

**MAYFLOWER MUNICIPAL HEALTH GROUP  
MINUTES OF GENERAL MEETING  
June 21, 2018 9:00 A.M.  
Monponsett Inn  
550 Monponsett Street  
Halifax, Massachusetts**

Attendees:

Michael Levy, Chairman of General Board -Town of Bridgewater  
Linda Sacchetti, Brockton Area Transit  
Scott Alfonse, Greater New Bedford RRMD  
Frank Gay, GATRA  
Pamela Adduci, Town of Halifax  
Lincoln Heineman, Town of Hanover  
Michael McCue, Town of Hanson  
Eileen White, Town of Hull  
Ken Stevens, Town of Kingston  
Michael Maresco, Town of Marshfield  
Frank Hegarty, Norfolk County  
Ann Brown, Norfolk County  
Kelli OBrien McKinnon, North River Collaborative  
Marcine Fernandes, Onset Fire District  
Mary McCoy, Onset Fire District  
Ed Thorne, Town of Pembroke  
Frank Basler, Plymouth County  
Bill Farmer, Plymouth County Retirement Association  
Cindy Mello, Town of Rochester  
Suzanne Szyndlar, Town of Rochester  
Christine Healy, Silver Lake Regional School  
Rick Reino, South Shore Educational Collaborative  
Erik Rousseau, Southeastern Regional Transit Authority  
Derek Sullivan, Town of Wareham  
Wendy Lemieux, Wareham Fire District  
Scott Golder, Town of West Bridgewater  
Maureen Adams, Town of West Bridgewater  
Frank Lynam, Town of Whitman  
Mary Beth Carter, Town of Whitman  
Christine Suckow, Whitman-Hanson Regional School District  
Lisa Green, Town of Whitman  
Joseph McCarthy, Charter Management  
Kevin Powell, Plymouth County Retiree  
Thomas J. O'Brien, MMHG Treasurer  
Sheila Avery, MMHG  
Kelly Morse Perez, MMHG  
Kate Sharry, Group Benefits Strategies  
Tanya Chakmakian, Blue Cross Blue Shield of Massachusetts  
Bill Hickey, Harvard Pilgrim Health Care  
John Sciara, Professional Fire Fighters of Massachusetts  
Joyce Lewis, MMHG

The Chairman called the meeting to order at 9:20 a.m. with a quorum present.

1. **Accept Meeting Minutes**

MOTION: Lynam made a motion to accept the March 7, 2018 meeting minutes.

SECOND: McCue

VOTE: Unanimous

2. **MMHG Wellness Review**

Avery referenced her handout and reviewed FY18 wellness and FY19 goals. She said there are two incentives running through the summer including the Harvard Pilgrim Health Assessment and Blue Cross online workshop.

Avery stated 27 member units received wellness grants and 4 are growing employee vegetable gardens. She said the grants are very easy to receive and encouraged every member unit to use the money available.

Avery said FY19 will focus on pre-diabetes education and two pilot programs will be offered by Blue Cross Blue Shield.

Avery introduced Julianne E. McLaughlin to present on why wellness is important.

3. **Wellness Presentation/Seminar by Julianne E. McLaughlin**

McLaughlin explained the many wellness trends including mental health, stress management, mindfulness, sleep, and healthy eating. She shared many stories of how wellness can impact lives. She encouraged member units to have seminars during the work day and offer healthier choices in break rooms or vending machines.

McLaughlin said prediabetes and cancer is on the rise. She explained that 70% of chronic disease is preventable.

McLaughlin said you can impact lives and it starts with reinforcing wellness in the workplace.

McLaughlin gave a mini version of her sleep seminar. She stated sleep is very valuable and has a serious impact on physical and mental health. She said 7-9 hours of sleep is ideal and gave some tips to sleep better.

McLaughlin concluded by saying she has a few handouts and is available to speak one on one after the meeting.

4. **BCBS Blue 20/20 Vision-program review & vote**

Chakmakian stated the MMHG will be offering the Blue 20/20 Vision program. She said this is a voluntary plan that is 100% paid by the employee via payroll deduction.

Chakmakian reviewed the summary of benefits and stated the plan is set to be offered October 1, 2018 for active employees. She said they are still working on some details and if the plan will be available to Medicare retirees.

Chakmakian reviewed the premium rates that will be the same for the next 4 years. She stated anyone that is interested should notify Sheila Avery.

MOTION: Lynam made a motion to offer the BCBS Blue 20/20 voluntary vision program.

SECOND: McCue

VOTE: Unanimous

5. **Treasurer's report & update/Discussion of Finance Committee recommendation**

Treasurer O'Brien stated we have net revenue of \$2,348,301.33 through May 31, 2018, as shown on the FY18 operating statement handout. He said our operating costs are very low and are less than 1% of our total operating expenses. He stated we are tracking a 3.5% return on investment which is what was expected.

Treasurer O'Brien reviewed his handout FY18 statement of net assets through May 31, 2018. He stated we have an unreserved fund balance of \$13,110,199.26. He said we are having an excellent year and are in a strong financial position.

Treasurer O'Brien stated the Finance Committee voted to change the investment portfolio manager from Rockland Trust to US Bank and it will be completed soon. He said US Bank will make a presentation at a future General Board meeting.

Treasurer O'Brien said the Finance Committee voted to change the investment policy from 30% equity/70% fixed to a 40% equity/60% fixed. He said with the current 30%/70% split we can expect a return of 3%-5%. He stated with a 40%/60% portfolio we can still keep the assets safe and increase our expected return to 4%-6%.

6. **GBS Update**

Sharry said the full funding analysis is emailed monthly to all members and reminded everyone to call her with any questions.

Sharry reviewed her handout funding rate analysis with claims paid through May, 2018. She stated we have a little under \$5 million in funding surplus, with active plans at 94.2% loss ratio, senior plans at 100.9% loss ratio. She said last year at this time we were running at 103.1% loss ratio and a funding deficit of \$3.2 million.

Sharry stated the Stop loss contract runs 12 months incurred and 24 months paid. She said this is to make sure all claims are paid. She explained we have a \$300,000 deductible per individual and after \$300,000 we receive reimbursement. She said this year we have 9 members that are over the \$300,000 specific deductible.

Sharry said she is available to meet and discuss the report and/or present benefit, financial information, etc. to any member unit or Board, and employee group.

7. **Election Steering Committee**

Chairman Levy called each member unit and passed out one ballot to each member unit present.

Steering Committee:

Vote by Ballot: Chairman Levy announced the results as follows.

<b>MMHG GENERAL BOARD MEETING JUNE 21, 2018 ELECTION RESULTS</b>			
	<b><i>Candidates for Steering Committee-FY19</i></b>	<b><i>Totals</i></b>	<b><i>Elected</i></b>
1	William Farmer, Plymouth County Retirement Association- <b>Candidate for Re-Election FARMER</b>	21	✓
2	Ray Ledoux, Brockton Area Transit Authority Administrator- <b>Candidate for Re-Election LEDOUX</b>	22	✓
3	Michael Levy, Town of Bridgewater Representative- <b>Candidate for Re-Election LEVY</b>	25	✓
4	Frank Lynam, Whitman Town Administrator- <b>Candidate for Re-ElectionLYNAM</b>	24	✓
5	Michael Maresco, Marshfield Town Administrator <b>MARESCO</b>	17	
6	Christine Suckow,Whitman-Hanson Regional SD, Executive Director of Business Services <b>SUCKOW</b>	19	✓
7	Derek Sullivan, Wareham Town Administrator- <b>Candidate for Re-Election-SULLIVAN</b>	21	✓
	<b><i>Write-Ins: None</i></b>		

8. **Election- Treasurer**

MOTION: Lynam made a motion to nominate Thomas J. O'Brien as the Treasurer of the Mayflower Municipal Health Group.

SECOND: Farmer

VOTE: Unanimous

9. **Election Finance Committee**

Chairman Levy asked if there was anyone else interested in serving on the Finance Committee-hearing and seeing none he stated the candidates as follows:

<b><i>Candidates for Finance Committee- July 1, 2018</i></b>	
1	Michael Buckley, Hull Town Accountant
2	Lincoln Heineman, Hanover Town Finance Director
3	Jeanne Sullivan, Hanson Town Treasurer/Collector, <b>Candidate for Re-Election</b>

MOTION: Farmer made a motion to elect the 3 candidates listed above for the Finance Committee.

SECOND: Lynam

VOTE: Unanimous

10. **Election-Chairman**

MOTION: Lynam made a motion to appoint Michael Levy as Chairman of the Mayflower Municipal Health Group.

SECOND: Farmer

VOTE: Unanimous

Lynam motioned to adjourn at 10:20 a.m., seconded by Farmer and voted unanimously.

Respectfully submitted,

Sheila Avery

**Reference documents for this meeting:**

- 1) MMHG Wellness FY18 review and FY19 Goals
- 2) GBS Funding Rate Analysis May, 2018
- 3) MMHG Treasurer Net Asset/Operating Expenses through May 31, 2018
- 4) BCBS 20/20 voluntary vision program handout
- 5) BCBS 20/20 voluntary vision program flyer