A meeting of the Insurance Committee of the Board of Finance was held on June 6, 2019 in the 1st Floor Meeting Room of City Hall. The following were in attendance: Committee Members: John Smith, Ron Burns and Jake Carrier. City: Diane Waldron, Robin Manuele, Mark Penney, Ellen Zoppo-Sassu and Barbara Kashuba BOE: Sam Galloway. Lockton: Lisa Daley and Brenton Milardo. PMA: Dawn Warner and Dom Perno.

1. Call to order.

John Smith called the meeting to order at 9:00 a.m.

2. Discussion on the City’s Health Insurance with Lockton Companies and to take any action as necessary.

Lisa reviewed the 2019 final budget and provided an update on actual verses budget projections through April 2019. The 2019-2020 final budget was developed using claims through March to project 2019-20 experience, included in the budget is the purchase of stop loss coverage at a $1 million deductible and no margin was added to the budget. The final budget was lower than what was initially projected. For 2019-2010, medical rates increase 7.7% over current, prescription rates increase 11.3% over current, and HDHP rates were created for additional divisions. Lisa reviewed the City and Board of Education actual verse projected for the current year, at this point total expenditures are below the projection. There are seven medical claims over $250,000 that are continued to be monitored.

Lockton left the meeting at 9:18 am.

3. To discuss the City’s Self Insured Workers’ Compensation Program with PMA and to take any action as necessary.

Dawn reviewed the Workers’ Compensation injuries for 2/1-5/31/19 for both the City and Board of Education. The City has had 50 claims, 11 record only, 30 medical only and 9 with lost time. The Police Department has had 21 claims, Public Works 14 and 6 for the Fire Department. The Board of Education has had 84 claims, 79 medical only and 5 lost time. The Committee reviewed the claims and discussed training which could help prevent future claims. John stated material handling claims should not happen. A lot of the claims for the Board of Education are record only as everything is reported and documented, with the most claims at West Bristol and Hubbell School. Dom reviewed the services provided since the last Insurance Committee meeting which included attending Safety Committee meetings, a claims review for the City & BOE, distributing information on safe lifting, posters on poison ivy and ticks, and presented a safety presentation on Public Works, WPC and Water.

The Committee took a short recess from 10 am - 10:15 am.

4. Overview of Workers’ Compensation Administrative Process with PMA and Department Heads.


Dom discussed the purpose of the meeting and improving the safety culture, no question is too small, training can be provided where needed and PMA would like to work with Departments for a light duty program to get employees back to work.

Dawn explained the current claims process, Barbara in Personnel enters the claims online into PMA systems and an adjuster makes contact within 24 hours. If it is a record only claim, PMA will talk to the employer which is usually Personnel, not the Department Head. Initial treatment is done at MedWorks with referrals as needed. It is suggested for the Department Heads to keep in contact with employees who are out on Workers’ Compensation to ask how they are doing and status of their injury. Discussion was held on the various forms and notices the employee will receive, a sample packet will be distributed to Department Heads to review. PMA has a library of training videos available, individual registration is required, further information can be provided on this. Ellen Zoppo-Sassu discussed a new physical fitness wellness initiative that will be rolled out in Parks and Public Works with a physical therapy group.

If Departments Heads have any question on the process, Dawn distributed a contact sheet of individuals at PMA for reference.
5. **Adjournment.**

Jake Carrier made a motion to adjourn at 11:10 a.m.

Respectfully Submitted,

John Smith
John Smith, Chairman