

A meeting of the Insurance Committee was held on March 23, 2010 at 8:30 pm in the Comptroller's Office, 3rd Floor of City Hall. The following people were in attendance: John Smith, Greg Fradette, Robert Casar, Glenn Klocko, Robin Manuele and Diane Ferguson.

The meeting was called to order at 8:30 am.

Agenda Item #1- Discuss and take any action as necessary on the City and Board of Education's dental insurance.

Glenn explained the situation, MetLife was approved at the last meeting as the City's dental provider as of July 1, 2010, but after reviewing the information received to date, the network MetLife provides is not comparable to the current Anthem network. Glenn stated MetLife did not give the best presentation and feels it is the best decision to rescind the previous motion.

Diane explained the network it is not only a concern of the Union leadership but a concern for City administrators. As more information became available to the City, the City realized it would not be successful for the City to go forward. John stated MetLife has a large global network but for Bristol the network was significantly smaller, with 18 participating dentists compared to Anthem's thirty eight. Robin stated most of the dentists in Bristol were at Aspen Dental.

Glenn explained many people will be looking to place blame. The City relied on Aon Consulting to guide the City through the process. Even though Aon does not make recommendations, the City felt it was the way to go at the time.

Diane discussed the tools used to compare the networks, which is easier to do for medical insurance because of the provider to provider comparison. However, the dental network was meeting the standards but when the information was drilled down further it didn't meet the needs. Greg commented this is common in the insurance industry, as more information was presented, things changed.

Robert Casar made a motion seconded by Greg Fradette. "To rescind the motion awarding the bid proposal to MetLife as the City of Bristol's Dental Insurance provider effective July 1, 2010 and to recommend to the Board of Finance for approval." Motion approved.

Robert Casar made a motion seconded by Greg Fradette. "To accept the bid proposal from Anthem and name them as the City of Bristol's Dental Insurance provider effective July 1, 2010 and to recommend to the Board of Finance for approval." Motion approved.

Glenn stated he had a lengthy conversation with Avon regarding Aon Consulting. Avon had high remarks regarding Cigna and the service received. Avon's contract with Aon Consulting ended and Avon issued an RFP for consulting services. Aon was not the lowest bidder; therefore they no longer have the contract with Avon. The committee agreed to address the consultant for medical and dental insurance in the future.

Diane discussed the Cigna fully insured dental insurance the City currently offers to its employees. There are approximately ten people enrolled, which has a very small network. Greg asked how an employee finds out about the insurances offered. Diane explained each year during open enrollment employees have the option to change their insurance. The committee agreed to take no action and continue to offer this plan.

Agenda Item #2 - Discuss and take any action necessary on an Owner Controlled Insurance Program (OCIP).

John explained a presentation regarding OCIP was given to the committee about a year ago. Greg expressed his thoughts on an OCIP and how it can be beneficial for larger projects. Greg is going to speak with his contacts regarding the UConn project relevant to this topic. John is going to contact the company who gave the presentation.

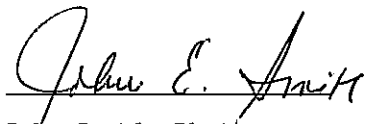
Agenda Item #3- Adjournment.

The Committee agreed to meet again on a Friday morning in April.

Robert Casar made a motion to adjourn seconded by Greg Fradette.

The meeting adjourned at 9:00 am.

Respectfully submitted,

A handwritten signature in cursive script that reads "John E. Smith". The signature is written in dark ink and is positioned above a horizontal line.

John Smith, Chairman