

Approved

November 9, 2015

**October 7, 2015
Town of Taghkanic
Town Board Budget Workshop Meeting**

7 pm: The Taghkanic Board held a Budget Workshop on the above date at the Taghkanic Town Hall.

Present: Erik Tyree Supervisor
Richard Skoda Board Member
Ryan Skoda Board Member
Linda Swartz Board Member
Joyce Thompson Board Member
Cheryl Rogers Clerk

Steve and Betsy Acciani spoke to the Board about the insurance renewal reminding them that CDPHP will only allow 50% reimbursement of the deductible in an HRA in 2016. Steve said that after speaking to Erik, Joyce and Cheryl he understands that there are three members with ongoing major medical problems and that changing to another company at this time would be very difficult if it requires them to change doctors. He was also asked to check on whether the doctors that are being used now are participating practitioners in CDPHP HMO option and the answer is yes. The problem with the existing plan is that the deductible is only 50% reimbursable. The cost structure of the HMO is quite different.

Town of Taghkanic Health Insurance Renewal December 2015								
		1	2	3	4	5	6	
	Current	Renewal	Alternative	Alternative	Alternative	Alternative	County Alternative	
Services	CDPHP Silver HDEPO	CDPHP Silver HDEPO	CDPHP Platinum EPO 107	CDPHP Gold HMO 202	CDPHP Gold Embrace EPO 205	MVP Gold 2 HDHP	MVP ASO and ProAct	
Deductible	\$1500/\$3000	\$1500/\$3000	n.a.	n.a.	\$250/\$500	\$1400/\$2800	n.a.	
Deductible Type	Aggregate	Aggregate	n.a.	n.a.	Embedded	Aggregate	n.a.	
Coinsurance	0%	0%	n.a.	n.a.	n.a.	0%	0%	
OOP Max	\$6350/\$12,700	\$6450/\$12,900	\$6600/\$13,200	\$6600/\$13,200	\$6600/\$13,200	\$6350/\$12,700	n.a.	
PCP/Specialist	Deductible then \$25/\$40	Deductible then \$25/\$40	\$10/\$20	\$30/\$30	Deductible then \$30/\$50	Deductible then \$5/\$15	\$25/\$25	
IP Hospital	Deductible then Covered in Full	Deductible then Covered in Full	\$200	\$1,000	Deductible then \$1000	Deductible then \$200	\$250	
OP Surgery	Deductible then \$100	Deductible then \$100	\$150	\$250	Deductible then \$100	Deductible then \$100	\$75	
Emergency Room	Deductible then \$50	Deductible then \$50	\$100	\$200	Deductible then \$100	Deductible then \$75	\$50	
This is a brief overview of commonly used services and is not intended to be used as a benefit summary. Always refer to carrier contract for final details.	Drug	Deductible then \$10/\$50/\$80	Deductible then \$10/\$50/\$80	\$4/\$30/\$60	\$10/\$80/\$100	\$4/\$30/\$60 Deductible Does Not Apply	Deductible then \$5/\$15/\$25	\$5/\$20/\$40
	1 Single	\$ 383.27	\$ 432.84	\$ 603.30	\$ 519.90	\$ 525.65	\$ 500.37	\$ 605.00
	2 Double	\$ 766.55	\$ 865.68	\$ 1,206.61	\$ 1,039.79	\$ 1,051.30	\$ 1,000.74	\$ 1,215.00
	3 PIC	\$ 651.67	\$ 735.83	\$ 1,025.62	\$ 883.82	\$ 893.61	\$ 850.63	n.a.
Annual Premium By Tier	3 Family	\$ 1,092.33	\$ 1,233.60	\$ 1,719.43	\$ 1,481.70	\$ 1,498.11	\$ 1,426.05	\$ 1,645.00
	Single	\$ 4,599.24	\$ 5,194.08	\$ 7,239.60	\$ 6,238.80	\$ 6,307.80	\$ 6,004.44	\$ 14,520.00
	Double	\$ 18,397.20	\$ 20,776.32	\$ 28,958.64	\$ 24,954.96	\$ 25,231.20	\$ 24,017.76	\$ 29,160.00
	PIC	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
	Family	\$ 39,323.88	\$ 44,409.60	\$ 61,899.48	\$ 53,341.20	\$ 53,931.96	\$ 51,337.80	\$ 39,480.00
Total Annual Premium	\$ 62,320.32	\$ 70,380.00	\$ 98,097.72	\$ 84,534.96	\$ 85,470.96	\$ 81,360.00	\$ 83,160.00	
Total Deductible Risk	\$ 16,500.00	\$ 16,500.00	\$ -	\$ -	\$ 1,375.00	\$ 14,000.00	\$ -	
Estimated HRA Reimbursement	\$ 13,000.00	\$ 16,500.00	\$ -	\$ -	\$ 687.50	\$ 11,200.00	\$ -	
Town Premium plus Estimated HRA Reimbursement	\$ 75,320.32	\$ 86,880.00	\$ 98,097.72	\$ 84,534.96	\$ 86,158.46	\$ 92,560.00	\$ 83,160.00	
CDPHP HRA cannot be funded more than 50% by the employer		Probably 3 employees will max out	Not Tenable, With 50% Rule			Estimated at 80%		

The Board asked Mr. Acciani about a Health Saving Account and if it is possible to reimburse 100% of the deductible? The answer was yes. Mr. Acciani is going to look into more information and forward it to the Board by email.

The Town Board proceeded with the budget line by line as introduced as follows.

General Appropriations

Town Board

Personal	1010.1	Held	7,305.00
Contractual	1010.4	Held	1,000.00

Town Justice 4% increase for justice clerk as she is serving two judges

Personal	1110.1	Held	15,766.00
Personal Clerk	1110.13	Increased	11,655.00 4% increase

Contractual	1110.4	Held	5,778.00
--------------------	--------	------	----------

Supervisor

Personal	1220.1	Held	5,500.00
Contractual	1220.41	Held	500.00

Accounting

Bkeeper cont.	1325.4	Held	200.00
Personal	1340.1	Held	1,929.00 2% increase
Accounting	1340.41	Held	12,500.00
Payroll	1340.42	Increased	3,006.00

<u>Assessors</u>	1355.1	Held	17,500.00
	1355.13	Held	6,110.00
	1355.2	Held	600.00
	1355.4	Held	19,000.00

The Board is undecided about a 4% increase for the Town Clerk. More information on what other clerks make in the County will be gathered for the next Budget Workshop.

Clerk/Collector 4% increase for clerk as she holds two positions Clerk/Collector

Personal	1410.1	???	29,059.00 4% increase
Equipment	1410.2	Held	750.00
Contractual	1410.4	Held	12,775.00
Website Support	1410.41	Decreased	3,120.00

<u>Attorney</u>	1420.4	Held	17,000.00
------------------------	--------	------	-----------

<u>Engineer</u>	1440.4	Held	1,000.00
------------------------	--------	------	----------

Town Hall

Personal	1620.1	Held	2,251.00 2% increase
Maintenance	1620.11	Held	1,102.00 2% increase
Capital Outlay	1620.2	Held	1,000.00
Contractual	1620.4	Held	9,500.00

Special Items

Insurance	1910.1	Held	17,900.00
Municipal Dues	1910.2	Held	800.00
Contingent	1990.4	Held	1,250.00

Public Safety

Personal	3510.1	Held	4,438.00 2% increase
Contractual	3510.4	Held	1,000.00

Building Inspector

Personal	3620.1	Held	10,134.00 2% increase
Equipment	3620.2		
Contractual	3620.4	Held	2,939.00

Transportation

Personal	5010.1	Held	49,435.00 2% increase
Contractual	5010.4	Held	480.00

Garage

Maintenance	5132.1	Held	367.00 2% increase
Capital outlay	5132.2	Held	1,000.00
Contractual	5132.4	Held	18,000.00

Economic Assistance

Aged Programs

Contractual	6772.4	removed amount	0.00
-------------	--------	----------------	------

Meals on Wheels

Contractual	6772.41	Held	100.00
-------------	---------	------	--------

Culture & Recreation

Youth Program	7310.4	Held	1,000.00
Library	7410.4	Held	1,500.00
Historian	7510.4	Held	100.00

Home & Community Services

Zoning

Personal Chair	8010.10	Held	1,500.00
Personal Clerk	8010.11	Held	585.00
Contractual	8010.4	Held	6,030.00
Commission	8010.41	Held	20,000.00

Planning

Personal Chair	8020.10	Held	1,500.00
Personal Clerk	8020.11	Held	1,170.00

Equipment	8020.2	Held	200.00
Contractual	8020.4	Decreased	10,320.00

<u>Cemetery</u>	8810.4	Held	50.00
------------------------	--------	------	-------

Undistributed

Retirement	9010.8	Held	26,140.00
Social Security	9030.8	Held	12,668.00
Disability	9055.8	Held	300.00
Hospitalization	9060.8	Increased	26,052.00

Gen-Rev

Property	1001	Held	107,811.00
Payment Inlieu	1080	Held	425.00
Tax Penalties	1090	Held	6,500.00
Sales Tax	1120	Held	123,000.00

Departmental

Clerk/DogFees	1255/2544	Held	1,000.00
Zoning Fees	2110	Held	300.00
Planning Fees	2115	Held	500.00
Tobacco	2389	Held	11,250.00

Use of Money

Interest	2401	Held	100.00
-----------------	------	------	--------

Licenses

Building Permits	2555	Held	6,000.00
-------------------------	------	------	----------

Fines

Fines & Forfeitures	2610	Held	125,000.00
--------------------------------	------	------	------------

Miscellaneous

State Aid			
Per Capita	3001	Held	5,200.00
Mortgage Tax	3005	Held	25,000.00

Unexpended Balance **00.00**

Highway Appropriation

General Repair

Personal Ser	5110.1	Held	99,394.00	2% increase
Contractual	5110.4	Held	200,000.00	
Fuel-Diesel	5110.41	Held	25,000.00	

Fuel-Gas	5110.42	Held	10,000.00
<u>Machinery</u>			
Equipment	5130.2	removed amount	0.00
Contractual	5130.4	Decreased	90,000.00
<u>Snow Removal</u>			
Personal Ser	5142.1	Held	70,995.00 2% increase
Contractual	5142.4	Held	105,000.00
<u>Highway</u>			
Retirement	9010.8	Held	14,704.00
Social Security	9030.8	Held	19,790.00
Disability	9055.8		
Hospitalization	9060.8	Increased	65,298.00
<u>Debt</u>			
Bond's Principal	9710.6	No Debt	
Ban's Principal	9730.6	No Debt	
Bond's interest	9710.7		
Ban's interest	9730.7		
<u>Highway Revenues</u>			
Property	1001	No Change	616,639.00
Sales Tax	1120	No Change	82,000.00
Interest	2401	No Change	250.00
Sales of Equip	2665	removed amount	0.00
Changed plan from private sale to trade-in			
Unexpended Balance			00.00

The Board set October 21, 2015 at 7 pm as the next Budget Workshop.

With no further business, on a motion by Board Member Linda Swartz, seconded by Supervisor Erik Tyree, the Budget Workshop was adjourned at 9:40 pm. carried unanimously by all members present. The next Regular meeting will be **Monday November 9, 2015** at the Taghkanic Town Hall.

Audience: George Hotaling
Betsy Acciani

Walter Thompson

Steve Acciani