insurance Consortium shall hold it's annual organizational meeting in January of that year and**

**BE IT RESOLVED that the 2011 organizational meeting of the Greater Tompkins County Municipal Health Insurance Consortium shall be on January 13, 2011, and**

**FURTHER RESOLVED, that the 2011 Board of Directors meeting schedule shall be as follows:**

**February 24, 2011**

**April 27, 2011**

**June 22, 2011**

**August 24, 2011**

**October 27, 2011**

**December 15, 2011**

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**AUTHORIZATION TO EXECUTE AGREEMENTS WITH THREE PROVIDERS FOR THE  
INCLUSION OF ANCILLARY BENEFITS**

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WHEREAS, certain members of the Greater Tompkins County Municipal Health Insurance Consortium belong to the Teamsters' Union, and

WHEREAS, not only does the Teamsters' Union coverage provide health insurance and prescription drugs, but it also includes within its package benefits known as ancillary benefits, and

WHEREAS, those ancillary benefits include certain insurance coverage for dental, vision, life, accidental death and dismemberment (ADD), disability, and legal resources, and

WHEREAS, the Consortium wishes to include like-coverage for Consortium members' employees currently covered by the Teamsters' Union and procured the coverage from three providers, now therefore be it

RESOLVED, that the Consortium Chair is authorized to sign agreements with providers as follows:

- CSEA Benefits Fund (for dental and vision);
- Haylor, Freyer, & Coon through the Unum Insurance Company (for life, ADD, and disability);
- Upstate Union Health & Welfare Fund's Legal Benefit Plan (for legal).

FURTHER RESOLVED, that while three of the municipalities within the Consortium have provided this coverage through contract negotiations, it is understood that all other bargaining units must negotiate, through labor contract negotiations, for the inclusion of ancillary benefits.