



Warner Board of Selectmen

Work Session Meeting Minutes

Tuesday, November 12, 2019

APPROVED

1. Open Meeting Chairman Carson opened the meeting at 7:02 pm.

Attendance: Selectman Clyde Carson – Chairman, Selectman Kimberley Edelmann, Selectman Judy Newman-Rogers

Others present: Melissa Briggs, Bill Chandler, Kelly Henley, Clark Lindley, Ed Mical

2. Health Trust

A. Melissa Briggs from Health Trust met with the Board to explain health benefit options. Health Trust provides medical, dental, life and short-term disability to towns. The focus is on medical benefits. The rates are from January 1, 2020 to December 31, 2020, which is seeing a 7.4% increase.

B. Melissa reviewed the current health plan with the Board, Access Blue New England HMO with deductibles, as well as two other plans that are similar but with higher co-pays. The plans have the same network, same doctors. The difference is what is paid out pocket. All three options have 2 prescription options as well.

C. There are two high deductible plans available that qualify for a Health Savings Account.

D. Melissa said the current plan the town provides is the most popular for Health Trust. Some towns provide the option to choose another plan so an employee has the choice to reduce their out-of-pocket expenses.

E. Clyde asked why there is a 7.4% increase for 2020. Melissa said it's all due to claim utilization. If Warner is in a group that is 50 years old and under, you're rated as one entity. Those groups are pulled together and the rates are set. The group that is 51 years and older, they are individually rated based on their own experience. Clyde asked how big is the pool. Melissa didn't have that information available, but, provided information on how rates are set. The reason for the rate increase is mainly due to an increase in claims cost.

F. Clyde said where he works, the health insurance premiums are age based and he asked Melissa if Health Trust provides an option that is similar. Melissa said no. Clyde asked Melissa if the plans are compared to what would be available on the Affordable Care Market in terms whether it's Gold, Silver..... Melissa said the plans are not rated because of the level of benefit they provide, those plans are not compared, they are very different plans.

G. Judy said it's only Anthem? Melissa said yes, Anthem Blue Cross Blue Shield, CVS is the prescription provider for all of the plans, except for the high deductible health plan. Judy also asked, the first 3 health plans, of them, they cannot have the Health Savings Account? Melissa said those plans don't qualify because prescriptions are separate and they don't meet the deductible that is required by the IRS. You have to pair a Health Savings Account with a high deductible health plan. Only Flexible Spending Accounts can be used for those 3 plans. There is a difference between Health Savings Account and a Flexible Spending Account. Flexible Spending Accounts are employee accounts. Judy asked is the Flexible Spending account is use it or lose it? Melissa said the IRS now has grace periods. The town could say at the end of the plan year, you lose the money on December 31, or you can have a \$500 carry-over or 2 ½ month grace period, it has to be one of the two. Judy asked is the money in the Flex Account determined by the employee? Melissa said yes, up to \$2,750 and is pre-tax.

H. Melissa talked about the high deductible plans. The high deductible green plan is on Anthem's different network platform. It's a nation wide network platform. Keep in mind, everything goes towards the deductible, \$2,500 per person/ \$5,000 per 2-person family. Upfront the deductible needs to be met, then plans in network pay 100% from that point forward, out-of-network, 80%.

The orange plan is also a high deductible plan and it's \$5,000 per person/\$10,000 per family. After the deductible is paid the employee has to pay 20%. This plan is an HMO network.

I. Melissa said if the town is considering funding the deductible for the High Deductible Plans there is a disclaimer, there is a 50% funding limitation on the deductible. She said Health Trust does administer Flexible Spending Accounts and Health Reimbursement arrangements at no fee. The initial increase to the town with the current plan is \$1,800 per month. Kimberley asked if the town can legally change the health plan now that there are retired employee's on the plan. Melissa said the town can change the prescription option, the retirees pay 100% of their plan and pay Health Trust directly.

Public Comments:

Clark Lindley asked if Health Trust provides any type of help to the Board to discuss more in depth, private or in a classroom setting the way in which you might be able to incur your costs, both on the employee side and from the employer side. Clark said he works the union side, and management. He thinks the Board is not familiar with insurance. In a classroom setting, the differences could be measured out flexibly both for the employee and the town. To sit in a meeting makes the decision process difficult. Clark is suggesting that it would be very helpful if someone talked about the flex situation, how it can help augment the employee as well as curve the cost to the community. When the Selectmen stand up and talk for their budget at Town Meeting they can say what they did to try to maintain costs. Clark said he knows there are ways to curb some of the extra costs. Kimberley asked Clark to provide an example. Clark said Melissa talked about the flex spending, the town could change a plan with your deductibles and say we are going to cost share the money that is put into the flex program which will help augment and pay for those deductibles if you need the money, if you don't need the money, the money is carried over.

Judy said the way Clark said it, is what the Board is thinking, the increase to the budget, how are we going to pay for it and not harm the employee's. Clyde said the Board goes through this every year. Kimberley asked if the town already covers deductibles to help employee's. Clyde said we do. Melissa said Health Trust can come back and provide more information. Kimberley asked what is the time table. Melissa said Health Trust needs to know by November 27th what type of plan changes. Any modifications, Health Trust can also meet with the employees.

3. Police Department Budget Review for 2020

A. Police Chief, Bill Chandler, reviewed his operating budget excluding wages. Below are highlights:

- Requesting an additional \$3,800 in the Overtime line. This will provide up to 250 hours of overtime for the year.
- There is a \$578 decrease in dispatch fees.
- Propane cost are reduced by \$915 due to the cost for propane for this heating season.
- Training, seminars and mileage lines have been zeroed out for 2020. Most training is cost free and the officers use the patrol cars to attend the training.
- The total increase to the operating budget is \$1,907.
- Kimberley said to Bill that his spreadsheet has been modified because the difference she has is \$3,794. She asked Bill to send her his latest spread sheet.
- Bill said he had a part-time line for \$15,275. He said he attempted to fill that position without success, the hiring pool for part-time is nearly impossible. So, with other issues that went on last year with wages, and not getting into the details, he has to worry about who he has, not who he doesn't have. In order to retain good, loyal and dedicated employees that have done a fantastic job and continue to do so, he did something himself so he wouldn't lose more staff, and he was about to. Bill zeroed the part-time line and he redid his pay structure. He also needs to figure in holiday pay. Kimberley told Bill he needs to work with the Bookkeeper on that.
- Kimberley said to Bill that his budget implies that he will not be hiring an additional Officer. Bill said he will be, he has a full-time position to fill and that cost is included in his budget. Kimberley asked where will the position be advertised. Bill said he's thinking the Kearsarge Shopper, Concord Monitor and the Police Academy. Kimberley asked for a copy of the add so it can be place on the NH Municipal Association Classifieds.
- Judy asked Bill if he wanted to increase the Detail Line. Bill agrees the line should be adjusted. This line is used mainly to pay for detail for the Fall Foliage Festival. The weather for the festival determines the amount spent on Detail. Bill suggested adjusting the line to \$11,000.

4. OHRV's in the Minks

Clyde asked the Police Chief how is Fish & Game utilized and how do they fit into the operation in terms of what goes on in the Minks. Bill said Fish & Game is under staffed and does what ever they can to help, but they are not going to enforce the Minks if you are referencing OHRV's because Fish & Game doesn't have the resources or the

time. Where the town has approved a semi OHRV trail system, it's not Fish & Game's problem, it's a town problem. Bill said will Fish & Game render their assistance to the town when needed? Yes they will, if you're asking me to call Fish & Game to take care of our Mink Hills complaints about OHRV's, they won't do it. When Fish & Game is available they may increase their visibility if they are able to on Henniker Rd and Warner Road. The bottom line is, Fish & Game is limited.

Bill said based on some of the complaints, his staff has been regularly addressing those areas, and it's all based on timing. Clyde asked how does Fish & Game engage with Warner. Bill said they do what they can when they can, and his staff has shared with Fish & Game the highlighted days of the week, which are weekends. Bill said his weekend staff has been going to two places on a regular bases with no results, it's all timing. Bill said he doesn't disregard any complaints or concerns, he said in about the last year, the Department has received the most complaints they ever had. He doesn't think OHRV is out of control in Warner, but shares their concerns and it's their job to address it.

Kimberley said she feels like she missed a meeting because Clyde jumped straight to the Minks about complaints. She asked is that what Clyde's question was regarding? Clyde said that's were the complaints are happening and he didn't know how Fish & Game is engaged.

5. Emergency Management Budget Review for 2020

A. Emergency Management Director, Ed Mical, said his budget increased by \$5,000 for grants. Everything else hasn't changed in the budget. Kimberley said to Ed that he requested \$25 more for his cell phone and 2 nettalk phones. The grant is for the Emergency Operation Plan that was last completed in 2016. And the creation of a Continuity of Operations Plan will also be part of the grant which is a 50/50 match. Clyde asked Ed if he really expects to use other Outside Professional Services next year. Ed said the State is getting tighter and he has had to use the outside professional services. He said he has issues with the computer, the program he has on his laptops are no longer supported by Microsoft so all three need to be updated, he has budgeted \$110 for this. The Professional Services will be for help with the table top exercises, typically the State would be used for the exercises, but, they no longer have the resources like they use to.

B. Ed said beyond the budget, he has submitted a Capital Improvement Plan for an alternative route off of Kearsarge Mt. Rd. which has not been funded. A couple of sites have been identified. The next step is engineering and Central NH Regional Planning Commission is recommending \$10,000 for that. Judy asked what would they do. Ed said the engineering firm would look at the available sites to see if a route can be established. Clyde asked if there are any grants available to help with the engineering. Ed said he will check on that.

C. Ed asked the Board if he has their permission to submit the EMPP application for the EOP update? The Board thought permission was already granted.

6. 490 Pumpkin Hill Road - Property Assessment

Clark Lindley first complimented the Board, the Police Department for their service as well as the town's emergency services. Clark said he received his tax bill in the mail and it shows his taxes have increased by 33%. Clark visited the Town Offices and asked about the increase to his tax bill. He said a comment was made that his house is on MLS, and that's the reason for the new assessment. Clark understands if a change is made to a property assessment at least 2 comparable's are used that have recently sold in the area. Clark was provided with a phone contact so he could speak to the Assessor's, he called and left a message but hasn't heard back yet. Clark is before the Board to inform them if the Assessor's are using MLS as a tool, the town should be aware so a letter can be sent to the property owner informing the owner about the new assessed value. Clark said he is sure there are residents that wouldn't be able to deal with a \$4,000 increase to their taxes on such a short notice. He recommends a new practice be established. The property assessment went from \$361,710 to \$465,740, the sale price is \$1,097,000 which Clark said is being reduced. Kimberley said the same thing happened to her, she is selling her property for \$1,250,000 and came to the town and asked to have her property assessment lowered and the Assessor said why should the assessment be lowered when the asking price is \$1,250,000. Clark said there are rules the Assessor's must go by, they have to be able to provide comparable's in the area, and right now, no houses are being sold. Clark said how any of this is justified is beyond his comprehension, he can see someone creating difficulty and he doesn't want to see that happen. Clark said the Assessor's work for the Selectmen, and the Selectmen work for the citizens in the community. If the Assessor's are increasing assessments without justification, the town is responsible for that. Clyde suggested the Board first talk to the Assessing Office. Clark said he also called the Assessor and

never received a call back. He thinks the Board should have been informed about his taxes increasing by 33% and Clark as the property owner should have been notified. This would eliminate the Board being blindsided as well.

Judy said if the Assessor's practice is to look at a MSL listing, it's not the asking price that tells you the value or the photo's of the property at its best. She said you don't want your home appraised at its best, you want the Assessor's to come and talk to you so you have an opportunity to point out any flaws to the property. It's not fair to a resident, whether you let the Assessor's in or not.

7. Health Trust - Further Discussion

Judy wants to review the health plans that are available. Clyde likes the thought of Health Trust administering the deductibles. Further discussion will take place on November 26.

8. Municipal Budget Committee - Kearsarge School District

Clyde said the Board needs to appoint.... Ed Mical said he doesn't believe the Selectmen have the authority to appoint a member to the Municipal Budget Committee, the Board can only recommend. Clyde said he has been in contact with the School District and the recommendation and appointment comes from Warner because there was a resignation, this is an appointment that has a term until March 2020.

Board Action

Chairman Carson made a motion to appoint David Bates to fill John Sevigny's vacant position on the Municipal Budget Committee until March 2020 election. Selectman Edelman seconded the motion, the motion passed.

9. Certificate Program

The Board approved the Bookkeeper to attend a certificate program in 2020 for government finance for \$760, if a scholarship is granted the cost will be \$270. Clyde said a meeting/seminar line should be added to the Finance budget, \$270 will be budgeted.

10. Adjournment

A motion was made and seconded at 8:42 pm to adjourn.

Board of Selectmen
Clyde Carson - Chairman
Kimberley Edelman
Judith Newman-Rogers

Recorder of the minutes: Mary Whalen