



## Fairhaven Board of Selectmen

Meeting Minutes  
November 4, 2019

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2019 DEC -5 A 10:13

FAIRHAVEN,  
MASS.

Present: Chairman Charles Murphy, Vice Chairman Robert Espindola, Town Administrator Mark Rees and Administrative Assistant Vicki Paquette.

Absent: Selectman Daniel Freitas

Chairman Murphy called the meeting to order in the Town Hall Banquet Room at 6:36 p.m.

The meeting was recorded by Cable Access.

### MINUTES

Mr. Espindola made a motion to approve the Open Session minutes of October 7, 2019. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to approve the Executive Session minutes of October 7, 2019. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to approve the Open Session minutes of October 16, 2019. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to approve the Executive Session minutes of October 16, 2019. Mr. Murphy seconded. Vote was unanimous. (2-0)

### TOWN ADMINISTRATORS REPORT

Mr. Rees updated the Board:

FY20 New growth has been certified at \$229,846, \$79,846 above the budgeted amount of \$150,000.

On the recommendation of Conservation Agent/Sustainability Officer Whitney McClees, Mr. Rees signed a two year contract for electricity purchases with Power Options/Constellation for \$0.9550/kWh which is 0.0182/kWh below the blended Eversource Commercial Rate of \$0.1137/kWh.

To begin addressing HVAC concerns at the Council on Aging/Recreation building, the town will be entering into a contract with Araujo Brothers Plumbing and Heating, Inc. in the amount of \$213,100 to begin upgrading and replacing various components of the HVAC system. Additional funds will be requested at the May 2019 Town Meeting to complete the necessary work.

Dr. Baldwin and Mr. Rees will be signing the contracts to install solar panels on Wood and East Elementary School subject to the November 12, Special Town Meeting authorizing the PILOT agreements.

Mr. Rees attended a pre-planning meeting for the Special Town Meeting on Monday, November 4, 2019

### **COMMITTEE LIASON REPORTS**

Mr. Espindola said the Dog Park Study Committee chair met with the Planning Director to look over the possible dog park sites that have been looked at.

Mr. Espindola said the Broadband Study Committee received 3 Requests for Proposals for the Broadband Feasibility Study and will meet next week to discuss them.

Mr. Espindola said he met with SRPEDD

### **MASS CULTURAL COUNCIL**

Mr. Rees told the Board this is a routine contract between the town and the State that provides funds to the Fairhaven Cultural Council.

Mr. Espindola made a motion to authorize the Town Administrator to sign on behalf of the Board of Selectmen for the FY20 Mass Cultural Council contract. Mr. Murphy seconded. Vote was unanimous. (2-0)

### **HOPPY'S LANDING BRUSH**

Marine Resources Committee Chairman Frank Coelho and Harbormaster Tim Cox met with the board to request permission to go before the Conservation Commission to apply for the necessary permits to cut the brush at Hoppy's Landing. Mr. Espindola made a motion to authorize the Harbormaster permission to file the necessary paperwork with the conservation commission to cut the brush at Hoppy's Landing. Mr. Murphy seconded. Vote was unanimous. (2-0)

### **CAROUSEL SKATING CENTER**

Mr. Rees told the Board that Carousel Skating Center is looking for a temporary extension of their operating hours on Saturday, November 9, 2019 from 10:00 pm to 1:00 am. Mr. Espindola made a motion to approve the temporary extension of hours for Carousel Skating Center on November 9, 2019. Mr. Murphy seconded. Vote was unanimous. (2-0)

### **MEDICARE BUY IN PROGRAM**

Mr. Rees explained to the Board that this was discussed in executive session at a previous meeting. There are currently 18 former employees who cannot be covered on Medicare due to

changes in the law when they retired. The Town had Cook and Company research a cost analysis to see if it was cost effective to pay for the 18 people to go on Medicare buy in program. It was determined that it is more cost effective for the Town to cover the costs for these individuals to sign onto Medicare rather than be covered under the Town's health insurance plan which is a much higher expense. (Attachment A)

Mr. Espindola made a motion to approve the adoption of the Medicare buy in program. Mr. Murphy seconded. Vote was unanimous. (2-0)

### **MEDEX RATES FOR 2020**

Mr. Rees explained that for the third year in a row there had not been an increase in the rates for Medex, unlike the Town's insurance program that saw a 12% increase last year. Mr. Espindola made a motion to approve the new rates for Medex for 2020. Mr. Murphy seconded. Vote was unanimous. (2-0) (Attachment B)

### **POLICE COLLECTIVE BARGAINING AGREEMENT**

Mr. Rees reminded the Board that they had previously voted this by roll call vote in Executive Session to enter into a three year agreement with the Police Union. Mr. Espindola made a motion to approve the Police Collective Bargaining agreement. Mr. Murphy seconded. Vote was unanimous. (2-0)

### **PRIZE-A-PALOOZA**

Kristen Lancaster met with Board to talk to the Board about the annual Priza-a-Palooza family friendly event that supports the Neediest Families Fund and to invite the Board to be "celebrity bartenders."

### **OVERLOOK LANE POLE LOCATION**

Mr. Rees told the Board this is a routine matter, all abutters have been notified and the Board of Public Works has already approved the pole location. Lauren Francis, owner of the property, told the Board once the Pole is moved the wires for Overlook Lane will be underground. Mr. Espindola made a motion to approve the pole location at Sconticut Neck Road and Overlook Lane. Mr. Murphy seconded. Vote was unanimous. (2-0)

### **PEOPLES LIQUOR STORE CHANGE OF MANAGER**

Vice President of Marketing Mr. Craig Power and Store owner John Haronain met with the Board for a change of manager for People's Liquor Store d/b/a Douglas Wine and Spirits. Mr. Power explained to the Board that Mr. Haronian has many years' experience and is TIPS

certified. There is also 2 full time managers on staff at the store as well as a scanner for IDs. Mr. Espindola made a motion to approve the change of manager for People's Liquor Store d/b/a Douglas Wine and Spirits. Mr. Murphy seconded. Vote was unanimous. (2-0)

### **ATLAS TACK UPDATE**

Town Counsel, Tom Crotty updated the Board regarding the Atlas Tack property, explaining that the Environmental Protection Agency (EPA) has sent notice to the owners stating that they must decide what they will be doing with the property, to date there has been no response. If the owners decide to sell, they would have to split the money 3 ways, dividing the money between the Town, the EPA and the Department of Environmental Protection (DEP). Attorney Crotty told the Board there are options; they can decide on either foreclosure for nonpayment of taxes or have the EPA force compliance with the Superfund regulation through the courts. Foreclosures takes several years and once the town takes ownership there may not be any interest in the property and if the Town were to take ownership of the property now the town is responsible for any future cleanup if the EPA standards change and it is determined that the land is still dirty, so there is a risk in keeping it. The town could get the EPA to move on this but the process is slow. Attorney Crotty suggested the Town work with the EPA and revisit this issue in a few months. Mr. Crotty said there are companies that specialize in receivership and would act as manager on behalf of Atlas Tack. Selectmen discussed possible uses for the property from demolition of the building and dividing up the land for multiple uses. Mr. Rees will send a letter to the EPA with copies to the Legislatives requesting that they compel Atlas Tack to adhere to superfund cleanup regulation.

### **TOWN HALL HANDICAP ACCESS REPORT**

Architect Joe Booth met with the Selectmen to give an update on the idea of moving some offices and creating handicap access for the main lobby of town hall. Mr. Rees reminded the Board that at their last meeting the employees of town hall had submitted their suggestions for moving some offices. Mr. Booth felt the ideas submitted by the employees allowed for moving the office spaces and not spending a large amount of money and changing the architecture of the building. Mr. Booth discussed a preliminary design for a chairlift to be installed in the mezzanine to make the Town Clerk and the Town Collector's office handicap accessible. The Board will present the chairlift design at Town meeting and will be asking for \$140,000 to complete the project.

### **FY21 GOALS AND OBJECTIVES**

Mr. Rees told the Board he received some commentary after the Goals and Objectives workshop and has updated the information with the edits. He suggested the Board table this until Selectman Freitas is present to vote. (Attachment C)

## **PREPARATION FOR TOWN MEETING**

The Board voted on the articles in preparation of the November 12, 2019 Special Town Meeting as follows:

Mr. Espindola made a motion to recommend approval of Article 1: Funding of Police Department Contract. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to recommend approval of Article 4 not to exceed \$140,000: Q. Town Hall Handicap Access. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to recommend approval of Article 9 not to exceed \$65,000: Funding for Municipal Broadband Network. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to recommend approval for East Fairhaven Elementary School for \$5777 for 20 years on Article 17: Agreements for Payment in Lieu of Taxes. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to recommend approval for Leroy L. Wood Elementary School for \$5847 for 20 years on Article 17: Agreements for Payment in Lieu of Taxes. Mr. Murphy seconded. Vote was unanimous. (2-0)

Mr. Espindola made a motion to recommend approval of Article 18: General By-Law: Demolition Delay. Mr. Murphy seconded. Vote was unanimous. (2-0)

## **CORRESPONDENCE**

Mr. Murphy read a letter from the Veterans Day Parade Committee requesting their participation in the annual parade. The Board and Mr. Rees will march in the parade on November 11, 2019.

Mr. Murphy read a letter from the Massachusetts Lottery commission noting that Fairhaven Gas Mini Mart at 130 Huttleston Ave will be eligible to sell the KENO to Go product. No action is necessary by the Board.

## **NOTES AND ANNOUNCEMENTS**

Mr. Espindola attended the Matthew Rodriquez 5K this past weekend.

Mr. Espindola said the bell at town hall will ring for the Bells of Remembrance at the 11<sup>th</sup> hour on Veterans Day, November 11, 2019 in honor of all US veterans.

Mr. Espindola and Mr. Murphy attended the Father's Day Road Race Banquet where over \$20,000 was given back to the community by the race organizers.

Mr. Murphy said he is honored to be on the Advisory Board for the new Aviation Program at the Greater New Bedford Regional Vocational Technical High School.

The Board will meet at 6:30 p.m. prior to the special town meeting on November 12, 2019 to go over any last minute motions for articles on the warrant.

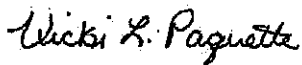
At 7:55 p.m. Mr. Espindola made a motion to adjourn to executive session not to reconvene into open session to discuss:

1. Acquisition of Real Estate – Public Safety, MGL Chapter 30A, Section 21(a) 6
2. Fairhaven v. Ristuccia – Causeway Property, MGL Chapter 30A, Section 21 (a) 6

Mr. Murphy seconded. Vote was unanimous. (2-0)

Roll Call Vote: Mr. Murphy in favor, Mr. Espindola in favor

Respectfully submitted,



Vicki Paquette  
Administrative Assistant  
(Approved 12/2/2019)

**Documents appended:**

**A: Medicare sample Letter**

**B: Medicare Rates**

**C: Goals and Objectives for FY21**



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selectmen@Fairhaven-MA.gov

## Attachment A

October 24, 2019

[Retiree Name]  
[Retiree Address]

Dear Mr. [Retiree],

Like many municipalities, the Town of Fairhaven is always evaluating the best way to provide comprehensive, affordable health plans to its active employees and retirees, and as the cost of healthcare continues to rise it has become even more important for us to explore new solutions.

We are pleased to let you know that the Fairhaven Board of Selectmen at their meeting on November 4, 2019 will be adopting a new program for retirees who are over age 65 and enrolled in one of our active employee health plans (Blue Cross Blue Shield of Massachusetts, HMO and PPO), because they didn't have enough quarters to qualify for Medicare. Through this program those retirees will have access to the same benefits as retirees who have Medicare and are enrolled in one of the Town's retiree health plan options. All retirees will now have the long-term protection of stable retiree benefits, and in most cases, a richer medical benefit at a lower premium.

You are receiving this letter because you have been identified as a retiree or the spouse of a retiree who qualifies for this new program because you are retired, over age 65, and due to no fault of your own, did not qualify for Medicare.

The Town of Fairhaven will be establishing a process to assist you with acquiring Medicare Parts A & B during Medicare's General Election Period (January 1 – March 31) and transferring you to our retiree plan options; (Blue Cross/Blue Shield Medex Supplemental). The Town of Fairhaven will reimburse you for your Medicare A premium and for any additional Medicare Part A or B penalties that may apply.

**Will I need to get Medicare Part A and B and enroll in a new health plan?**

Yes. You will need to go to Social Security and sign up for Medicare Part A & B, during the General Election Period, which ends on March 31<sup>st</sup>. Social Security will provide you with a letter containing your Medicare Part A & B effective date. Once you receive a letter containing your Medicare effective dates from Social Security, you will enroll in either the Blue Cross Blue Shield Medex by completing an enrollment form and returning it to the Town of Fairhaven Human Resources Office, 40 Center Street,

Fairhaven, MA. Your enrollment in the plan you choose will be effective July 1, 2020. You will receive your Medicare card from Social Security at a later date. You will not need to enroll in a stand-alone Prescription Drug Plan, as Medex includes prescription drug coverage.

**I was told that there is a cost associated with Medicare Part A and Part B. Is that true?**

Yes. Medicare will bill you for the Medicare Part A and B premium and penalties. The Town of Fairhaven will reimburse you the monthly cost of the Medicare A premium and penalty and the Medicare B penalty. You will only be responsible for the Medicare B premium (typically \$135.50 per beneficiary, per month) and your contribution to the Medex premium.

\*Your monthly contribution for the BCBS Medex plan with PDP would be \$130.00/month.

**Can I opt-out of this program?**

All Town of Fairhaven retirees and covered spouses of retirees, over the age of 65 and currently enrolled in the BCBS HMO or PPO plans must enroll in Medicare and switch to Medex, effective 7/1/2020. Pending acceptance of the Medicare buy-in program at the November 4, 2019 meeting of the Board of Selectmen, there will be no "opt-out" provision. Please know that the Town of Fairhaven carefully considered this new program and believes most retirees will benefit from having a richer health plan at a lower cost.

**Where can I get more information?**

Please attend our informational meeting on October 31, at 10 am at the Fairhaven Town Hall, in the first floor Banquet Room. Representatives from the Town of Fairhaven, Cook & Company, and Blue Cross Blue Shield will be there to provide you with an overview of the new program and retiree health plan options. They will also be available to answer any questions you may have. In between now and the meeting, or if you cannot make the meeting feel free to call the Benefits Coordinator, Paula Medeiros (508-979-4023 ext. 150) or the Human Resources Director, Anne O'Brien (508-979-4023 ext. 149) with any questions

Thank you.

Sincerely,

Mark H. Rees  
Town Administrator

Cc: Board of Selectmen  
Dr. Robert Baldwin, School Superintendent





# HEALTH PLAN RENEWAL WORKSHEET

TOWN OF FAIRHAVEN - MEDEX

FOR THE PERIOD OF JANUARY 2020 THROUGH DECEMBER 2020

	LAST 12 MONTHS	INCREASE %	RENEWAL PROJECTION
PAID CLAIMS	403,763	3.4%	417,491
PDP PREMIUM	549,235	3.5%	569,119
ADMIN FEE	85,875	1%	87,729
OTHER COSTS	111		0
TOTAL	1,038,984		1,074,339
TRUST CONTRIBUTION	1,121,900	0%	1,131,000
SUB. TOTAL	82,916		56,661
IBNR	28,263		29,224

	ORIGINAL PROJECTION	RENEWAL PROJECTION
HEAD COUNTS	IND 288	IND 290
FUNDING RATES	\$325.00	0% \$325.00
PDP Rate	\$158.02	\$163.54

BCBS RECOMMENDED  
RATE  
\$336.20

10/4/19



We know your retirees are important to you. Blue Cross Blue Shield of Massachusetts is confident that we offer your retirees a broad range of Medicare plans that not only provide exceptional benefits and service, but also are also competitively priced.

At Blue Cross, we work hard to always put our members first

### **Town of Fairhaven PDP Renewal**

**2020 PDP Renewal Rate - Option 26- \$10/\$20/\$35- \$20/\$40/\$70 \$163.54**

#### ***Medicare Part D Coverage Limit Changes***

	<b>2019 (this year)</b>	<b>2020 (next year)</b>
<b>Initial Coverage limit</b>	During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost (refer to your <i>Evidence of Coverage</i> ). Once you have paid <b>\$5,100</b> out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).	During this stage, the plan pays its share of the cost of your drugs and you pay your share of the cost (refer to your <i>Evidence of Coverage</i> ). Once you have paid <b>\$6,350</b> out-of-pocket for Part D drugs, you will move to the next stage (the Catastrophic Coverage Stage).
<b>Catastrophic Coverage</b>	During this stage, you pay <b>\$3.40</b> copay for a generic drug or a drug that is treated like a generic; or <b>\$8.50</b> copay for all other drugs.	During this stage, you pay <b>\$3.60</b> copay for a generic drug or a drug that is treated like a generic; or <b>\$8.95</b> copay for all other drugs.



## CHANGES TO YOUR 2020 BLUE MEDICARE<sup>RX</sup> FORMULARY (DRUG LIST)

Beginning January 1, 2020, your prescription drug coverage will change. Please review the following list to see if any of the medications you take will change tiers (cost more) or will no longer be covered.

### Comparison of 2019 to 2020 Select Formulary

3-TIER SELECT FORMULARY:					
MEDICATION	2019	2020	MEDICATION	2019	2020
FLUCONAZOLE	TIER 1	TIER 2	RESTASIS	TIER 2	TIER 3
HYDROCODONE-ACETAMINOPHEN	TIER 1	TIER 2	MIRTAZAPINE	TIER 1	TIER 2
TRAVATAN Z	TIER 2	TIER 3	LYRICA	TIER 2	TIER 3
BACLOFEN	TIER 1	TIER 2	YUVAFEM	TIER 2	TIER 3

2-TIER SELECT FORMULARY:					
MEDICATION	2019	2020	MEDICATION	2019	2020
FLUCONAZOLE	TIER 1	TIER 2	LACTULOSE	TIER 1	TIER 2
HYDROCODONE-ACETAMINOPHEN	TIER 1	TIER 2	MOMETASONE FUROATE	TIER 1	TIER 2
BACLOFEN	TIER 1	TIER 2	LOPERAMIDE	TIER 1	TIER 2
MIRTAZAPINE	TIER 1	TIER 2	BUSPIRONE HYDROCHLORIDE	TIER 1	TIER 2

MEDICATIONS NOT COVERED (ASK YOUR PROVIDER FOR A COVERED ALTERNATIVE)			
APRISO	TRANSDERM-SCOP	MESALAMINE DR	MEXILETINE HCL
ULORIC	AMLODIPINE-OLMESARTAN MED	MOVIPREP	DELZICOL

This list isn't all-inclusive, and formulary changes can occur throughout the year.

If you have questions about your Blue MedicareRx plan or changes to the formulary, please call Customer Care at 1-888-543-4917, 24 hours a day, 7 days a week. TTY/TDD users, call 711.

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**Account Name** Fairhaven, Town of  
**Account ID** 0275990  
**Policy Period** 1/01/2020 - 12/31/2020  
**Financial Arr.** Self Insured

**SIC Code** 9451  
**Broker/Consultant** Cook & Company Insurance Service  
**Sales Executive** Gabrielle Pitcher

	Current Expected Claims Rates	Renewal Expected Claims Rates	% Change	Subscribers
<b>Medex 2</b>				
Single:	\$147.45	\$147.45	0.0%	291
CPC:	\$24.96	\$25.21	1.0%	
Monthly Deposit:		\$50,200		291
Annual Deposit:		\$100,500		291

UW Agrees to hold current Annual Deposit \$82,000

#### Additional Information

Commissions Senior: None

**Fees and Deposit subject to change on all lines of business if:**

- a) Change in benefits (including mandated benefits)
- b) Enrollment change greater than 10%
- c) Employer contribution falls below 50%
- d) Change in commission
- e) Change in effective date
- f) Minimum participation requirements are not met
- g) The CPC is subject to change based upon specific lines of coverage included



Account Name	Fairhaven, Town of
Account ID	0275990
Policy Period	1/01/2020 - 12/31/2020

1 Experience Period	6/17 - 5/18	6/18 - 5/19
Enrollment Period	6/17 - 5/18	6/18 - 5/19
2 Member Months Total	3,347	3,440
2a Projected Total Monthly Mbrs.	291	291

<b>Medical</b>		
3 Medical Claims @ 7/19	\$419,323	\$400,996
4 Exp Period FFS Member Months	3,347	3,440
5 Net Medical PMPM	\$125.28	\$116.57
(*) Medical IBNR	1.0000	1.0150
6 Adjusted Net Medical PMPM	\$125.28	\$118.32
7 Annual Medical Trend	1.0265	1.0260
Months of Trend	31	19
(*) Compounded Medical Trend	1.0698	1.0415
8 Projected Medical PMPM	\$134.02	\$123.23

<b>Pharmacy</b>		
Pharmacy Claims @ 7/19	\$0	\$0
Projected Pharmacy PMPM	\$0.00	\$0.00

<b>Total</b>		
9 Total Projected PMPM	\$134.02	\$123.23
10 FFS Age Adjustment for PMPM	1.0000	1.0000
11 Sub Total FFS Age Adj. PMPM	\$134.02	\$123.23
12 (*) Benefit Adjustment	1.0000	1.0000
13 Adjusted Projected PMPM	\$134.02	\$123.23
14 Experience Weights	0.33	0.67
15 Weighted Experience Claims	\$126.79	
16 Manual Claims PMPM	\$174.68	
17 Credibility Factor	1.00	
18 Credibility Adjusted Claim PMPM	\$126.79	
19 Underwriter Adjustment Factor	1.1828	
20 Total Projected Claims PMPM	\$147.43	
21 Current Claims PMPM	\$147.45	
22 Expected Claims Increase	0.0%	
23 Composite Expected Claims Increase	0.0%	

<b>Summary</b>		
Current Expected Claims Rates	Single:	291 \$147.45
Renewal Expected Claims Rates	Single:	291 \$147.45
Proposed Monthly Claims		291 \$42,908
Current CPC:		\$24.96
Renewal CPC:		\$25.21
Monthly:		\$7,336
Current Monthly Funding Rates	Single:	291 \$172.41
Recommended Monthly Funding Rates	Single:	291 \$172.66
Proposed Monthly Funding		291 \$50,244
Renewal Level Monthly Deposit:		\$50,200
Renewal Level Annual Deposit:		\$100,500



Account Name	Fairhaven, Town of
Account ID	0275990
Policy Period	1/01/2020 - 12/31/2020

## Claims and Enrollment by Month RENEWAL EFFECTIVE January 1, 2020

Medex 2			
Month	Individual	Members	Total Enrolled
Jun-17	274	274	\$40,713
Jul-17	274	274	\$33,263
Aug-17	276	276	\$39,514
Sep-17	278	278	\$35,929
Oct-17	278	278	\$28,185
Nov-17	279	279	\$26,518
Dec-17	280	280	\$26,921
Jan-18	281	281	\$59,965
Feb-18	282	282	\$30,899
Mar-18	282	282	\$30,619
Apr-18	282	282	\$33,467
May-18	281	281	\$33,330
Subtotal	3,347	3,347	\$419,323
Jun-18	283	283	\$28,277
Jul-18	288	288	\$33,916
Aug-18	288	288	\$41,030
Sep-18	287	287	\$40,276
Oct-18	286	286	\$38,287
Nov-18	287	287	\$29,448
Dec-18	286	286	\$23,718
Jan-19	286	286	\$39,774
Feb-19	286	286	\$30,176
Mar-19	287	287	\$30,264
Apr-19	288	288	\$35,359
May-19	288	288	\$30,472
Subtotal	3,440	3,440	\$400,996



**Account Name** Fairhaven, Town of  
**Account ID** 0275990  
**Policy Period** 1/01/2020 - 12/31/2020

## Enrollment By State

### Medex 2

	Indy	Sub	% of Sub	MB	% of MB
Connecticut	1	1	0.3%	1	0.3%
Florida	24	24	8.2%	24	8.2%
Georgia	1	1	0.3%	1	0.3%
Maine	2	2	0.7%	2	0.7%
Massachusetts	253	253	86.9%	253	86.9%
New Hampshire	2	2	0.7%	2	0.7%
New York	2	2	0.7%	2	0.7%
North Carolina	1	1	0.3%	1	0.3%
Pennsylvania	1	1	0.3%	1	0.3%
South Carolina	3	3	1.0%	3	1.0%
Virginia	1	1	0.3%	1	0.3%
Total	291	291	100.0%	291	100.0%



## Rating Terminology

- Policy Period** Renewal projection period associated with the rating calculation.
- Experience Period** Dates of claims experience included in the rating calculation.
- Enrollment Period** Dates of enrollment experience included in the rating calculation. When paid claims are used, the enrollment period may reflect a two month lag adjustment.
- Proj. Total Monthly Members** The Total Monthly Members in each rating product used in the rating calculation. Generally equal to the most recent enrollment. This includes fee for service members and global members.
- Proj. Total Global Members** Global members are those members in a Managed Care insured plan that are enrolled in a capitated arrangement. Claims for fully capitated members are not reflected in the experience as their claims are paid to providers on a prepaid arrangement.
- Fee for Service Members (FFS)** Claims for fee for service members are included in the calculation. All Indemnity, PPO, Dental and Medex subscribers are FFS members. All ASC Managed Care members are FFS. Insured Managed Care members may be FFS or Global members depending on their primary care physician affiliation.
- @ Date** This is the date through which the claims in the experience period(s) are paid
- Pooling Level** Threshold identifying the point at which claims in excess of this level are excluded from the experience for Fully Insured accounts. This is determined by account size.
- Reinsurance Level** For ASC accounts, this is similar to the Pooling Level for Fully Insured accounts. This is usually the account's Specific Stop Loss deductible under a reinsurance contract.
- Pooled Claims** Portion of catastrophic claims above Pooling Level.
- PMPM** Per Member Per Month
- IBNR** Incurred but not reported. This factor adjusts for claims were incurred in the experience period, but have not been processed.
- Annual Trend (Medical or Rx)** The anticipated annual increase in claims consists of changes in unit cost, utilization and severity.
- Months of Trend** Equal to the number of months from the midpoint of the experience period to the midpoint of the policy period.
- Compounded Trend** A calculated amount equal to the Annual Trend raised to the Months of Trend needed to the midpoint of the projection period divided by twelve.
- FFS Age Adjustment** Factor representing change in current member age factor versus age factors for two experience periods.
- Pooling Charge** Claims charge for pooling protection.
- Benefit Adjustment** Factor to adjust claims for historical benefit changes
- Experience Weights** The extent to which both experience periods are blended for claims projection. With two twelve month experience periods, generally two thirds weight is applied to the most recent period and one third weight to the oldest period. Short periods are adjusted accordingly.
- Member Based Charges** Non-FFS claims associated with both FFS and Global members calculated as a PMPM based on the account specific provider referral circle.
- Manual Claims** Expected plan pmpm cost based on account specific demographics i.e. industry, age, gender and location.
- Credibility** The extent to which the account's experience is blended with Manual Claims to determine the projected pmpm cost. The credibility percentage is based on subscriber months during the enrollment period. The larger the account - the higher the credibility.
- Retention PMPM** Administrative expense includes the cost to administer the plan, contributions to statutory reserves and brokers' commissions, if applicable.
- Retention** For ASC accounts - this is the administrative expense component.
- Expected Claims** For ASC accounts - projected claims for the policy period.
- Working Rates** For ASC accounts - expected claims and retention.



# Attachment C

## Board of Selectmen

### FY21 Policy Goals with Objectives

**DRAFT**

Approved: \_\_\_\_\_

#### Goal 1: Human Resources Improvements

To strengthen the Town's Human Resources operation in ways that will enhance employee productivity, create an atmosphere of mutual respect and team work, develop an equitable and competitive compensation and benefits plan, and foster employee accountability for job performance.

#### FY21 Objectives:

A) Complete Revision of Personnel Rules and Regulations and write Employee Handbook

*Comment: First Draft has been completed, consultant is reviewing comments from HR director. Next steps are to form an employee committee to review draft rules and regulations, hold a public hearing and present to the Board of Selectmen for approval.*

B) Work with Department Directors on developing succession and cross training plans for key employees:

*Comment: Police and Fire Departments have "second in commands" who actively participate in high management functions such as budgets, personnel management, and collective bargaining. Finance Director is taking over budget development responsibilities. Back up plans are in place for Board of Selectmen/Town Administrator departments*

C) Determine the feasibility of revamping the Employee Health Insurance program to incentives healthy living of town employees and dependents<sup>1</sup>.

*Comment: Town Administrator and Human Resources Director are actively engaged with BC/BS in designing an incentive program which will be presented to the Board of Selectmen for your approval and then to the Insurance Advisory Committee.*

D) Successfully negotiate collective bargaining agreements with Police/Fire/Clerical Unions. Assist BPW in negotiations with Highway/Sewer/Water Unions.

*Comment: Subject to Town Meeting funding of Fire, Police and Sewer Collective bargaining agreements (CBA), this objective has been completed consistent with Board of Selectmen guidelines. In addition, all CBA's have been placed under the auspices of the Board of Selectmen ensuring uniform negotiation practices for all union municipal employees.*

E) Develop written regulations for eligibility to the town's benefits program (Health, Dental and Life Ins) for both active and retired employees and their spouses/dependents.

F) Conduct an Assessment Center for Sergeant and Lieutenant Promotional List.

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<sup>1</sup> As part of the FY21 Budget Policy Statement provide for a percentage of marijuana host fee being used in support of the Town's Wellness Program

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Goal 2: Town Committees Collaboration

Recognizing that volunteers, both elected and appointed, play an integral part in improving Town government and enhancing civic engagement establish methods and practices that will enhance collaboration and coordination between various boards, improve interaction with the public, and provide educational resources to ensure compliance with applicable federal, state and local laws and regulations.

FY21 Objectives:

A) Update Committee Handbook to reflect the most current information and put in place a system to ensure distribution to all current and new members of town committees/boards/commissions.

B) As part of the annual committee report submission process include a questionnaire requesting information as to adequacy of resources, opportunities for collaboration and future projects/work plans

C) Continue to improve that effectiveness of Board of Selectmen committees by ensuring that they have written direction as to their purpose, membership and term.

Goal 3: Inter and Intra Governmental Cooperation

Identify and advance opportunities for cooperation between Town departments, Fairhaven Public Schools, neighboring municipalities, non-profit organizations and regional governments as ways to improve services and reduce costs.

FY21 Objectives:

A) Complete Indirect Cost Allocation Agreement with Fairhaven Public Schools

*Comment: Currently being drafted.*

B) Study the feasibility and necessity of a Revenue Sharing Agreement with Fairhaven Public Schools

C) Pursuant to the Memorandum of Understanding on Cable Access Television with Fairhaven Public Schools and Town of Fairhaven, document necessary current and projected expenses for the purpose of ascertaining the appropriate distribution of franchise fees between the Schools and the Town.

D) Review possible ways that the town and school building maintenance can be made more efficient and effective, by applying for Community Compact Grant to study feasibility of establishing a consolidated facility management operation.

E) Determine the feasibility of establishing a regional Police/Fire 911 Public Safety Answering Point (PSAP)

Goal 4: Financial Sustainability

Establish long term financial sustainability for the Town by adherence to approved financial policies regarding reserve levels, balanced budgets and capital financing, financial forecasting, controlling fixed costs (pension, OPEB, Health Insurance) and augmenting revenues (tax base expansion, grants, user fees).

FY21 Objectives:

A) Request that Department Directors report at least annually on their efforts to identify and apply for grants that would benefit their departments.

*Comment: Departments report annually grants received for inclusion in the annual report. For FY19 the total amount of grant funds was \$1.7 million dollars*

- B) Develop a monthly Executive Summary Report of Key Financial Indicators
- C) Construct an informational tool ("calculator") that provides tax payers with graphic information as to what services and functions their tax dollars are being allocated to.
- D) Implement a town "credit card" system with appropriate internal controls.
- E) Improve payroll and leave tracking systems to provide for greater efficiencies and remove duplication of effort.
- F) Review ways cash management at department level can be improved including possible POS software.
- G) Implement requirements of new OPBD bylaw.
- H) Address recommendations in Auditor's Management Letter.
- I) Upgrade CAMA software program with funding approved at May, 2019 Annual Town Meeting
- J) Provide assistance and guidance to the Community Preservation Act (CPA) Committee.

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#### Goal 5: Economic Development

Diversify and expand the Town's property tax base by implementing strategies and programs that will help existing businesses and industries grow and make Fairhaven an attractive place for new businesses and industries to locate within the town. Included in this goal is the redevelopment of underutilized commercial properties along the various retail corridors in Town and the Atlas Tack property.

##### **FY21 Objectives:**

- A) Complete the Phase V Harbor Dredging Project
- B) Contract with a consultant who will analyze the retail market in Fairhaven and assist in developing a strategy to strengthen that sector of our economy.
- C) Obtain grant funding to conduct a Rt. 6/240 Redevelopment Study.
- D) Develop a strategy to address large vacant parcels redevelopment such the Atlas Tack Property, and the former Park Motors property
- E) Determine if the Property Assessed Clean Energy (PACE) program is in the town's interest to join.

#### Goal 6: Health Welfare and Safety of Town Residents

A primary responsibility for local government is to promote and ensure the health, welfare and safety of its residents. This is done by providing a variety of services and programs that address public health and safety concerns in a coordinated manner between town departments and between local, state and federal agencies.

##### **FY21 Objectives:**

A) Continue and Expand Participation in the Greater New Bedford Opioid Task Force and Fairhaven Working Group on Opioid Prevention

*Comment: Police, Fire, School, Recreation and Board of Health continue to be active in addressing the Opioid crises with outreach teams actively engaging with victims. The Greater New Bedford Opioid Task Force of which Fairhaven is a part of received a large federal grant to enhance the work of the task force.*

B) Continue to Revise and Improve the Town's Emergency Management Response Plan including training of town employees in NIMS incident command protocols.

C) Determine the feasibility of having a "pet friendly" emergency shelter.

D) Implement new emergency communication system which will greatly enhance the ability communicate with the public regarding emergency situations.

E) Establish neighborhood resilience hubs/networks

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F) Re-establish the Local Emergency Response Committee

G) Update existing fire program software to include pre-fire planning and hazard assessments.

H) Survey high school and middle school students regarding health related behaviors and needs

I) Promote Skincare Health for residents and visitors

J) Develop protocols and procedures to provide effective and up to date security to cyber threats.

K) Develop and implement traffic and speeding control measures throughout the town

#### Goal 7: Civic Engagement

Recognizing that what makes a municipality a community is the degree of civic engagement by its residents, implement methods and programs to improve communication and involvement between the Town government and residents with a focus of volunteer recruitment, transparency of information, timely response to citizen concerns, and use of modern communication technology, including public access television and social media.

#### FY21 Objectives:

A) Develop and Implement a standardized reporting system where by Departments report regularly on their activities to the Town Administrator which is then presented to the Board of Selectmen and posted on the Towns Website.

*Comment: Departments have been asked to develop a sample report for review and approval. Once report format is approved, monthly submission will begin.*

B) Promote expanded programing by volunteers and community organization on the Public Access Channel

C) Integrate Community Television into the Town Fiber Optic System

D) Develop ways and means to effectively enforce town bylaws governing zoning violations, sign regulations, dog behavior, littering, etc.

E) Study the pros and cons of creating a non-profit organization to operate the Town's Government and Public Access Channels.

*Comment: Put on hold pending final resolution of FCC regulations governing franchise fees paid to cable tv operators.*

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#### Goal 8: Long Term Planning

There are number of dynamic changes that will be impacting Fairhaven now and into the future, including the condition of the town's aging infrastructure, sea-level rising, community demographics, energy consumption, and federal/state environmental regulations. To begin addressing these matters, an emphasis must be placed on long-term planning, including work on the Town's Master Plan, Hazard Mitigation Plan, Open Space and Recreation Plan and Capital Improvement Plan.

FY21 Objectives: (See Economic Development Goal for related objectives)

A) Apply to join the "Complete Streets" Program

B) become a certified Municipal Vulnerability Preparedness (MVP) community and apply for at least one "action" grant

C) Begin implementation of the Facility Improvement Plan by commencing the planning for the construction of a new Public Safety Complex.

*Comment: The Capital Planning Committee reviewed the work of the consultant hired to develop the plan and prioritized the various facility improvement projects with a new public safety facility being the first priority. As a result considerable time and energy was spent on locating a suitable site for the facility which will be presented for funding at the November 12, 2019 Special Town Meeting.*

D) Establish an Open Space Committee and develop a web based inventory of conservation, recreation and open space assets.

E) Monitor progress and provide assistance, as necessary, for the rehabilitation and re-purposing of the Rogers and Oxford School properties.

F) Promote Flood Risk Awareness and Availability of Flood Insurance

G) Using funding from the Green Communities Program complete four energy efficiency projects in town and school buildings.

*Comment: In the first year of the grant we have been awarded over \$200,000 in funding to implement various energy saving projects in municipal and school buildings. In addition, we will be installing solar arrays on the East and Wood Elementary Schools which will generate electrical power for those buildings*

H) Using META Grant funding, explore additional opportunities for energy conservation and related storage of in-house generated electricity.

I) Draft Policy on Acceptance of Land for Conservation Purposes

J) Conduct a comprehensive review of all Waterways Related bylaws and Rules and Regulations and consolidate them into one document.

*Comment: Consultant has been hired and drafting of waterways rules and regulations is currently underway.*

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**GOAL 9: Improve Municipal Services:**

The Town is in the business of delivering services to residents and businesses and, as such, departments should continually strive to improve municipal services in the most efficient and effective manner possible.

**FY21 Objectives**

A) Assess/Repair Sidewalks on Walnut and William Streets

B) Develop recommendations for Tennis Courts relocation at Cushman Park

C) Improve access and facilities at Livesey Park and Town Beach

D) Develop intergenerational programs in the areas of photography, dining, recreation and student interaction with elders.

E) Fully implement Boat Mooring Software

F) Produce 20<sup>th</sup> Century Maritime History Web Pages

G) Determine most suitable site for a dog park and apply for grant funding for construction.

*Comment: Dog Park Study Committee reviewed possible sites and submitted their findings. Staff is currently reviewing this information and developing a recommendation for the Board of Selectmen/Board of Public Works consideration. Funding to meet a grant match requirement for construction of the park was secured at the May 2019 Town meeting.*

H) Begin the implementation of town-wide on line land use permitting software by procuring the system and installing first in the Building Department.

I) ReInstitute the Beautification Committee and provide sufficient resources for the Committee to carry out its responsibilities<sup>2</sup>.

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<sup>2</sup>In the FY21 Budget Policy Statement provide for a percentage of meals and hotel tax be allocated to support the work of the Beautification Committee.

*Comment: The Board of Selectmen gave preliminary approval to reinstitute this committee and staff is preparing an updated charge for this committee.*

J) Address concerns of residents of North Main Street/Benoit Square neighborhood regarding traffic, graffiti, parking, and vacant/deteriorated buildings.

*Status: Ongoing.*

K) Hire a consultant to study the building of a Municipally Owned Fiber Optic Utility for town residents and businesses.

*Comment: The request for proposal to hire the consultant has been issued and responses are due in early November and funding for the project will be requested at the November 12, 2019 Special Town Meeting.*

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