

**PERSONNEL COMMITTEE MEETING
HELD IN ROOM 318
PUTNAM COUNTY OFFICE BUILDING
CARMEL, NEW YORK 10512**

Members: Chairwoman Nacerino, Legislators Castellano and Wright

Wednesday

September 14, 2016

The meeting was called to order at 6:00p.m. by Chairwoman Nacerino who requested Legislator Wright lead in the Pledge of Allegiance. Upon roll call, Chairwoman Nacerino and Legislators Castellano and Wright were present.

Item #3) Approval/Personnel Committee Meeting Minutes/August 15, 2016

Chairwoman Nacerino stated that the minutes were accepted as submitted.

Chairwoman Nacerino stated that she will be taking the agenda items out of order. She stated the Committee is addressing agenda Item #5.

Item #5) Approval/Proposed I/T- GIS Deputy Director Position/County Executive & Director IT/GIS

Personnel Director Paul Eldridge stated that recently there has been a vacancy that occurred, Data Systems Support Specialist. He stated prior to the vacancy it was communicated that there was a need for Deputy Director IT/GIS. He stated with this current vacancy it has created an opportunity where that change can be made now, because there would be sufficient funds in the 2016 Budget to do that. He stated the strongest reason for creating this position is to move in a direction that creates a more technical staff than was had. He stated that Director Thomas Lannon knows everything in the department and currently does not have a backup. He stated that there needs to be a backup to the Director and move into the more technical areas that are necessary. He stated the request is to create a new I/T-GIS Deputy Director Position now, using the funds from the vacancy. He stated it will then be an existing position going into 2017. He stated the position will require a competitive Civil Service Exam. He stated that he has with him a copy of the draft specifications regarding the position, which he wanted to pass out.

Chairman Nacerino made a motion to Waive the Rules and accept the additional; Seconded by Legislator Castellano. All in favor.

Deputy County Executive Bruce Walker stated he believes it is important to note that part of this proposal includes an elimination of a position. He stated basically the one (1) position's title is being changed, which would have otherwise been put into the budget.

Chairman Nacerino stated she knows that Tom Lannon wears many hats and does many things throughout the County. She stated that the changing technology needs to be recognized and addressed. She stated that she supports this request. She stated there cannot be one (1) employee who has all of the expertise, which could be a detriment to the County. She requested that Director Eldridge speak to the process that will need to be followed to fill this position. She

stated although it was stated that the wish is to fill the position immediately, it will take time to complete the process.

Personnel Director Eldridge stated if this is approved tonight, the matter will then go before the Full Legislature at the October 4th meeting. He stated once it is approved at the Full Meeting, the position will be advertised. He stated he does not see getting a person hired any sooner than November 1, 2016. He stated due to the fact of the fast changing atmosphere of the Information Technology market, the State has gone to a T & E (Training and Experience Exams). He stated the candidates who meet the minimum qualifications then go onto a computer connected to the State and input their background, training and education. He stated the individual is given a rating by the State. He stated at this time he is not sure that this position would fit the T & E requirements. He stated he believes there is a reasonable chance that it will.

Legislator LoBue requested the title of the vacant position.

Personnel Director Eldridge stated the vacant position is Data Systems Support Specialist, position # 168010105.

Legislator LoBue requested what is the budgeted amount for that position.

Personnel Director Eldridge stated \$54,601.

Legislator LoBue questioned if the \$54,601 will cover the proposed new position.

Personnel Director Eldridge stated no. He stated the requested amount for the new position is \$65,000. He stated for clarification if the position is filled by November 1, 2016, there is enough money in the position # 168010105 budget line to cover the salary of the new position.

Legislator LoBue questioned what role the vacant position served.

Personnel Director Eldridge stated it was primarily support for the Munis System. He stated that now the Department Heads have a contact directly with the company. He stated there is no longer a need to have a person in the County to be a contact for that System.

Legislator Albano stated that he believes the proposed position is an important one. He stated that he believes \$65,000 as a salary is a low for an employee with the qualifications that are required. He stated he supports having a backup person to the current Director of IT/GIS and for an employee who can assist the County in transitioning into the future.

Legislator Scuccimarra stated she supports the proposed position. She stated technology is changing constantly. She stated the County needs a person who is up to speed.

Legislator Wright stated there is a proposal to increase the new line by \$10,400 in the 2017 Budget.

Personnel Director Eldridge stated that is correct. He stated that is taking the monies from the eliminated position and putting it towards the new position salary.

Chairwoman Nacerino made a motion to approve this.

Legislator Wright stated that there is no resolution with this request to move to the Full Legislature Meeting.

Personnel Director Eldridge stated that he will write one up.

Legislator Wright suggested moving this matter to the Audit and Administration meeting or the next scheduled Committee Meeting. He stated that he would like to see the substance of a Legislature resolution come out of a Committee.

Chairwoman Nacerino referred the request to Legislative Counsel VanRoss.

Legislative Counsel VanRoss stated if the Administration can have a resolution by the next committee meeting, which is, September 22nd which is the Rules, Enactments & Intergovernmental Relations (Rules) Committee Meeting, the matter should be reviewed at that committee meeting.

Chairwoman Nacerino rescinded her previous motion. She made a motion to move this matter to the Rules Committee Meeting; Seconded by Legislator Castellano. All in favor.

Item #4) Presentation/Proposal-The Medigap Option for Retirees- Health Insurance/Personnel Director Eldridge

Personnel Director Eldridge stated that the Administration is always working to try to find the best options for the Retirees relative to health insurance. He stated a number of years ago he had conceptualized a plan that would cover the retirees who were Medicare Eligible. He clarified that if this plan is approved it would be optional to the Retirees. He stated currently a Retiree who is Medicare Eligible; a person 65 years old or older, Medicare is primary. He stated and the NYSHIP coverage is supplementary to Medicare. He stated the NYSHIP program is very expensive. He began his presentation by reviewing what the current Retiree Health Insurance plan is. He stated last year the County approved the Retiree Health Insurance, which was based on the individual retiree's contribution for health insurance in relation to their pension amount. He stated retirees' dependents survivors are still eligible to continue with their Insurance through the County, they pay 50% of the premium. He stated that Medicare Retirees, when they turn 65 are required to sign up for Part A & Part B. He explained that Part A is no cost to the Retiree or the County. Part B is a base amount charged to Retirees. He stated if the person is on Social Security they take the amount out of the check. He stated in 2016 that amount is \$104.90. He stated if you are 65 and have decided to wait to collect your Social Security then the individual pays the fee directly with Medicare. He stated in 2016 that amount is \$121.80. He stated the NYSHIP plan requires that when Medicare Part A & Part B become primary and NYSHIP becomes secondary, the County's fee for the NYSHIP is reduced, but they require the County to reimburse to the Retiree the Medicare Part B cost. He stated that Medicare Part A is the

Retiree's Health Insurance, Medicare Part B is the Retiree's Medical Insurance; doctor visits, outpatient services, and Medicare Part D is the Retiree's drug coverage. He stated Part D is bought through insurance companies. He stated current County Retirees who are enrolled in the NYSHIP plan do not need to get Part D, because the NYSHIP plan has a prescription plan included. He provided additional documentation and provided data pertaining to the number of current Retirees etc. *(including in presentation attached to Minutes)*

Chairwoman Nacerino made a motion to Waive the Rules and accept the additional; Seconded by Legislator Castellano. All in favor.

Personnel Director Eldridge stated all Putnam County Retirees covered by Medicare are eligible for supplemental coverage the NYSHIP plan. He stated the annual cost per year in 2016 for an Individual plan is \$10,188.12. He stated the annual cost per year in 2016 for one Family plan is \$23,112.12. He stated the following costs to the County of the different Retiree Plans: Retiree who is Medicare Eligible (Individual Medigap) costs \$5,433.48 per year, a Family Plan and one (1) person is Medicare Eligible (Medigap 1) costs \$18,360 per year, a Family Plan and two (2) are Medicare Eligible (Medigap 2) costs \$13,605.24 per year. He stated NYSHIP only offers Individual or Family plans for active employees and these "Medigap" categories for the retirees. He stated that Medicare Part A and Part B do not cover the total costs of health care for retirees. He stated people who are retired and do not have a plan such as NYSHIP purchase additional insurance that will pay for costs not covered by Medicare. He stated that brings him to his recommendation of "Medigap Insurance". He stated there are a number of standardized Medigap Insurance plans available for purchase called Plan A through Plan N. They are sold for different prices by different insurance companies. He stated there are Medicare Advisors who work with people to assist them in selecting the best Medigap Insurance program to meet their needs and situation. He stated that there is a standard Medigap Insurance Program, which is selected by most people. He stated it is Medigap Plan F. He stated that Medigap Plan F was developed by AARP. He stated the Medigap Plan F policy through AARP is available across the Country. He stated it may be more expensive in Florida versus New York, but he believes it is a plan that Retirees would likely opt in to. He stated the County representatives met with experts who are very attuned to Medicare. He stated out of those meetings came this recommendation. He stated instead of having NYSHIP as the supplemental plan for the Retirees. The recommendation is that the County provides a plan to pay the Retirees a said amount, per month to pay a premium for a Medigap Policy and Part D. He provided several scenarios using the Medigap Plan F as the bench mark. He stated the County could pay the Retirees who switch to the Medigap Plan F or one of the other Medigap Plans approximately \$240 per month plus \$40 to pay for their Part D monthly rate, which is the average cost for a decent Part D plan. He stated with those amounts the total is \$280. He stated the \$280 would be paid to the Retiree through a Health Reimbursement Account (HRA). He stated that he believes that there would be many retirees who would opt for this plan. It would save them money, it would save the County money, and they would get the incentive of a HRA. He stated if a Retiree opts out of the NYSHIP Program they do have the option to return to the NYSHIP program. He stated as long as the person leaves as a Retiree in the NYSHIP plan. He stated the NYSHIP plan has a specified period of time for re-enrollment, in November/December of each year. He stated with the proposal the County would provide Medicare Part A, the County would reimburse Retirees in the NYSHIP Plan for Part B, he stated that there is a category of IRMAA

(Income Related Monthly Adjusted Amount) Retirees who earn higher, and there is a higher charge for Part B, which the County reimburses as well, the County will provide them with Part D, prescription coverage and provide them with a Medigap policy. He stated the County would continue the Part B reimbursement, give the \$280 per month, create an HRA and allow them to pick their own Medigap Plan. He stated Doreen Thompson, is an expert on Medicare. He stated that she has indicated that she will make herself available to sit with each of the County's Retirees and assist them in choosing the most suitable Medigap Plan to meet their individual needs. He stated there is also an in-house employee, Lynn Hill, who works for Office of Senior Resources (OSR), who has been a part of these discussions. He stated Doreen Thompson would preliminarily meet with each Retiree and then they would have a right to go to meet with Lynn Hill, who is a CSEA Member. He provided some examples of different Retiree's scenarios and the projected costs savings for both the Retiree and the County.

Chairwoman Nacerino questioned as a Retiree ages, and possible medical concerns arise along with the need for different medical care, can they choose a different Medigap policy to meet their changing medical care needs.

Personnel Director Eldridge stated yes, each year the Retiree would have the option during the enrollment period to select their Medigap Policy. He stated the new plan may be more expensive. He stated however in this discussion the contribution of the County is being based on the Medigap Plan F policy. He stated that the purpose of tonight's meeting is to introduce this to the Legislature and provide insight to the plan. He stated in October everyone will be educated on this plan.

Legislator LoBue questioned what the process will be to notify the Retirees of this.

Personnel Director Eldridge stated a letter and packet will be sent to the Retirees. He stated again Doreen Thompson, who is a Medicare Specialist, has stated she will make herself available to meet with the Seniors as will Lynn Hill.

Rebecca Wittenberg, County Health Department, questioned if there will be group informational meetings prior to the individual meetings.

Personnel Director Eldridge stated yes, probably. He stated that they are also looking at possibly putting an informational video on the County website, as well. He stated that it still needs to be reviewed by the attorneys.

Chairwoman Nacerino stated the purpose of tonight's discussion is for consideration to provide this option to Retirees to have some flexibility.

Personnel Director Eldridge stated after Resolution #227 of 2016 was passed affecting the Retirees Health Insurance contributions, there were many calls received. He stated he took the opportunity to talk so some of the Retirees to ask them what they thought of this proposal, in a thumb nail sketch. He stated the Medicare Eligible Retirees said they would all consider it.

Chairwoman Nacerino stated that last year it was reported that the notification of the changes and reaching the Retirees could have been better. She stated adequate communication to the Retirees needs to be done this time. She stated this matter will be re-visited at the November Personnel meeting. She stated by then the attorney review, hopefully would be completed.

Personnel Director Eldridge stated possibly it could be addressed at a Special Personnel Meeting.

Chairwoman Nacerino stated if time is of the essence that can certainly be done.

Legislator LoBue questioned when the enrollment period is.

Personnel Director Eldridge stated NYSHIP is November-December, and Medicare is sooner in the year, late October early November.

Item #6) FYI/2016 Accident Report- Duly Noted

Item #7) Other Business - None

Item #9) Adjournment

There being no further business, at 6:50P.M. Chairwoman Nacerino made a motion to adjourn; Seconded by Legislator Wright. All in favor.

Respectfully submitted by Deputy Clerk Diane Trubuly.

cc: All Day
Pers: 9/14/2016

#4

LEGISLATURE
PUTNAM COUNTY
CARMEL, NY

2016 SEP -9 AM 8:50

Additional Documents provided
by Paul Eklidge the Night of mtg. (Attached)

The Medigap Option for Retirees



Current retiree health insurance policy

- Putnam County pays between 70% and 92% of the cost of each retiree's monthly premium, based on the amount of the pension received by the retiree
- Dependent survivors of former retirees are eligible for enrollment in NYSHIP, but the survivor and Putnam County each pay 50% of the monthly premium
- Additionally, Medicare eligible retirees are reimbursed by Putnam County for their Medicare Part B monthly premium

Medicare

- **Part A:** hospital insurance. There is no cost to the retiree, provided the retiree paid Medicare taxes while working
- **Part B:** medical insurance. The monthly cost depends on the income of the retiree. The cost for most retirees is \$104.90 / month in 2016
- **Part D:** drug coverage. This is bought through insurance companies. Current retirees do not need Part D if enrolled in the NYSHIP Plan

Current retiree Medicare primary health insurance policy

- All Putnam County retirees covered by Medicare are eligible for supplemental coverage by the New York State Health Insurance Program (NYSHIP)
- Total # of Putnam County Retirees – 377
- Total # of Medicare covered P.C. Retirees -- 277
- 2016 NYSHIP rates for retirees where Medicare is primary:
 - 65+ individual: \$452.79 / month
 - Family, 1 person Medicare eligible (“Mediprime 1”): \$1,530 / month
 - Family, 2 people Medicare eligible (“Mediprime 2”): \$1,133.77 / month

Medicare Supplement Insurance

- Medicare Part A and Part B do not cover the total cost of health care for retirees
- Many seniors elect to purchase additional insurance that will pay for costs not covered by Medicare. This is known as Medicare Supplement Insurance, or Medigap Insurance
- There are a number of standardized plans available for purchase, called Plan A through Plan N. They are sold for different prices by different insurance companies

Proposal for retirees 65 and older

- Under this proposal, Medicare-eligible retirees would be given an option to switch from NYSHIP, and would instead be enrolled in a Retiree Health Reimbursement Arrangement (HRA). In addition to Medicare Part B reimbursement, the Medicare-eligible retiree and Medicare-eligible spouse would each be allotted \$280/month by Putnam County to pay/reimburse retirees for **Medicare Part D**, and **Medigap insurance**.
- This would cover premiums of both the retiree and where applicable, the spouse for each program
- The senior would be able to choose from any Medigap insurance policy, and any Medicare Part D plan up to \$280/month
- In most New York counties, Plan F through AARP costs \$218.25 per month per person in 2016

Paul
Eldridge →

Addit'L Slides to MEDIGAP
2017 MEDICARE INDIVIDUAL

Presentation Presentation

9/14/16

#2

Presentative

#1	Stay in NYSHIP	Estimated Pension & % Contribute	Single Retiree Cost of NYSHIP	2017 County Cost
	\$5,684.64	\$20,819 13%	\$739	\$4,945.64
	Medigap Option: & Part D Allotment From County			County Cost
	\$3,360	NA	0	\$3,360
County Savings w Medigap Option: \$1,585.64				
Retiree Savings w Medigap Option: \$739.00				

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LEGISLATURE
PUTNAM COUNTY
CARMEL, NY

2017 MEDICARE INDIVIDUAL

		Estimated Pension & % Contribute	Retiree Cost of NYSHIP	2017 County Cost
#3	Stay in NYSHIP			
	\$5,684.64	\$6,330 8%	\$454.77	\$5,229.87
	Medigap Option: & Part D Allotment From County			County Cost
	\$3,360 (280x12)	NA	0	\$3,360
County Savings w Medigap Option: \$1,869.87				
Retiree Savings w Medigap Option: \$454.77				

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 PUTNAM COUNTY
 CARMEL, NY
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2017 MEDICARE 2

#4	Stay in NYSHIP	Estimated Pension & % Contribute	Retiree Cost of NYSHIP	2017 County Cost
	\$14,325.12	\$70,855 30%	\$4,297.54	\$10,027.58
	Medigap Option: & Part D Allotment From County			County Cost
	\$6,720	NA	0	\$6,720
County Savings w Medigap Option: \$3,307.58				
Retiree Savings w Medigap Option: \$4,297.54				

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2017 MEDICARE 2

		Estimated Pension & % Contribute	Retiree Cost of NYSHIP	2017 County Cost
#5	Stay in NYSHIP			
	\$14,325.12	\$4,793 8%	\$1,146.01	\$13,179.11
	Medigap Option: & Part D Allotment			County Cost
	From County			
	\$6,720	NA	0	\$6,720
County Savings w Medigap Option: \$6,459.11				
Retiree Savings w Medigap Option: \$1,146.01				

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2017 MEDICARE 2

		Estimated Pension & % Contribute	Retiree Cost of NYSHIP	2017 County Cost
#6	Stay in NYSHIP			
	\$14,325.12	\$22,547 13%	\$1,862.27	\$12,462.85
	Medigap Option: & Part D Allotment			County Cost
	From County			
	\$6,720	NA	0	\$6,720
County Savings w Medigap Option: \$5,742.85				
Retiree Savings w Medigap Option: \$1,862.27				

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Monthly Total COBRA

Handwritten notes:
 N. 3/15/16
 Paul
 Handed
 out
 Per 9/14/16
 Hef

		Monthly Total	COBRA
Empire Plan (NYSHIP)	Individual	849.01	
	Employee & Spouse	(N/A)	
	Employee & Child/ren	(N/A)	
	Family	1,926.01	
MVP	Individual	<i>10,070.⁷⁶</i> 839.23	
	Employee & Spouse	<i>23,102.⁷⁶</i> 1,930.23	
	Employee & Child/ren	<i>19,134.⁴⁸</i> 1,594.54	
	Family	<i>25,650.⁴⁸</i> 2,140.04	
Management Dental	Individual	41.92	
	Employee & Spouse	83.84	
	Employee & Child/ren	90.36	
	Family	140.66	
Union Dental & Vision			
7/1/16-12/31/16		149.69	152.68



NYSHIP EMPIRE PLAN (PPO)

United Healthcare, Inc.

<http://www.nyship.gov>

(Folham is a Participating Agency (PA))

MVP (HMO)

www.transitbenefits.com

PLEASE SEE IMPORTANT BENEFIT INFORMATION BY VISITING EACH PLAN'S WEBSITE

	<u>Monthly Premiums</u> NYSHIP	<u>Monthly Premiums</u> MVP
	<u>NYS (Actives)</u> <u>Mediprime (Retirees)</u>	<u>NYS (Actives)</u>
Actives: Individual <i>10,188.12/yr</i> Employee & Spouse Parent and Child Family <i>23,112.52/yr</i>	\$ 849.01/mo ---- ---- ---- ---- ---- \$ 1,926.01/mo ----	\$ 839.23 \$ 1,930.23 \$ 1,594.54 \$ 2,140.04
Retirees: Individual Mediprime Family 1 Person Mediprime Eligible Family 2/more Mediprime Eligible	---- \$ 452.79 /mo. ---- \$ 1,530.00 /mo. ---- \$ 1,133.77/mo.	<i>5433.48/yr.</i> <i>18,360/yr</i> <i>13,605.24/yr</i>
Doctor's Visit Co-Pay	\$20	\$15
Prescription Drugs Co-Pay (generic, preferred brand, non-preferred brand)	30 days Mail or Retail: \$5/\$25/\$45 31-90 days Mail Svc: \$5/\$50/\$90 31-90 days: Partic. Pharm: \$10/\$50/\$90 2 30-day refills required of maintenance drugs (long term) before a 90 day fill can be made	\$10/30/50 Use of generic brand rather than brand name recommended. If employee insists on brand name, charge will be \$10 plus the difference between the brand name cost to MVP and the generic brand
Dependent coverage	To age 26 Young Adult Option through age 29 at full individual cost	Dependent to age 26. Federal Mandate
Hospitalization: Inpatient: Outpatient:	Pd in full up to 365 days per illness \$40 co-pay (waived if admitted as in-pt directly from out-pt dept or clinic)	No Charge \$15 co-pay/visit
Emergency Room	\$70 co-pay (waived if admitted)	\$50 co-pay/visit