

**Town of Shrewsbury
Insurance Advisory Committee
Apr 19, 2023
Select Board Meeting Room- Shrewsbury Town Hall
100 Maple Ave Shrewsbury, MA 01545**

MINUTES

PRESENT: Sean Quinlivan, Scott Curtis, Paul Pepka, Nick Hawes, Larry Napolitano, Kyle Amato, Keith Baldinger, Heather Penfield, Rory Ahern, Kevin Mizikar, Kristina Ordnung

The meeting was called to order by Kevin Mizikar at 3:30pm.

Kevin Mizikar asked if anyone had any questions pertaining to the March 21, 2023 meeting minutes. A motion to accept the minutes of the March 21, 2023 meeting was made by Keith Baldinger and seconded by Larry Napolitano. The minutes were unanimously approved.

Mr. Mizikar stated that the benefits team has been working to identify options to help supplement the benefits package that we currently offer. Mr. Mizikar continued that the benefits team had been working with NFP to find options to present to the committee and all plans would be fully paid by the employee. The benefits team hoped to develop a diverse portfolio by adding an Altus vision plan for active employees on 7/1/23, Colonial Life products for 11/1/23, and a retiree dental and vision plan for 1/1/24.

Scott Curtis from Colonial Life was present at the meeting. Mr. Curtis reviewed the Colonial Life plan options for the committee including; term and whole life, critical illness, medical bridge, and accident insurance.

Kevin Mizikar asked what benefit employees would get with portability. Scott Curtis said it is most important with life insurance, and especially with whole life insurance with rates locked in based on the age the member was when they enrolled. They would lose that rate if they go to another plan and some employers don't offer the plans and they can't get them.

Heather Penfield asked if they have survived cancer, are you still eligible for the critical illness policy. Scott Curtis said you will have to answer medical questions and you could be denied based on that.

Scott Curtis stated that when the plans are first issued there will be a guaranteed issue with no medical questions for a two month open enrollment. After that there will be Evidence of Insurability needed and also if there is a pre-existing recent diagnosis. If they sign up now but get diagnosed within 6 months they may get denied, however after 6 months they can reapply.

Mr. Napolitano stated that any time you can give people more options, that is a good thing. There were no questions pertaining to the new vision plan and retiree vision/dental plans.

A motion to approve the new supplemental benefits was made by Keith Baldinger and seconded by Heather Penfield. The committee unanimously approved the new plans.

A motion to adjourn was made by Keith Baldinger and seconded by Rory Ahern at 3:50pm

Respectfully submitted,
Nick Hawes
Benefits Coordinator

References & Provided Materials
IAC Meeting Package Dated 4/19/2023