

**City of Bristol, Connecticut
Insurance Committee Meeting
March 4, 2011**

A meeting of the Insurance Committee of the Board of Finance was held on March 4, 2011 in the Purchasing Conference Room and the 1st Floor Meeting Room of City Hall. The following were in attendance: Committee Members: John Smith, Robert Casar and Greg Fradette City: Glenn Klocko, Robin Manuele, Diane Ferguson, Roger Spear, Dennis Bieu PMA: Dom Perno and Fred Moreno. CIGNA: Keleigh Scully and Kellie Zappone.

The meeting was called to order at 8:30 a.m.

1. Meet with PMA Management Corp. to discuss the City's Self Insured Workers' Compensation Plan and take any action as necessary.

Fred went over the Claim Comparison report. There have been no individual claims valued over \$100,000 for the past year. There have been 247 claims so far with 181 medical and 26 record only claims. The Committee also reviewed the serious loss report by policy. The Safety Committee met in February. Greg Fradette questioned the number of claims and the amount we can expect for the year. The number presented represents 7 months (July 1- January 31). Dom Perno explained PMA took over the Heart & Hypertension claims and these claims are included in the numbers, therefore the numbers are skewed a bit. The Committee requested those numbers be pulled from the report so it truly represents Workers Compensation claims. The Committee discussed claims within the Police Department. These claims occur while on duty or actively pursuing suspects.

Dom and Fred left the meeting at 9:10 am. The Committee moved to the 1st Floor Meeting Room of City Hall.

2. Presentation from Cigna on Wellness and to take any action as necessary.

Keleigh & Kellie from Cigna presented information on Wellness programs to the Committee. Keleigh went over the three key components of an effective health promotion plan which includes data collection, building the infrastructure and developing an operating plan. Sample wellness goals and objectives include increasing employee awareness of personal health status, increasing employee awareness of existing CIGNA programs to improve program participation and engagement, increasing healthy lifestyle behaviors in the area of weight management, tobacco cessation and stress management, launching a wellness committee/identifying wellness champions and launching a wellness strategy with monthly or quarterly action. There are several complimentary wellness programs Cigna offers. There is a health assessment, a health advisor, disease management programs, lifestyle management programs, healthy babies program, on-line behavioral coaching, healthy rewards discount programs, 24 hours health information line, myCIGNA.com and a VitaMin Program. Cigna also offers additional wellness programs at a cost. There is an incentive points program where employees can use the web to follow their goals and manage their incentives. Cigna can come to the City and perform seminars, biometric screenings, coaching and lifestyle management courses and a metabolic syndrome improvement programs. Kellie explained when they come onsite there is a high chance someone will find out important health information or be sent directly to the emergency room as a result of the screening. Kellie explained some of these programs can be billed as a claim directly from the claims funding.

Dennis Bieu expressed his concerns with a stress management program, insinuating the stress was coming from work. Cigna does not present it as that way.

The main goal is to educate and communicate with employees to engage participants in programs the City already has with Cigna. Three different wellness program plans were presented with a no cost, low cost and higher cost. Retirees will need to be informed of the programs and Cigna can send notifications at a cost. Cigna will manage most of the program with little to no work needed by the City.

Greg Fradette left the meeting at 9:40 am.

John Smith asked for hard data to show savings and what percentage of clients have wellness programs. Kellie can provide hard statistics to show the savings, but almost all her clients have some sort of program in place. Private companies are willing to spend more and offer incentives or freebies, but local governments also participate with some form of a program.

3. Approval of the City of Bristol's Section 125 Plan and to take any action as necessary.

The Section 125 plan needs to be approved, which will be amended and restated as of January 1, 2011 per Diane.

Bob Casar made a motion seconded by John Smith "to adopt the City of Bristol's Section 125 Plan and refer to the Board of Finance for approval." Motion approved.

4. Adjournment.

Commissioner Casar made a motion to adjourn at 9:40 a.m.

Respectfully Submitted,

John Smith/jam

John Smith, Chairman