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Miranda Bergmeier

From: Miranda Bergmeier
Sent: Monday, December 05, 2016 9:48 AM
To: 'claudette brochu'
Cc: David Ormiston (DOrmiston@norwich.vt.us)
Subject: RE: budget info

Good morning, Claudette,

I received your email and forwarded it to David Ormiston. You are welcome to raise your concerns during the public comment portion of this week's Selectboard agenda (December 7th), and I will add your email to the agenda and information packet for the December 14th meeting. Your email is not part of the packet for this week's meeting because it was received too late for inclusion in that packet.

Best regards,
Miranda

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Please note that any response or reply to this electronic message may be subject to disclosure as a public record under the Vermont Public Records Act.

From: claudette brochu [<mailto:cbrochu30@gmail.com>]
Sent: Sunday, December 04, 2016 11:16 PM
To: Miranda Bergmeier
Subject: budget info

Enclosed you will find information and questions from me. Specifically, I have re-formatted information on the health insurance plans provided by Mr. Ormiston. I look forward to attending the next SB meeting.
Claudette Brochu
714 Upper Turnpike

To the Selectboard:

I have re-formatted the health insurance information provided to you by Mr. Ormiston (SB packet dated 11/10/16). Because I do not want this message to be 10 pages long, I have opted to only include information on the BCBS Exchange Gold, Silver and Bronze Plans. However, with the exception of Platinum Plans and certain Gold Plans, it appears that the town is funding 100%+ of healthcare for town employees. Mr. Ormiston has stated at the SB meeting that employees are sharing in the cost of healthcare. From the material I have gathered, this is not the case. I have also attempted to obtain historical information on what percentage of health insurance the town has been covering for town employees without success. Unfortunately, when I log onto the VTHealthConnect website, the only plans I have to view are single plans, otherwise I would have attempted to provide detail on deductibles, prescription drug costs, out of pocket expenses, etc.

I have attempted to obtain (from the Norwich website) details of employment contracts and health care plan information. Specifically, I have been looking for details of the STEP program and health care plans. Specifically, what is the percentage of a STEP increase? I have not found any information.

I have also not found any information on the percentage paid (if any) by employees for short term and long term disability insurance as well as the amount of life insurance the town funds for each employee.

In my 40 years of work experience, with the exception of my time in the military, I have been expected to pay part of the costs of health, short term and long term disability insurance. Set amount of life insurance have always been covered by my employers but generally, the life insurance policies were not generous.

If the SB is serious in its attempts to level fund the budget, the current benefit package is one place to start. I am not suggesting slashing the benefit package, just advocating for adjustments in benefits that are more in line with area businesses.

BCBS Exchange Gold Plan

	Monthly charge by VTConnect	Town monthly payment	\$\$ to HRA paid by town
Single	603.29	653.12	597.90
Couple	1206.58	1146.23	(724..20)*
Parent + child(ren)	1164.35	1127.52	(442.02)*
Family	1695.24	1649.25	(551.88)*

*Does this mean we are NOT paying into HRA plan?

BCBS Exchange Silver Plan

	Monthly charge by VTConnect	Town monthly payment	\$\$ to HRA paid by town
Single	520.92	647.87	1523.34
Couple	1041.84	1135.78	1127.28
Parent + child(ren)	1005.38	1117.39	1344.06
Family	1463.89	1634.51	2048.58

BCBS Exchange Bronze Plan

	Monthly charge by VTConnect	Town monthly payment	\$\$ to HRA paid by town
Single	442.96	640.31	2398.14
Couple	885.92	1120.62	2876.28
Parent + child(ren)	854.91	1102.80	3032.40
Family	1244.72	1613.27	4506.78

BCBS Exchange Platinum Plan

	Monthly charge by VTConnect	Town monthly payment	\$\$ to HRA paid by town – per year*
Single	686.76	651.99	(417.30)
Couple	1373.52	1143.97	(2754.60)
Parent + child(ren)	1325.45	1125.34	(2401.38)
Family	1929.80	1646.09	(3404.58)

*numbers in parentheses () are yearly amounts paid by employees