

Select Board  
Sam Bower, Chairman  
Lois Shea  
Christine Frost  
[selectboard@warnernh.gov](mailto:selectboard@warnernh.gov)  
Diane Ricciardelli,  
Town Administrator  
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# TOWN OF WARNER

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## November 21, 2022 Select Board Work Session DRAFT Minutes

**Monday, 7:30 am      Lower Meeting Room      Warner Town Hall      5 East Main St**

### **I.      7:35 am Open the Meeting/Roll Call**

Chair Sam Bower opened the meeting at 7:35am and called roll: Sam Bower (via Zoom), Select Person Christine Frost, Select Person Lois Shea, Town Administrator Diane Ricciardelli, SB Administrative Assistant Judy Newman-Rogers

**Absent:**

### **II.      Appointments**

#### **a.      Insurance Discussion**

Diane said that three different plans have been looked at with the goal of keeping the rates the same because changing the percentages is confusing; looking to add the Federal Savings Account (FSA) option to the plan and Town fund \$500 to eligible full time employees with an employee option to receive a 1:1 Town match per employee dollar with a Town maximum match of \$1500. At year end, a maximum of \$610 can roll over to the employee for the next year, and the rest goes back to the Town. Diane said this all came from the advice from Health Trust. This is between 4-6% of the total budget. Anything they can do to reduce the increases and keep the employees on board is so important. Payroll is the largest expense for the Town.

Diane said a promise was made to the employees before she started working for the Town, that the Town would make the employees “whole” with regards to insurance coverage. This came following a change in healthcare coverage that made the employees pay more for insurance.

Select Person Frost said she didn't like the idea that some employees get more money because they choose a more expensive healthcare plan. She thought it was the choice of the employer to choose a particular plan to offer. Diane said that people currently get different amounts from the Town for insurance, for instance, those who take a family plan versus those who take a single plan. Diane said that after talking with other towns, Warner would not be the only town providing 100% for health insurance.

Diane said she was trying to protect the Selectmen from a backlash from the employees for not coming through with the healthcare plan/agreement as they were promised. Select Person Frost said she was fine to present this to the employees. Chair Bower said the budgets are going up everywhere; one message he wanted to present clearly is that employee wages and health benefits are good and working for the town is good. He knew there were people out there who would take a job that pays \$26/hour versus \$30/hour because the healthcare plan is better.

Select Person Frost didn't think this made sense financially. She had some suggestions for other plans and discussion ensued about what else was possible.

After extensive discussion, **the board voted to provide 100% Town paid health and dental coverage to all eligible Full-Time employees, with an optional \$2,000 payout for someone not selecting the health insurance who is eligible.**

- **The HRA that the Town currently has in place will continue.**
- **The Town will cover 100% of the Health premiums for eligible full-time employees (as opposed to 90% that they covered in 2022).**
- **The Town will cover 100% of the Town offered Dental for eligible employees working a minimum number of hours per week. (In the past employees paid the full premium if they participated, including part time employees who participated.)**
- **The Town will fund an FSA of \$500 for each eligible full-time employee. Employees may elect a 1:1 match after the Town's \$500 contribution for a maximum of \$1500 contribution from the Town, and a maximum \$3050 total employee plus employer.**
- **The Town also pays Short Term Disability, Long Term Disability, and Life Insurance.**
- **Health Care and Dental coverage is through Health Trust.**

The staff will be presented with the changes at a meeting with Health Trust prior to making their selections.

The meeting adjourned at 8:44am.

Respectfully submitted,

Kristy Heath, Recording Secretary  
Town of Warner