

State of New York
County of Fulton
Town of Caroga

Minutes of the Caroga Town Board work session held on Tuesday October 20, 2026, at 10:00 am in Supervisor Glenn's office at Town hall with the following board members in attendance by roll call.

Supervisor John Glenn – Here
Council Member Richard Sturgess - Absent
Council Member Matthew Cooper – Here
Council Member Kimberly Walker – Dailey – listened in via phone (known as Council Member Walker)
Council Member Greta Frasier – Here

CM before a name indicates "Council Member."

The meeting began at 10:15 am. Also in attendance was Robert Carey of NBT Bank Insurance, Highway Superintendent Roy Stock and bookkeeper Joanne Young.

Supervisor Glenn stated that he and the bookkeeper met with Mr. Carey two weeks ago and selected a plan to replace the current CDPHP Health Insurance. They chose Excellus. Supervisor Glenn stated there was some pushback from some of the members of the board. They wanted this meeting with Bob.

Mr. Casey reviewed the plans available: CDPHP is a regional carrier out of the Albany area. The company that owns Excellus/Blue Cross Blue Shield has been negotiating to buy CDPHP. That purchase is pending. Due to that purchase CDPHP has removed themselves from three counties for 2027 Fulton County being one of them. The town can renew with CDPHP for one year. The rate increase is 16.1%. A change will have to be made this year or next year.

When Joanne Young and Supervisor Glenn met two weeks ago they reviewed MVP, Anthem, Excellus and the renewing CDPHP product. They found that Excellus/Blue Cross Blue Shield had a competitive product at a competitive rate. A good thing is the town is using Lifetime Benefits Solutions to do our HRA. Excellus owns Lifetime Benefits Solutions, if we did move to Excellus we wouldn't have to change. They looked at the silver 20 plan as the replacement for our current product. The deductible for the CDPHP Plan would be \$7100.00 for the individual, and \$14,200.00 for the family. The out-of-pocket match is identical. There is no co-insurance. Once the deductible is met the employee is covered in full in network. It is an EPO plan. Which means an in-network plan only.

On the Excellus plan option, the Silver 20 the deductible is \$6,500.00 per person, \$13,500.00 for the family. After that you are covered in full.

CDPHP is renewing at \$983.21 for a single. Excellus is \$869.77 for a single. It is at a discount. It has a lower deductible and lower out of pocket max. It is a PPO plan. It has network services with Excellus Blue Cross Blue Shield. It has services across the nation – the blue card. Because of the price of the premium, and the out-of-pocket max being lower than that was the plan Supervisor Glenn fell upon as a good replacement to do this year instead of next year. CDPHP is a smaller network.

CM Walker asked how much a typical copay would be to go to the doctor. Everything is subject to the deductible. These are high-deductible plans. The town covers 50% of the HRA amount upfront. With the current plan the first \$3,550.00 is covered 100% by the HRA. Thereafter the employee would pay the next \$3,550.00 out of pocket for all services. It was noted that the doctor's visit is discounted through the fee schedule within the network. A \$250.00 charge would be discounted down to \$150.00. The town would pay \$150.00 because of the HRA up to the first \$3,550.00 after that the participant would pay. Physicians have to accept the fee schedule to be in the network.

With the new plan the HRA account would go down to \$3,375.00.

CM Cooper asked about the buyout. When the town looked at the union insurance the highway department has the buy out for members was a one and done. You got a buy out the first year and then you didn't get the buy out the second year. He noted there are a couple of people that don't take the insurance. The bookkeeper noted that the town pays the buyout and not the insurance company. CM Walker stated that last year she took the buyout and this year she probably will not. CM Frasier noted the town decides if they want to offer a buyout it has nothing to do with the insurance company. It is a town benefit. It was noted the insurance open enrollment is December 1st, so CM Walker has an opportunity to join this plan unless she has other coverage and loses that coverage. If you lose other coverage you have a 30-day window to join this plan. It is called a qualifying event. The coverage will date back to the date you lost coverage. It was noted this plan takes effect December 1st.

CM Frasier asked if the town has an option of doing a 75% HRA for the employee. It is up to the town. She noted what we are saving in the premium she thought the town could cover 75% on this and it would be a better benefit for the employee. The bookkeeper stated that with this plan the town is offering a dental plan where they are covering 50% The premium for that was like \$49.00.

Mr. Carey reiterated that the Excellus Bronze plan had the best price premium for the underlying benefit.

Because of the savings the town looked into the dental plan. This information was not included in the packet. CM Cooper stated we need to know what is provided. Mr. Carey explained dental plans. He noted most dental plans are not in network. Most are fee schedule or maximum allowable payment. Those plans say go see any dentist you want but the most we will pay is X.

Say a cleaning is \$150.00 but the plan only pays \$120.00. the second type of plan has usual and customary 90th percentile, out of network. Those fees are based on zip codes. They will pay what 9 out of 10 dentists are charging in that zip code. The town selected the usual and customary out of network. The plan has a \$1,500.00 annual maximum per person in the plan for class 2, 2A, 3 services. There is a \$50.00 deductible per person in a family. Say the filling is \$150.00 the employee pays the first \$50.00 the balance of \$100.00 is covered at 80%, then you pay the \$20.00 more. There is a maximum of three deductibles per family. After you pay that deductible you are done for the year. There is not a HRA on the dental plan. Some dentists will bill the insurance company for you and wait for payment then bill you. Or require you to pay and then send in the claim to the insurance company and then a check will get sent to you. Some offices have you send in the claim and receive the check. Dental will be an option. The plan would cost an employee 50% whatever policy they have

Supervisor Glenn thought this plan was pretty close to what we had. That is why he signed the contract and wanted the board to be aware of it. If agreeable we will go with it or find something different. CM Cooper stated this meeting answered his questions. There were no other questions.

The town does have a compliant internal revenue code section 125 pre-tax premium plan. It was restated this year. It allows pretax premiums for the employees medical and dental expenses when they are contributing to the premium. Mr. Carey explained most people are in the 22% tax bracket federal. So, the employee will save 22% on every federal dollar and 5% on state and also Social Security and Medicare taxes at 7.65% for every dollar the employee puts through payroll to pay for their insurance. It will save an employee between 30 – 35%. This will be in effect for dental premiums as well.

CM Frasier asked how this worked with seasonal and part-time employees. The bookkeeper noted they are not eligible to participate. They have to be full-time. The only person paid throughout the year is the BTI director, and Jeremy Manning is paid on a monthly basis. The deputy town clerk does not have enough hours. Mr. Carey noted most employers do not offer benefits to part-time employees.

RESOLUTION #2026-105 to accept the Excellus Silver 20 insurance plan for the town in 2027 was offered by Supervisor Glenn at a special meeting held on Tuesday October 20, 2026.

WHEREAS, Supervisor Glenn and the bookkeeper met with Mr. Carey a couple of weeks ago to discuss insurance plan options, and

WHEREAS, a contract was signed, however the town board also wanted to have an opportunity to review and discuss options for insurance, now therefore be it

RESOLVED, that the Caroga Town Board does hereby move to change to the Excellus Silver 20 insurance plan for the town in 2027 along with a dental plan as discussed with coverage beginning on December 1, 2026 through November 30, 2027.

Seconded by Council Member Frasier

Adopted by a vote of three Ayes: Glenn, Cooper, Frasier

Council Member Cooper noted that the vote by Council Member Walker-Dailey could not be counted as she was not present at the meeting.

Supervisor Glenn received a note from the clerk this morning that Brian McIntosh called and stated that the town has to have a public hearing for the fire contract on November 11, 2026.

RESOLUTION #2026-106 to hold a public hearing on the 2027 contract with the Caroga Lake Fire Company, Inc. for Fire and/or Emergency Protection was offered by Supervisor Glenn at a special meeting held on Tuesday October 20, 2026.

WHEREAS, Brian McIntosh notified the town this morning that a public hearing was necessary on the 2027 Fire Protection Contract with Caroga Lake Fire Company, Inc, and the Town of Caroga, and

WHEREAS, the board discussed the need for the public hearing, now therefore be it

RESOLVED, that the Caroga Town Board does hereby move to hold a public hearing on the 2027 Fire Protection Contract with the Caroga Lake Fire Company, Inc. and the town for fire and/or emergency protection and set November 11, 2026 at 6:45 pm for the public hearing.

Seconded by Council Member Frasier

Discussion: CM Frasier remembers a conversation about whether the public hearing was going to be at the fire house or here at town hall. The clerk stated that was for the public hearing on the dissolution and creation of the fire district. CM Fraiser made a statement when setting those public hearings that it would be confusing to have a public hearing at the fire station. Now there are three public hearings, the dissolution, the creation and the contract with the fire company for 2027.

Adopted by a vote of three Ayes: Glenn, Cooper, Frasier

At 10:53 am Supervisor Glenn made a motion to adjourn. The motion was seconded by Council Member Cooper. All board members were in favor of the motion: Glenn, Cooper, Frasier.

Submitted by
Caroga Town Clerk

Linda Gilbert, RMC, CMC