

WEST WINDSOR SELECTBOARD

Draft Minutes

July 30, 2013

Present @ 9:00 AM: Glenn Seward, Tom Kenyon, Bruce Boedtke, Cathy Archibald, George Calver (*VT Standard*), Dan Austin (Green Mountain Power), Martha Harrison

Present @ 10:00 AM: Phil Hathorn, Mike Spackman, Gary Austin, Tanya Chambers

- 1) Call to Order – Selectboard Chair Glenn Seward called the meeting to order at 9:03 AM.
- 2) Public Comment – None. Bruce would like to discuss the Fourth of July Committee.
- 3) Town Clerk's orders – **Tom moved to sign orders. Bruce seconded the motion, which passed unanimously.** Cathy said people who file their HS-122 late are billed an 8% penalty. Cathy said the 8% penalty can be waived but she suggested not doing that. The Selectboard agreed not to waive the penalty.
- 4) Consider signing Bowers Bridge Proof of Loss form – Glenn said the town's insurance company, the Vermont League of Cities and Towns (VLCT), is willing to provide \$40,200 for bridge repairs and has sent the town a Proof of Loss statement to sign. **Glenn moved to sign the Proof of Loss statement. Bruce seconded the motion.** Tom said it's his understanding that if additional damage is discovered when the bridge is disassembled, the insurance company is willing to discuss it with the town. Glenn said that is correct. Tom said we should ask the contractor to let us know immediately if he finds additional damage. Glenn agreed that the contractor will stop work and notify the Selectboard and the Selectboard will contact the insurance company. **Glenn called for a vote on the motion, which passed unanimously.**
- 5) Discuss village sewer expansion and related funding – Consider burying electric lines in Historic District: Tom said he asked Dan Austin from Green Mountain Power to attend this morning's meeting. Tom explained that, if the town is going to tear up the village to install sewer lines, we ought to consider burying the power lines as well. Those present went outside to the corner of Route 44 and the Brownsville-Hartland Road. Dan said the lines should be kept out of the right-of-way as much as possible and should be on the side of the road with the most homes. Dan said the power company would need easements to install and maintain the lines on private property and would have to comply with codes regarding minimum setbacks. Dan said since there is only a narrow strip available, it would be difficult and they might have to do a directional boring, which would be very expensive. Dan said Grafton did a similar project 20 years ago for \$75 per linear foot, not including excavation and conduit. Dan said fiber optic cable and cable TV make it more challenging. Bruce asked if the project could be done in the road right-of-way. Dan said it could be done with state permitting. Dan said there hasn't been an increase in the schedule of fees for work like this since 1990 but one is coming. Glenn said he will send the preliminary engineering study for the sewer line to Dan so he can come up with a rough estimate. Village sewer project: Glenn said if we're going to move forward with the village sewer project, there's a tight timeline due to the availability of grant funding, so we need to have a bond vote this fall. Glenn said Tom Kennedy has indicated that West Windsor has a good chance of getting some grant funding. Glenn gave Bruce and Tom some background information. Glenn said he thinks the town needs to schedule a meeting to get feedback from village property owners before proceeding much further. Glenn gave Bruce and Tom a draft letter to property owners and

asked them for feedback. Tom asked how much the school would pay. Glenn said the fees would be based on “user units” and design flows. The Selectboard discussed how much to ask for in the bond vote. Glenn suggested asking for the full amount with the understanding that it would be reduced by the amount of any grants received. Glenn said the grant application is a huge amount of work so other projects may have to be put on hold and there’s no guarantee that the application will be successful. Glenn noted that the grant requires a right of first refusal for any private property so the Town Attorney would have to be involved. Glenn reviewed potential grant funding sources. Glenn said he has asked P2 Environmental to sample the water in Mill Brook to gather information for a point of pollution grant. Tom said he thinks the state should replace all the culverts in the village at the same time that the sewer is installed. Glenn agreed but said we can’t hold up the sewer project for that because the grant funding, if approved, has to be spent by 2015. Glenn said he is concerned about the timing given voter sentiment about property assessments and tax increases. Bruce agreed but said the Selectboard would be remiss in not pursuing this opportunity. Glenn said there will be additional informational meetings in advance of the bond vote. The Selectboard agreed to schedule an informational meeting for village residents on August 14th at 6:30 PM. Martha noted the permits required for the sewer expansion as indicated on the Project Review Sheet from the State Permit Specialist. Glenn suggested reviewing the timeline after the informational meeting.

- 6) Discuss options for providing employee health insurance benefits (10:00 AM) – Tanya said rates should be finalized this week so she should have a sense of costs next week. Tanya said the premiums are pretty good on the plans but the out-of-pocket exposure for employees is fairly high, which may keep utilization and claims down. Tanya gave the Selectboard a handout with information on the standard plans – platinum, gold, silver and bronze. Tanya described the platinum plan. Tanya noted that there are two “out of pocket” limits with the plans – one for medical care and one for prescriptions. Tanya said in order for employees to continue contributing to a health savings account, the town would have to choose a silver or bronze plan. Tanya said the platinum plan is comparable to what the town offers now. Tanya recommended that the Selectboard consider contributing to a health reimbursement account for the employees rather than a health savings account. The difference, Tanya explained, is that with a health reimbursement account the employees use it when they need it but, if they don’t need it, it rolls over and the Selectboard can budget less the following year. Tanya said the town’s health insurance budget will increase if the town wants to keep employee costs at 20% of the out-of-pocket maximum. Bruce asked who does the accounting for the reimbursement of medical expenses. Tanya said Blue Cross Blue Shield is partnering with Health Equity to offer fully integrated health reimbursement at no charge. Tanya said the Selectboard can require employees to choose one insurance provider over another but cannot specify which plan they choose. Glenn asked if there is any advantage to the employer to offer an increase in salary in lieu of offering health insurance. Tom asked about the tax implications of HSAs and HRAs. Tanya said neither is taxable to the employee but employees cannot put money into an HRA. Tanya said employees can still use their HSAs to pay qualified medical expenses after January 1, 2014, but cannot make any more contributions to it. Tanya said if the Selectboard chooses to have an HRA, she would recommend that they also choose Blue Cross Blue Shield. Tanya said if the town does not offer health insurance, employees may be eligible for a subsidy if they are within 400% of poverty level. However, Tanya said if the town offers a salary increase instead, the town’s

FICA match, worker's compensation premiums, and retirement contributions will also increase, and the salary increase may affect the employee's eligibility for a subsidy. Tanya said an employee whose household income is at 400% of poverty will pay 9.5% of their income for health insurance and that will only buy them a silver plan. Tanya said employees who work 30 hours or more for 20 consecutive weeks must be considered full-time. Tanya said between July and September, the town has to supply all employees with written notice about federal laws concerning Vermont Health Connect, which is available on the Health connect website. Tanya said the town should also determine whether or not they'd like a navigator to assist employees and, if so, they should contact her with some dates. Tanya said the Selectboard also needs to decide if they're going to limit the choice of insurance carrier, how much they're going to contribute to employee plans, and what coverage level to base their premium funding on. Tanya said a "parent/child(ren)" category will be available next year. Tanya said the Selectboard has to decide if they're going to fund an HRA. If the town continues to fund the employees' HSA accounts, the employees have to choose a high-deductible plan and their out-of-pocket maximums will exceed the amount they can put into an HSA so employees will have to use taxable dollars for some expenses. In October, employers have to go online and enter information on eligibility and contributions, and notify employees of the offer of coverage and any navigator assistance being offered. Employees have from November 1st until December 15th to enroll. The town will get a bill from Health Connect in December and it has to be paid before January 1st. Tanya said Blue Cross will do HRA enrollment for the town if the town chooses Blue Cross. Tanya said employees over the age of 65 will have to go on Medicare. In addition, Dr. Dinosaur will still be available but Tanya was not sure whether enrollment will be automatic, based on income, or not. The Selectboard scheduled another meeting with Tanya for August 6th at 1:00 PM.

- 7) Other Business – Bruce suggested a separate joint meeting with the July Fourth Committee. Glenn said he will email the committee with that suggestion.
- 8) Adjourn – **Glenn moved to adjourn at 11:05 AM. Bruce seconded the motion, which passed unanimously.**

Respectfully submitted,

Martha Harrison