



Tilton-Northfield Fire & EMS Commissioners' Meeting

Meeting called by:	Commissioners	Date / Time:	October 22, 2008 at 18:09 to 21:07
Note taker:	Katina Lemay	Place:	Center Street Station

Attendees: Comm. Kevin Waldron, Comm. Paul Auger, Chief Carrier, Deputy Mike Robinson, and Clerk Katina Lemay

Absent: Comm. Bob Watson

Call Meeting to Order - Comm. Waldron called meeting to order at 6:09PM. Stated for the record that two (2) Commissioners present, Chief Carrier and Deputy Robinson.

Health Insurance - Tammie Croft, Account Representative of the NH Local Government Center based out of Concord, addressed the group. Ms. Croft introduced herself and the services her company offers. She informed the group that there would be a .8% reduction in the rate for the current medical plan due to Anthem lowering administration fees, change to Caremark RX plan, trends, realizing a return on investment from Health Management plans offered and returning overages from self insured pool. She then went over the current health benefits and some options available that could cut costs.

The current plan is MTB5, a Blue Cross Blue Shield HMO. See brochure labeled MTB5 for full benefit description. The current plan has 100% coverage after a \$5 co-payment for office visits and \$25 co-payment for emergency room services. The current Prescription Plan is R\$3/15M\$1 provided by Caremark. This includes a \$3 co-payment for generic brands (34 day supply), \$15 co-payment for preferred and nonpreferred brands (34 day supply) and a \$1/month co-payment for a 90-day supply mail order (\$3 total).

Other options discussed were keeping the same HMO plan, MTB5, but changing the RX plan to RX10/20/45 where the co-payment for a 34-day supply of generic brand would be \$10, preferred brand \$20 and nonpreferred brand \$45. 90-day mail order would carry over the same costs \$30/\$60/\$135.

There were another two HMO plans discussed, MTB20 and MTB15IPDED. The only difference with the MTB20 is a higher co-payment for office visits, \$20, and emergency room visits, \$100. This plan could be combined with either the current RX plan or the higher co-payment RX plan. There were more differences with the MTB15IPDED plan which included higher co-payment for office visits, \$15, and emergency room visits, \$100, and 100% coverage after an annual deductible of \$500 per person or \$1,500 per family was reached. Co-payment amounts are not deducted from annual deductible amounts. Again, this plan could be combined with the current RX plan or the higher co-payment RX plan.

Lastly, retiree benefits were discussed. It was recommended that whichever RX plan is chosen for active employees should carry over to the retirees. It would not be right for retirees to have better RX benefits than active employees. It was advised that retirees be kept in mind when considering changes in the RX plan, since they are likely to use and need these benefits the most.

Ms. Croft encouraged the group to let her know ASAP of any changes being made for the upcoming year. This would enable her to ensure a smooth transition in their system, new insurance cards and RX cards are in hand at the start of the new year, as well as time to educate the employees of any changes to their plans.

Changes can be made to the insurance plan by any 15th of the month to take effect on the 1st of the following month. The latest date for changes for 01/01/09 would be 12/15/08, but a 30-45 day heads up would be better. Open enrollment is in January.

They have a call center with a claims advocate on hand to answer and help with any questions about billing as well as a retiree advocate on hand to help with Medicare paperwork and understanding any changes to their health plan.

2009 Chief's Proposed Budget – discussed

- **110-290** – bypassed anything having to do with wages and benefits
- **201 – Group Health Insurance** – with the .8% decrease in rates, Chief Carrier corrected his proposed numbers for 2009. Rates per Month – 1-person = \$622; 2-person = \$1,244; family = \$1,680 and the 1 Opt Out remains at \$1,500 for the year. Budget – (1) family plan = \$20,159; (3) 2-person = \$44,797, (9) 1-person = \$67,195 and the 1 Opt Out remains at \$1,500 for the year. Total Proposed 2009 figure is now \$133,651.
- **430 – Repairs & Maintenance** – this figure includes both stations, cosmetic repairs (interior/exterior), custodial and grounds keeping supplies. \$4,981 has been spent to date on this line item.
- **480 – Property and Liability Insurance** – no actual rates as of yet. Projected at a 9.9% increase. 3-year contract signed with prices good from 2008-2010.
- **550 – Printing** – local printing rates have gone up and the station is looking for better prices. The station has been doing as much of their own printing as possible but is in need of purchasing letterhead. General public comment was that there is a new printer with good rates – check with Bristol Fire Department to see who they are using.
- **560 – Meetings, Dues & Subscriptions** – this covers Chief meetings, professional memberships and trade journals. This figure is based on 2008 spent \$1,913 and small increase in meeting prices. Line item is overspent by \$313.
- **591 – Pressurized Fire Hydrants** – increases are unknown, so this figure is just an estimate (playing it safe). There are 22 hydrants that are off-line and it is unknown how many will be put back on-line and would impact this line item. Peabody Street has one hydrant shut down that will be turned back on soon. Ten hydrants of the 22 turned back on is an estimated \$1,800. Fire Department representative goes with them when turning back on a failed hydrant to ensure it is working at the correct flow.
- **610 – General Supplies** – reflection of 2008 expenditures.
- **620 – Office Supplies** – reflection of 2008 expenditures.

- **625 – Postage** – electronic reporting has helped to lower this cost.
- **630 – Equipment Maintenance and Repair** – repairs to existing equipment (nothing new). Generator repair of \$4,000 in 2008 – bearings, a shield was built around the unit to protect it as much as possible. Has broken twice in the past five years. Line item is at \$13,262 for 2008.
- **631 – Service Testing** – testing has been done for 2008. Ladder truck was service tested, there is a list of issues to be repaired if so choose. Secretary Vary still needs to breakdown some service and repairs that were mixed together on same bills.
- **634 – Emergency Medical Service Equipment** – not billable supplies (disposables only). This line item is typically overspent. At \$6,888 for 2008.
- **635 – Gasoline** – number of gas powered vehicles – 3 motor vehicles, 1 lawn mower, 1 boat, 1 6-wheeler and various hand tools. This line is at \$5,956 for 2008.
- **637 – Diesel Fuel** – increase due to price increase, not increased usage. This line item is at \$15,022 for 2008.
- **660 – Vehicle Repairs** – non-warranty painting of Ambulance 2, repaint of Chief Carrier’s vehicle from Cole Cord estimated at \$4,229 and repairs estimate from Duane of \$1,435. Option would be repair and repaint existing vehicle or purchase new. This line item is at \$9,193 (Ambulance 2 ebrake repair).
- **670 – Books & Periodicals** – these are monthly subscriptions for the station and training materials. This line item is at \$100.95 for 2008.
- **680 – Departmental** – awards ceremony. This line item is at \$14 for 2008 but awards ceremony is not until December.
- **681 – Municipal Fire Alarm System** – not planning on any expansion to the system. There is a roll of wire and some extra parts in the shed. This line item is at \$2,159 for 2008.
- **683 – Fire Prevention** – supplies for school programs and fire extinguisher classes. This line item is at \$5,276 for 2008.
- **685 – Uniforms** – this is a per person cost for golf shirts, pants and boots and Class A’s. This line item is around \$3,500 for 2008.
- **690 – Miscellaneous** – this line is for items that don’t fit in any other category.
- **710 – Land** - \$1 just to keep line in the budget.
- **720 – Buildings** – capital improvement to overlay (finish coat) pavement that we done new in 2007 – front and side. Based on quote from Porter Paving in 2007 with increase in petroleum.
- **730 – Other** - \$1 just to keep line in the budget.
- **750 – Furniture and Fixtures** – no lockers request this year.
- **775 – Dry Hydrants** – private property on Calef Hill Road offered property for dry hydrant. Timing to get to this work is more the issue than cost. This line item is at \$2,456 for 2008.
- **960.1 – Land & Building Fund** - \$227,000 in trust fund.
- **331 – Ambulance Billing Services** – this number is a budget figure and is dependent upon a lot of outside factors.
- **740 – Fire Equipment** – this is new equipment – see list from Chief Carrier.

Public Comment – Mr. Stevens asked to address the group. He wanted to let everyone know that the next Budget Committee meeting would be held on November 10, 2008 at 6:00PM at the church. He would also

come in to see Secretary Vary before the meeting for any information that might be needed for that meeting. Mr. Stevens asked if a Northfield representative had been named for the Commission as of yet, which one has not. Flexible medical spending accounts were briefly discussed.

2009 Commissioner's Proposed Budget - started

300 Professional & Technical Services

- **301 – Auditing \$7,000** – discussed Treasurer Seymour's recommendations. Treasurer Seymour spoke with CPA John Lard. Spoke about doing a Balance to 09/30/08 at a cost of \$3,000 and then a Review for the remainder of the year. And from then on doing yearly Reviews. Option would be not to Audit the books and rely on the Secretary, Commissioners and Treasurer to catch any discrepancies. The cost of a certified audit is around \$15,000 per year.
- **320 – Legal Services** – budget of \$1,500 allows for about 10 hours of legal services - **skipped**
- **335 – School / Training Services & Fees \$14,195** – discussed that 1/3 of total this line item will be spent on one individual's training. Chief explained that they would not allow for as many seminars to keep within this budgeted amount. He also explained that training budget is not per individual. Training and seminars are requested by an individual and then approved or denied. Required trainings are Firefighter 2, EMT Basic. Comm. Waldron did not remember voting for 100% of the Paramedics Program being covered and Chief Carrier recommended that he check the minutes from that meeting. Comm. Waldron will check Comm. Meeting Minutes to verify that 100% of Paramedics Program would be covered. Deputy Robinson will get paperwork signed by Capt. Michaud ensuring his 5-year commitment with the station after his training is complete. Chief Carrier stated that the pay differential for Paramedics is \$1.25 more per hour.
- **340 – Bank Services / Interest \$0** – no discussion
- **341 – Telephone - \$5,500** - \$500 increase from 2008's budgeted amount is due to usage, not hardware. There are two (2) lines coming into the station as well as one (1) fax line. There is also a 401 dispatch line. Three are six (6) cell phones – Chief, Brad, Engine 3, Ambulance (2) and one for the Duty Shift Officer. The Duty Shift Officer would use this phone to call Medical Control, call the parents of an underage patient, call the Fire Marshall's station and make calls that should not be broadcasted over the radios.
- **342 – Data Processing \$3,500** – there is no breakdown for this line item. The station is looking to replace one (1) PC. In 2008, a couple hard drives were replaced and some software and antivirus were upgraded. The server was discussed – it is a small server where all data is stored. PC's are used to run individual software.

Motion to adjourn made by Comm. Auger and seconded by Comm. Waldron. Unanimous vote to adjourn the meeting at 9:07PM.

Next Meeting was scheduled for Monday, October 27, 2008 at 6:00PM.