

State of New York
County of Fulton
Town of Caroga

Minutes of a Caroga Town Board budget work session held Wednesday November 5, 2008 at the municipal building located at 1840 State Highway #10 at 4:00 pm with the following board members in attendance: Supervisor Kane, Councilman Ralph Palcovic, Councilman Robert Sprung, Council Member Valerie Scribner, and Councilman Robert Sullivan. Lita Hillier Bookkeeper and Budget Director was also in attendance.

Chuck Herman of Lockpointe Inc. an Employee Benefits Consultant met with the board to discuss various plans to reduce the expense for health insurance for town employees. The information the board receives today could help control the budget well into the future. They reviewed co-pays and different plans and carriers.

The Board discussed plans that would run with the calendar year. The board wanted to show a net savings yet provide adequate coverage.

Council Member Scribner informed the board that the highway department is looking into joining CSEA. They are interested in a dental plan.

The board discussed adding another tier for a two-person plan. Mrs. Hillier did not believe there is a need for that type of coverage. Mr. Herman discussed and explained a HRA (Health Reimbursement Arrangement)

Mrs. Hillier noted a tax rate drop from \$0.90 per thousand to \$0.46 per thousand in the budget as a result of changing insurance.

Mr. Selmser – Supervisor Elect arrived at 5:15 pm.

Councilman Sullivan requested that Mr. Herman come back every year. Mr. Herman discussed with the board the time frame to notify Empire of a change in the plan year to a calendar year. New rates will be available January 1st. The lead-time is different because any changes are for a renewal. Mr. Herman will meet with the board on Nov. 17th at 5 pm.

Councilman Palcovic spoke to the forester on the phone this afternoon. He needs to pull a deed for him. It will be 2 –3 weeks before he comes up to mark the trees. Included with his payment was another town document that he will send back.

Mr. Heberer stopped in after the committee meeting on the building broke up. Councilman Palcovic was concerned he was being over loaded with hours and suggested flexing his hours.

The board discussed how they would be affected if a union were to come in. A concern was voiced that if disciplinary action were not followed through with it would then be considered the norm. Mr. Selmser stated that legal costs would be incurred for negotiations – though you can negotiate directly.

Mr. Selmser was congratulated for winning the election.

The work session adjourned at 5:45 pm.

Respectfully Submitted – Linda M. Gilbert Town Clerk