

Town of New Fairfield
4 Brush Hill Road
New Fairfield, CT 06812
AGENDA
BOARD OF FINANCE
SPECIAL MEETING
WEDNESDAY, APRIL 29, 2020
7:30 PM

VIRTUAL MEETING VIA ZOOM

<https://zoom.us/j/97880119104>

Meeting ID: 978 8011 9104

1. Call to order
2. Pledge of Allegiance
3. Appointments
4. Correspondence/Announcements
5. Public Comment
6. Approval of Minutes - April 20, 2020 special meeting (Boards of Selectmen and Finance)
7. Budget Transfers
8. Discussion - Medical Plan for 2020/21 Budget - Tom Kowalchik, SVP, USI
9. Discussion - BOS and BOE requested 2020/21 budgets and reductions
12. Discuss - Board of Finance article for the Town Tribune
13. Public Comment
14. Future Agenda items
15. Board Member Comments
16. Adjournment

FROM THE NEW FAIRFIELD BOARD OF FINANCE

Dear Citizens of New Fairfield:

This is a call to the citizens of New Fairfield to engage in our town budget process!

The members of the Board of Finance, like you, are dealing with this pandemic and the lockdown of the American economy. While much in CT has been shut down, some things still go on. Our schools continue to operate with virtual classrooms & our town continues to provide services to its citizens. The Board of Finance, Board of Selectman and the Board of Education continue to work through this budget season.

Governor Lamont has issued an executive order that precludes the towns from holding any type of referendum, town vote or public gathering to pass town budgets. Therefore, you will not be able to vote on the budget this year. The Governor also directed the Board of Selectman to empower the Board of Finance to approve a budget and set the mil rate for the Town's fiscal year beginning July 1, 2020. The BOF is performing its due diligence to arrive at a budget that balances the needs of the town & schools, while being sensitive to the financial realities many residents are experiencing.

Now, more than ever, the BOF needs to hear from you.

The BOF meetings are scheduled, Wednesdays at 7:30PM: April 29, May 6, 13, 20, and 27th. At the May 13th meeting, board members will do a final Mark Up of the budgets so that they can be published in the Town Tribune and still allow for public comment on the 20th and 27th.

June 3rd, the BOF will vote to adopt the budgets, set the mill rate, enabling tax bills to be sent.

Your access links to these BOF ZOOM meetings are posted on the town's Web site homepage, prior to each meeting. Go to www.newfairfield.org and click on the virtual meetings button on the right side of the homepage.

Or Simply Dial In: (929) 205-6099 & enter the code for meeting you are attending:

Enter code 921-7043-8339 for April 29, 2020 MTG

Enter code 975-3115-0331 for May 6, 2020 MTG

Enter Code 966-3714-7816 for May 13, 2020 MTG

Enter Code 987-3903-6143 for May 20, 2020 MTG

Enter Code 947-7675-3992 for May 27, 2020 MTG

Justifiably, we all praise the efforts of First Responders, Health Care and Supply Chain workers who have kept us safe and provided us with essentials during these difficult times. Now it is time for folks like you and me to step up!

In the absence of a budget referendum, we seek your input. Some have already stepped forward, but we are seeking input from many more town residents. The initial proposal from the town and schools called for a 4.79% increase. That number has been reduced to an increase of 2.94%. While making additional cuts to the increase might seem extreme, we also understand that 402,000 applications for Connecticut Unemployment benefits in March, indicates financial hardship.

Please attend our virtual BOF meetings as Public Comment is at the beginning and end of each meeting. Be part of the SOLUTION; not part of the PROBLEM. **If you cannot attend any of our virtual meetings, you can also e-mail us at BOF@newfairfield.org.**

The death of democracy is not likely to be an assassination from ambush. It will be a slow extinction from apathy, indifference, and undernourishment. (Robert M. Hutchins).

Anticipating your input, we thank you!

78 GILLOTTI ROAD – SETTING THE RECORD STRAIGHT

Comments from the Chairman of the Board of Finance, Chairman of the Board of Education and the First Selectman

There is a lot of misinformation on social media regarding the Town's purchase of the property located at 78 Gillotti Road. This parcel of property is bordered by Town property on three sides and Gillotti Road on the fourth side, creating a "notch" out of a contiguous parcel of Town property. Last fall, the owners of 78 Gillotti Road notified the First Selectman that the property would be going on the market. After discussion with the Superintendent of Schools, the Board of Selectmen (BOS), the Permanent Building Committee (PBC) and the Board of Finance (BOF), the First Selectman entered negotiations with the owners to purchase the property. All of the bipartisan Boards determined that the property would be an asset to the Town and would improve site security. The property was not available to the Town when conceptual designs for the new High School were being prepared by QA & M architecture or before the October 5 referendum.

Conceptual drawings were completed by QA & M to illustrate that there was available space for placement on the current property although the final site was not determined. Such designs are based on the square footage calculated using the State's enrollment projections and the educational specifications required by the State Department of Education. At the time, without the benefit of owning the property at 78 Gillotti Road, the location selected for placement of the new school was on the site adjacent to the current high school. This design was then used to calculate the cost of building the new high school, and a referendum was held to approve the bonding necessary for construction.

Once the referendum passed, the project became the purview of the PBC. In December, 2019, the Committee interviewed multiple Architectural firms to design the new schools. A firm was hired and a further inspection of the high school site was completed. The original concept of the high school was deemed to be less suitable than the site including 78 Gillotti Road as it was located on a steep slope and along current ball fields. The original site would require considerable site work before any construction could begin, including relocating the fields and three drinking water wells that supply the high school and middle school at a cost of about \$2.2 million. As the approved bond is a "not to exceed amount", these funds would take away from other parts of the project. The new alternative gives the PBC the opportunity to reduce the overall project cost to the taxpayer and to invest more resources in the educational specifications of the building itself. For these reasons, the PBC voted unanimously to recommend the purchase of 78 Gillotti Road to the BOS. The PBC's recommendation was

approved by a majority of the Board of Selectman, and unanimously by the Boards of Finance and Education.

State statute requires the BOS to request an “8-24 referral” from the Planning Commission. The purpose of an 8-24 referral is to provide evidence to the Planning Commission that the acquisition is in conformity with the Town’s Plan of Conservation and Development, and not contrary to the present planning and zoning regulations. The referral considers the purchase of the property only, not the eventual use of the property. State statute does not require a public hearing either for an 8-24 referral or for the purchase of property. The only requirement is a report from the Planning Commission indicating a positive or negative referral. In this case, the Planning Commission voted unanimously for a positive referral.

Typically, the BOS would then vote on a resolution to acquire the property and recommend an appropriation of funds to purchase the property to the BOF. The BOF would then vote to send the appropriation to a Town meeting. However, recognizing that attendance at public meetings and proceedings is likely to increase the risk of transmission of COVID-19, Governor Lamont enacted Executive Order 7B suspending in-person meetings. Subsequently, he issued Executive Order 7S providing that the BOS and the BOF, by majority vote of each Board may authorize “any supplemental, additional or special appropriations.” Some have asked why the Boards didn’t simply wait until Order 7B is rescinded to allow a Town vote on the purchase. Although every Board member would have preferred that option, it was not in the Town’s best interest to do so. Latest guidance suggests that large group gatherings such as a Town meeting may continue to pose a threat to public health, and therefore be prohibited, well into the fall of this year. A vote at that time would be too late for the architects to prepare schematic designs, detailed designs and construction documents incorporating the property located at 78 Gillotti Road and remain on schedule. To receive state funding, construction on the project must begin two years after the State Commitment date, and the schedule was developed to meet that goal.

Prior to the bonding referendum, multiple meetings were held and tours provided to familiarize residents with the conditions of the current high school and Consolidated School. The high school is in noncompliance of ADA regulations in addition to receiving a warning on the facilities standard from the New England Association of Schools and Colleges. After a meeting with the Department of Administrative Services in Hartford, it was determined that we would receive no reimbursement from the state for repairs or additions to our current buildings. It was then that we pursued building 2 new schools. Due to several issues with the Consolidated school site, the new Early Learning Academy was relocated to the Meeting House Hill School property. This allowed us to have two school campuses instead of three, taking advantage of existing space at MHHS for the second grade, and improving school security. We will also receive a higher

reimbursement for this project than we would have if we constructed a new building on the existing Consolidated School site.

Given the current uncertainty to health and the economy due to the coronavirus, it has been suggested that the project be delayed. To date, we have received no indication that the State of CT will withhold reimbursement as our project is on the priority list. This has never happened in CT, even in past recessions. As a matter of fact, Meeting House Hill School was rebuilt with State reimbursement during the Great Recession of 2008.

The focus of the Board of Education is to provide a building that will take students into the next several decades, preparing them to meet the needs of the future work force. Specifications require that the building be “right sized”, and provide appropriate areas for all academic and supportive areas. We have placed importance on having secure buildings and a safe environment for student learning. The new building will be more energy efficient than the current all electric building, saving operating costs going forward. While the construction phase of the project will be temporarily disruptive, the number of students and amount of traffic from the site should not vary from current patterns.

All meetings regarding the school construction project, including PBC, BOS, BOF and BOE meetings are currently being held via ZOOM. All are open to public participation and links and dial in information can be found on www.newfairfield.org on the right side of the home page.

Submitted by Wes Marsh, Peggy Katkocin and Pat Del Monaco

Town of New Fairfield
Board of Selectmen
4 Brush Hill Road
New Fairfield, CT 06812

MINUTES
Board of Selectmen
Board of Finance
Special Meeting
Monday, April 20, 2020
7:30 pm
Virtual meeting via Zoom

BOS Members present:

Pat Del Monaco, First Selectman
Khris Hall, Selectman
Kim Hanson, Selectman

BOF Members present:

Wes Marsh, Chairman
Michael Cammarota
Tom Garben
Jane Landers
Cheryl Reedy
Anthony Yorio
Brian Shea, Alternate
Mark Werner, Alternate
Greg Williams, Alternate

Other Town Officials Present:

Ed Sbordone, Finance Director and Town Treasurer
Dr. Pat Cosentino, Superintendent of Schools
Dr. Rich Sanzo, Director of Business and Operations
Peggy Katkocin, BOE Chairman
Greg Flanagan, BOE member
Kimberly LaTourette, BOE member
Rick Regan, BOE member
Stephanie Strazza, BOE member
James D'Amico, High School Principal
Christine Baldelli, Middle School Principal
Phil Ross, Director of Buildings and Grounds
Don Kellogg, PBC member
Dave Grogins, Town Attorney (Cohen and Wolf)
Peter Bachmann, JCJ Architects

Paul Gouveia gave a brief overview of the rules and procedures for having a virtual meeting.

Call To Order First Selectman Pat Del Monaco called the meeting to order at 7:30pm and explained the process for considering the purchase of the property at 78 Gillotti Road. She spoke of the Governor's order regarding this property and noted that a vote of both boards is required in lieu of a town meeting.

Pledge of Allegiance

Public Comment

Kathy Proteau spoke of her concerns with the timing of this purchase and that it shouldn't be done at this time.

Kelly Zurzola spoke against the building of the high school on the property at 78 Gillotti Road and spoke of the potential safety hazards and the effects on the property values of the houses on Gillotti Road.

Claudia Thiel spoke of her concerns with the building of the high school using 78 Gillotti Road especially in light of the coronavirus and the uncertainty of what will happen in the near future. She further spoke of concerns of the process for this purchase and if it is in compliance with the Governor's order.

Phil Frobey spoke of his concerns that this purchase does not fall under the guidelines of the Governor's Executive Order. He noted that any money saved on the project regarding this purchase should go back to the taxpayers and not used for additional amenities for the school project.

Monika Thiel noted that if the original site is no longer a viable option then multiple options should have been researched and communicated to the public.

John Hodge spoke in favor of the purchase of 78 Gillotti Road but urged everyone to slow down. He spoke of concerns as to whether or not this purchase met the criteria to purchase under the Governor's order and further asked that the town solicit more comments from neighbors on Gillotti Road to see if a more amicable solution can be found.

Matt Wolowitz from 59 Gillotti Road spoke against the new location and how the additional traffic and lights would negatively affect residents on Gillotti Road.

First Selectman Pat Del Monaco spoke of emails that were sent to the BOS and noted that there were 7 letters in support of the project using 78 Gillotti Road and 5 against the project using 78 Gillotti Road.

BOS Vote to authorize and appropriate funds to purchase 78 Gillotti Road

Peter Bachmann from JCJ Architects spoke of the different options for the project both with and without using 78 Gillotti Road.

Pat Del Monaco noted that the Permanent Building Committee voted to recommend the purchase of 78 Gillotti Road. They recognized the potential for approximately \$2.2 million in savings to the entire project and have taken the cost of the purchase of 78 Gillotti Road plus the state reimbursement amount and moved it out of the construction budget so that the construction budget is not increased. Additionally, the PBC put an additional \$547,000 out of the budget and put it in a contingency account so that savings will be passed on to the taxpayer.

Dr. Rich Sanzo spoke of the timeline for this project and noted that the PBC set a deadline for a decision by the town for the purchase of 78 Gillotti Road. It was noted that if this purchase was not approved by April 21st, then Option E would be chosen. This would be so that there is not a need to design two options at the same time. This would allow for the bidding of this project at the same time as the Consolidated Early Learning Center thus giving the potential for savings with two projects.

Selectman Kim Hanson noted that these are unprecedented times and encourage everyone to slow down with the planning of the project. He further spoke of the lack of proper notice from the Planning Commission regarding the 8-24 referral and that this purchase does fall within the boundaries of the Governor's Executive Order.

Attorney David Grogins from Cohen and Wolf gave his opinion on how this purchase fits into Executive Order 7S.

Pat Del Monaco made a motion to approve the following resolution:

Whereas, the Permanent Building Committee has voted unanimously to recommend the purchase of the property located at 78 Gillotti Road for construction of a new high school, and

Whereas, the Committee has deemed the property at 78 Gillotti Road critical to the most cost efficient construction of the high school, providing approximately \$2 million savings in site development costs, and

Whereas, the purchase of the property at 78 Gillotti Road is time sensitive and must be approved prior to April 21, 2020 to avoid significant project delays and additional costs to the project and

Whereas, timely purchase of the property at 78 Gillotti Road is necessary to permit the orderly operation of the municipality and therefore, be it resolved that:

1. the Town acquire the property known as 78 Gillotti Road from Jerry and Patricia Gay for the sum of \$325,000 pursuant to contract between the Town and the sellers, and
2. that the sum of \$325,000 be and is hereby appropriated for the purpose of purchasing the property known as 78 Gillotti Rd. in New Fairfield, Connecticut.
3. Be it further resolved that the First Selectman is hereby authorized to take any and all actions required to effectuate said purchase.

Khris Hall seconded the motion. **Vote: 2-1-0 (Motion approved-Kim Hanson opposed)**

There was a brief discussion among the members of the BOS as to the notice for the documents and resolutions.

Board of Finance vote to appropriate funds to purchase the property located at 78 Gillotti Road

BOF Chairman Wes Marsh spoke of email that the BOF received regarding this purchase. He noted that there were 7 emails in favor of the purchase and 2 emails against the purchase.

Wes Marsh made a motion to make an Additional Appropriation in the amount of \$325,000 from the unappropriated capital and nonrecurring fund balance for the purchase of property located at 78 Gillotti Road. Anthony Yorio seconded the motion. **Vote: 6-0-0 (Motion approved)**

Discussion among BOF members regarding the purchase of 78 Gillotti Road

Cheryl Reedy noted that she is in favor of the purchase of the property and glad that it is coming out of the unappropriated capital and nonrecurring fund instead of the general fund as to not affect the general fund balance. She further spoke of her concerns of the process and encouraged everyone to become more transparent. She asked both the BOS and BOF to make sure that the public is getting as much information as possible.

Brian Shea spoke of his concerns with the purchase and encouraged everyone to slow down and reevaluate the process.

Adjournment

Pat Del Monaco made a motion to adjourn the meeting at 8:57pm. Khris Hall seconded the motion- **All in favor**

Respectfully submitted,

Suzanne Kloos

New Fairfield, Town and Board of Education

USI COVID-19 Cost Impact Estimation through August 4 2020

21-Apr-20



Covered Employees	329
Covered Members	658
Geographic Cost Factor	High
Industry Cost Factor	Low
Average Actuarial Plan Value	65%
Concentration of Population (if widespread, leave the Nat'l Average)	Connecticut

- Geographic Cost Factors: High cost geographies are areas with a high cost of per capita medical expenditure. Examples are highly dense urban areas such as Metro NYC, San Francisco Bay Area, Miami, Washington D.C., etc.
- Industry Cost Factors: Industries with high cost factors are those where workers have a greater health cost risk. Examples including mining, trucking, and health care workers

A. Infected Membership	Optimistic	Best Estimate	Pessimistic	B. Worried Members	Optimistic	Best Estimate	Pessimistic	C. Elective Procedure Avoidance	Optimistic	Best Estimate	Pessimistic
Infection Rate	2.5%	10.1%	17.8%	Worried Members	2%	4%	6%	Healthcare Cost per Member per Month	\$378.00	\$378.00	\$378.00
Infected Member Population	16	67	117	Seeking Treatment				% of Healthcare Costs that are Elective	30%	30%	30%
% of Infected that will Seek Treatment	21.3%	28.9%	38.9%					% of Members Avoiding Elective Care	40%	50%	60%
								% Avoided Elective Procedures Cancelled	50%	40%	30%
<u>Testing Cost per Case</u>	<u>\$100</u>	<u>\$150</u>	<u>\$200</u>	<u>Testing Cost per Case</u>	<u>\$100</u>	<u>\$150</u>	<u>\$200</u>				
Cost	\$300	\$2,850	\$9,200	Cost	\$1,300	\$3,900	\$7,800				
Hospitalizations	11.5%	16.2%	25.2%	Hospitalizations	0%	0%	0%				
<u>Average Cost per Case</u>	<u>\$37,800</u>	<u>\$50,000</u>	<u>\$88,200</u>	<u>Average Cost per Case</u>	<u>\$37,800</u>	<u>\$50,000</u>	<u>\$88,200</u>				
Cost	\$0	\$150,000	\$1,058,400	Cost (rounded)	\$0	\$0	\$0				
Office Visit	73.5%	68.8%	59.8%	Office Visit	90%	90%	90%				
<u>Average Cost per Case</u>	<u>\$315</u>	<u>\$315</u>	<u>\$315</u>	<u>Average Cost per Case</u>	<u>\$315</u>	<u>\$315</u>	<u>\$315</u>				
Cost	\$945	\$4,095	\$8,505	Cost (rounded)	\$3,780	\$7,560	\$11,340				
Emergency Room	10.0%	10.0%	10.0%	Emergency Room	3%	4%	5%				
<u>Average Cost per Case</u>	<u>\$2,570</u>	<u>\$2,570</u>	<u>\$2,570</u>	<u>Average Cost per Case</u>	<u>\$2,570</u>	<u>\$2,570</u>	<u>\$2,570</u>				
Cost	\$0	\$5,141	\$12,852	Cost (rounded)	\$0	\$2,570	\$5,141				
Urgent Care	5.0%	5.0%	5.0%	Urgent Care	7%	6%	5%				
<u>Average Cost per Case</u>	<u>\$914</u>	<u>\$914</u>	<u>\$914</u>	<u>Average Cost per Case</u>	<u>\$914</u>	<u>\$914</u>	<u>\$914</u>				
Cost	\$0	\$914	\$1,827	Cost (rounded)	\$914	\$1,827	\$1,827				

A. Cost of Infected Membership (Nearest \$1,000)	\$1,000	\$160,000	\$1,082,000
---	----------------	------------------	--------------------

B. Cost of Worried Members	\$5,000	\$12,000	\$18,000
-----------------------------------	----------------	-----------------	-----------------

C. Savings Due to Elective Procedure Avoidance (Nearest)	\$179,000	\$179,000	\$161,000
---	------------------	------------------	------------------

Note to all audiences of the cost impact estimate:
 --The estimate presented here represents a fair and reasonable directional measurement of additional costs due to COVID-19, based on the most recent data available. Estimates will change as information develops. Please consult with your USI team frequently for updates.
 --The underlying assumptions are predicated on known COVID-19 treatment costs as of the date of this estimation. Your actual costs for services, such as hospitalizations, will vary from what we have assumed.
 --COVID-19 hospitalizations are infrequent, making it difficult to predict costs with a high degree of accuracy. Groups with fewer than 1,000 employees should exercise prudence when making any budgetary decisions based on what's provided here, because of its highly variable nature.

Double-click this document to read our FAQs about this model and its implications (Right-Click and select 'Open' to view it outside of Slide Show mode)

Cost Impact of COVID-19 on Employer-Sponsored Medical Plans

Frequently Asked Questions

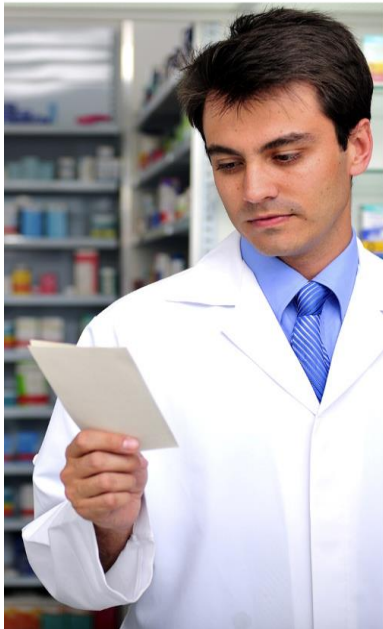
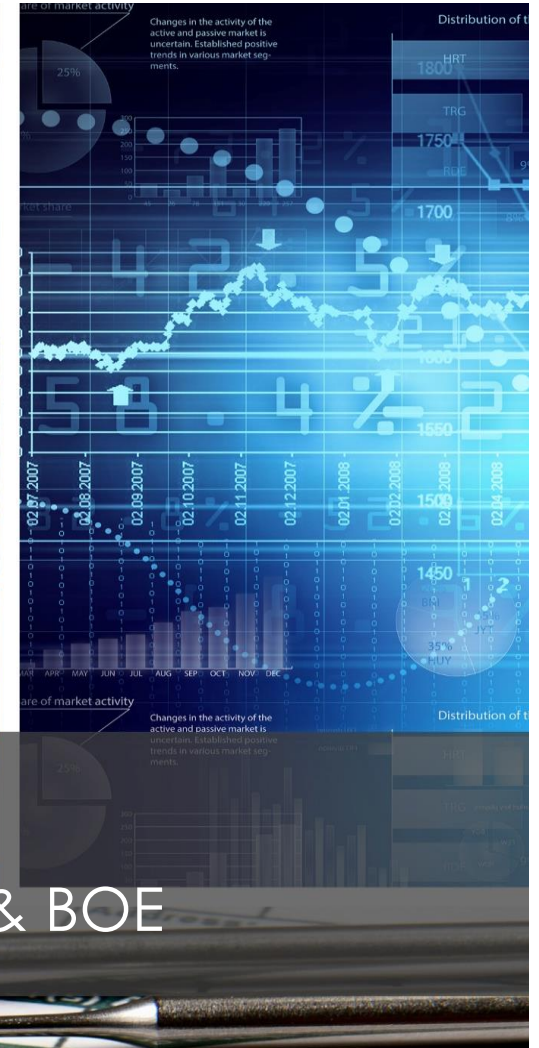
Q: What is the expected impact to my costs for this year, and by extension, my renewal for next year?
 A: Currently, we are expecting a zero to two percent increase to our clients' claims costs over an employee per month basis. This doesn't account for changes in enrollment that may occur in some industries because of the economic impact of COVID-19. As a result of the impact to costs, we are projecting a zero to two percent impact on upcoming renewals for both fully-insured and self-insured plans.

Q: Should we be making mid-year adjustments to our cost projections? What about adjustments to our self-funded claims cost projections?
 A: We do not expect to make mid-year adjustments to our current year projections at this time, and do not expect to make any adjustment to trend to account for changes in 2021. At this time both requests for major changes in headcount due to reductions in workforce. If additional data suggests that the cost impact will be worse than our initial projection, we will revisit our guidance.

Q: Should we adjust our 2020 health plan cost budget?
 A: Decisions about budgets are a matter of a business's finance policy. Though we do not expect to make any material adjustments to our cost projections at this time, we would not object to any business who wants to add margin or conservatism into their health plan budget. A business's change in budget doesn't mean that our cost estimates have changed. Further, a change in budget should not imply that employee contributions should be adjusted - they should not for the current year.

	Optimistic	Best Estimate	Pessimistic
Additional Cost¹ (A + B - C)			
Opting into OOP Waivers	(\$173,000)	(\$7,000)	\$939,000
Opting out of OOP Waivers	(\$173,000)	(\$57,000)	\$578,000
Per Member Per Month			
Opting into OOP Waivers	(\$21.91)	(\$0.89)	\$118.92
Opting out of OOP Waivers	(\$21.91)	(\$7.22)	\$73.20
% of Total Claims Costs			
Opting into OOP Waivers	(5.8%)	(0.2%)	31.5%
Opting out of OOP Waivers	(5.8%)	(1.9%)	19.4%

¹Cost of infected members plus cost of worried members, minus savings from elective procedures avoided.



GROUP BENEFITS RENEWAL ANALYSIS REPORT
JULY 1ST, 2020

Town of New Fairfield & BOE

Thomas Kowalchik, Vice President | Kimberly Quigley, Senior Vice President | Moira Shigo, Account Manager |
Lisa Giles, Senior Benefit Analyst





Table of Contents

- I Medical Plan
 - Medical Experience
 - Medical Renewal Projection
- II Dental Plan
 - Dental Experience
 - Dental Renewal Projection
- III Total Cost Summary

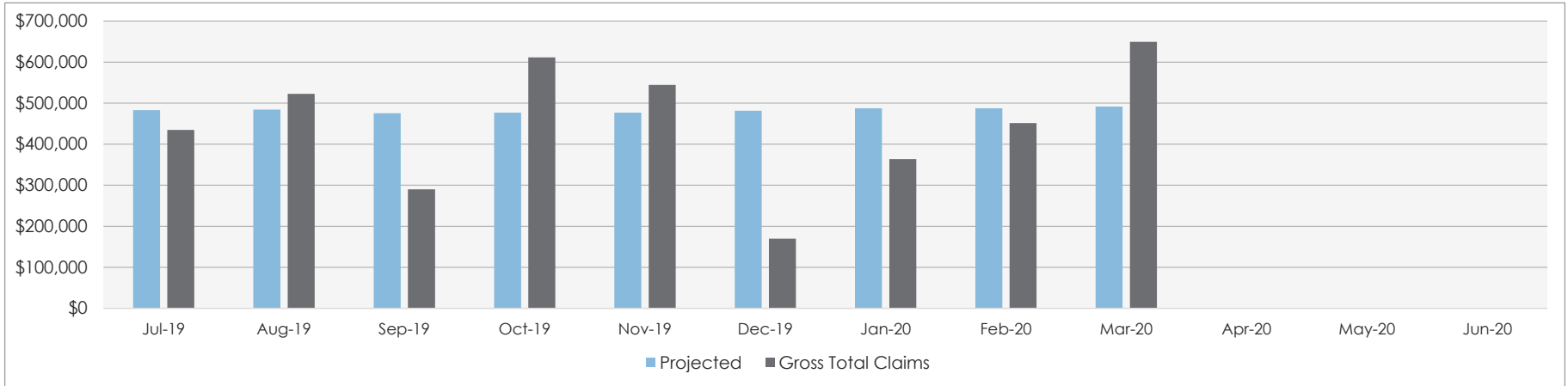


Section I

Medical Plan



**Town of New Fairfield & New Fairfield BOE
Medical / Rx Plan - Anthem
Current Plan Year Cost Summary
July 2019 to June 2020**



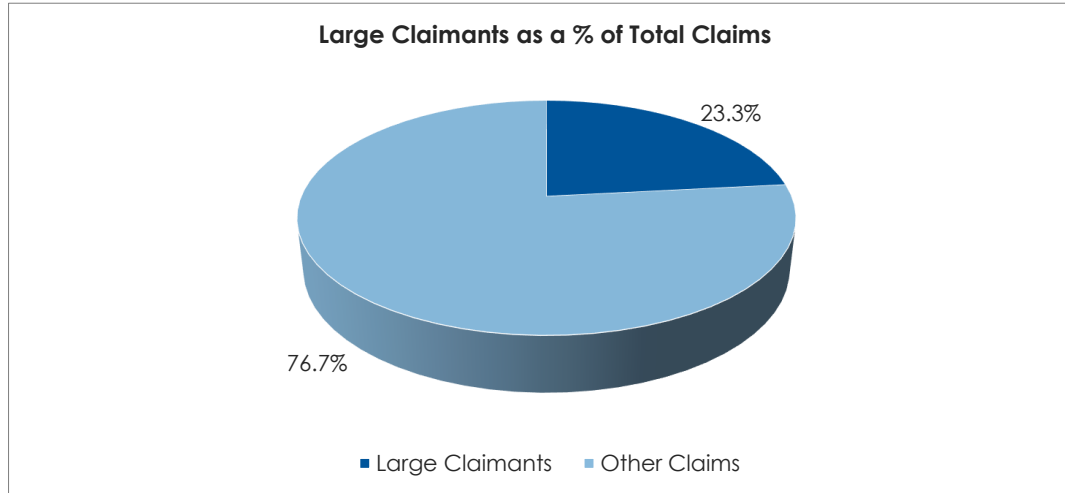
	Enrollment	Fixed Costs			Forecasted Claims		Paid Claims				Total Plan Costs			Position		
	Total Ees	Admin Fees	Stop Loss Premium	Total	Maximum	Projected	Medical Claims	Rx Claims	Gross Total Claims	Claims / Ee	Maximum Cost	Projected Cost	Actual Gross Cost	Gross Claims / Projected	Projected Cost to Actual	
Jul-19	326	\$28,082	\$26,077	\$54,159	\$596,006	\$482,852	\$396,844	\$38,156	\$434,999	\$1,334	\$650,165	\$537,011	\$489,158	90.1%	\$47,852	
Aug-19	327	\$31,367	\$26,157	\$57,524	\$597,834	\$484,333	\$489,552	\$33,280	\$522,832	\$1,599	\$655,358	\$541,857	\$580,356	107.9%	(\$38,499)	
Sep-19	321	\$26,381	\$25,677	\$52,058	\$586,864	\$475,446	\$197,432	\$92,445	\$289,877	\$903	\$638,923	\$527,504	\$341,936	61.0%	\$185,568	
Oct-19	322	\$32,799	\$25,757	\$58,556	\$588,693	\$476,927	\$526,550	\$84,986	\$611,537	\$1,899	\$647,249	\$535,483	\$670,093	128.2%	(\$134,610)	
Nov-19	322	\$25,877	\$25,757	\$51,634	\$588,693	\$476,927	\$447,532	\$97,072	\$544,604	\$1,691	\$640,326	\$528,561	\$596,237	114.2%	(\$67,677)	
Dec-19	325	\$27,599	\$25,997	\$53,595	\$594,177	\$481,371	\$63,856	\$105,835	\$169,690	\$522	\$647,773	\$534,966	\$223,286	35.3%	\$311,680	
Jan-20	329	\$26,983	\$26,317	\$53,300	\$601,490	\$487,295	\$283,537	\$80,180	\$363,717	\$1,106	\$654,790	\$540,595	\$417,017	74.6%	\$123,578	
Feb-20	329	\$25,411	\$26,317	\$51,728	\$601,490	\$487,295	\$335,329	\$116,134	\$451,464	\$1,372	\$653,218	\$539,023	\$503,192	92.6%	\$35,831	
Mar-20	332	\$28,986	\$26,557	\$55,543	\$606,975	\$491,738	\$548,021	\$101,534	\$649,554	\$1,956	\$662,518	\$547,282	\$705,097	132.1%	(\$157,816)	
Apr-20																
May-20																
Jun-20																
Totals	2,933	\$253,486	\$234,611	\$488,097	\$5,362,222	\$4,344,184	\$3,288,653	\$749,622	\$4,038,275	\$1,377	\$5,850,319	\$4,832,281	\$4,526,372	93.0%	\$305,909	
							Claims Over SSL		(\$65,123)				(\$65,123)			
							Total Net Claims		\$3,973,151		\$1,355		\$4,461,248		91.5%	

Notes

1. Aggregate corridor is 120%. Specific Stop Loss is \$200,000.



Town of New Fairfield & New Fairfield BOE
 Medical / Rx Plan - Anthem
 Current Plan Year Large Claimant Report
 July 2019 to June 2020



Category	Total	% of Total
Claims > \$200,000	\$465,123	11.5%
Claims \$150,000 - \$199,999	\$351,235	8.7%
Claims \$100,000 - \$149,999	\$126,032	3.1%
Other Claims	\$3,095,884	76.7%
Total	\$4,038,275	100.0%

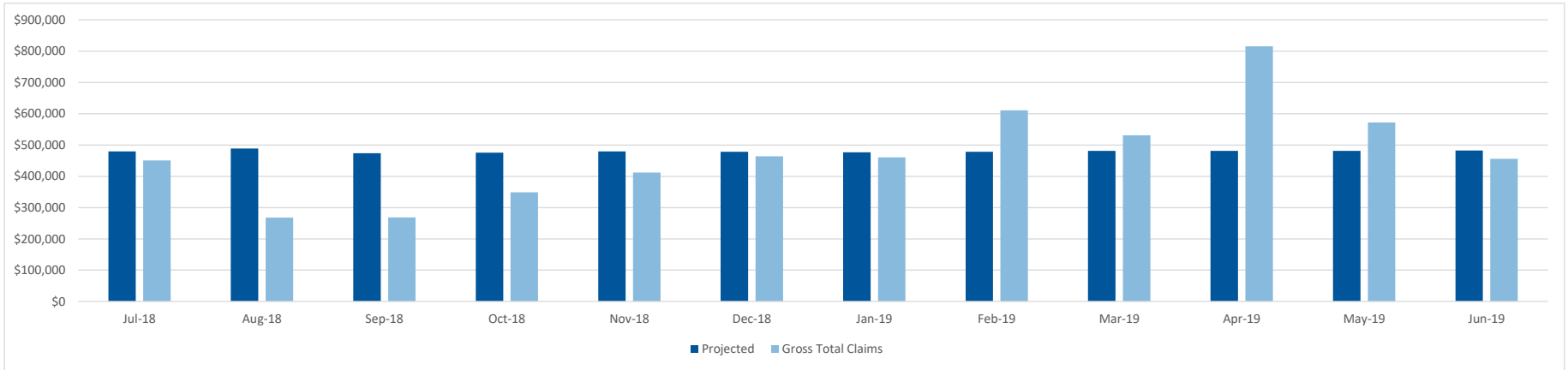
Paid Claims > \$100,000				
Relationship	Diagnosis	Enrollment Status	Amount	Claims Over SSL
Employee	OTHER DEMYELINATING DISEASES OF CNS	Inactive	\$234,190	\$34,190
Spouse	CERVICAL DISC DISORDERS	Active	\$230,934	\$30,934
Child	ULCERATIVE COLITIS	Active	\$183,379	
Employee	ENCOUNTER FOR OTHER AFTERCARE	Active	\$167,856	
Spouse	CHRONIC ISCHEMIC HEART DISEASE	Active	\$126,032	
Total			\$942,390	\$65,123

Notes

1. Specific stop loss was \$200,000 as of the end of the experience period.



Town of New Fairfield & New Fairfield BOE
 Medical / Rx Plan - Anthem
 Prior Plan Year Cost Summary
 July 2018 to June 2019



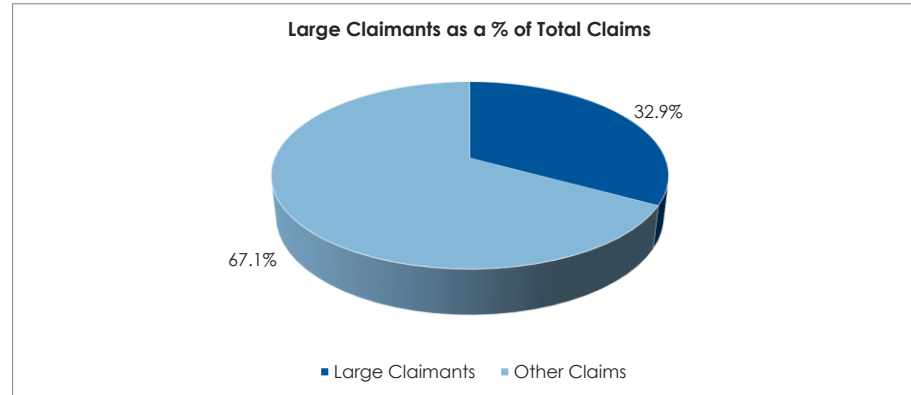
	Enrollment		Fixed Costs		Forecasted Claims		Paid Claims				Total Plan Costs			Position				
	Total Ees	Admin Fees	Stop Loss Premium	Total	Maximum	Projected	Medical Claims	Rx Claims	Gross Total Claims	Claims / Ee	Maximum Cost	Projected Cost	Actual Gross Cost	Gross Claims / Projected	Maximum to Actual	Projected to Actual		
Jul-18	326	\$29,313	\$47,710	\$77,023	\$637,131	\$479,670	\$384,201	\$66,308	\$450,509	\$1,382	\$714,155	\$556,693	\$527,532	93.9%	\$186,623	\$29,161		
Aug-18	332	\$30,869	\$48,588	\$79,457	\$648,857	\$488,498	\$203,862	\$63,938	\$267,801	\$807	\$728,315	\$567,956	\$347,258	54.8%	\$381,057	\$220,698		
Sep-18	322	\$26,087	\$47,125	\$73,212	\$629,314	\$473,784	\$208,676	\$59,834	\$268,510	\$834	\$702,525	\$546,996	\$341,722	56.7%	\$360,804	\$205,275		
Oct-18	323	\$27,110	\$47,271	\$74,381	\$631,268	\$475,256	\$240,364	\$108,305	\$348,669	\$1,079	\$705,649	\$549,637	\$423,050	73.4%	\$282,599	\$126,587		
Nov-18	326	\$25,391	\$47,710	\$73,101	\$637,131	\$479,670	\$278,331	\$133,522	\$411,853	\$1,263	\$710,233	\$552,771	\$484,954	85.9%	\$225,278	\$67,817		
Dec-18	325	\$26,899	\$47,564	\$74,463	\$635,177	\$478,199	\$358,798	\$105,366	\$464,164	\$1,428	\$709,639	\$552,661	\$538,626	97.1%	\$171,013	\$14,035		
Jan-19	324	\$27,735	\$47,417	\$75,152	\$633,222	\$476,727	\$338,776	\$121,419	\$460,195	\$1,420	\$708,374	\$551,879	\$535,347	96.5%	\$173,028	\$16,532		
Feb-19	325	\$29,920	\$47,564	\$77,484	\$635,177	\$478,199	\$501,567	\$109,222	\$610,789	\$1,879	\$712,660	\$555,682	\$688,272	127.7%	\$24,388	(\$132,590)		
Mar-19	327	\$25,595	\$47,856	\$73,452	\$639,086	\$481,141	\$373,497	\$157,302	\$530,799	\$1,623	\$712,537	\$554,593	\$604,250	110.3%	\$108,287	(\$49,658)		
Apr-19	327	\$38,579	\$47,856	\$86,436	\$639,086	\$481,141	\$650,442	\$165,027	\$815,469	\$2,494	\$725,521	\$567,577	\$901,905	169.5%	(\$176,384)	(\$334,328)		
May-19	327	\$36,302	\$47,856	\$84,158	\$639,086	\$481,141	\$457,521	\$114,621	\$572,142	\$1,750	\$723,244	\$565,300	\$656,300	118.9%	\$66,943	(\$91,001)		
Jun-19	328	\$23,586	\$48,003	\$71,589	\$641,040	\$482,613	\$341,870	\$114,081	\$455,951	\$1,390	\$712,629	\$554,202	\$527,540	94.5%	\$185,089	\$26,662		
Totals	3,912	\$347,387	\$572,521	\$919,908	\$7,645,574	\$5,756,039	\$4,337,904	\$1,318,945	\$5,656,849	\$1,446	\$8,565,482	\$6,675,947	\$6,576,757	98.3%	\$1,988,725	\$99,190		
							Claims Over SSL		(\$174,445)									
							Total Net Claims		\$5,482,404		\$1,401						\$273,634	

Notes

- Aggregate corridor is 120%. Specific Stop Loss is \$150,000.
- Administration fees include medical & dental.



Town of New Fairfield & New Fairfield BOE
 Medical / Rx Plan - Anthem
 Prior Plan Year Large Claimant Report
 July 2018 to June 2019



Category	Total	% of Total
Claims > \$150,000	\$774,445	13.7%
Claims \$112,500 - \$149,999	\$384,335	6.8%
Claims \$75,000 - \$112,499	\$704,221	12.4%
Other Claims	\$3,793,849	67.1%
Total	\$5,656,849	100.0%

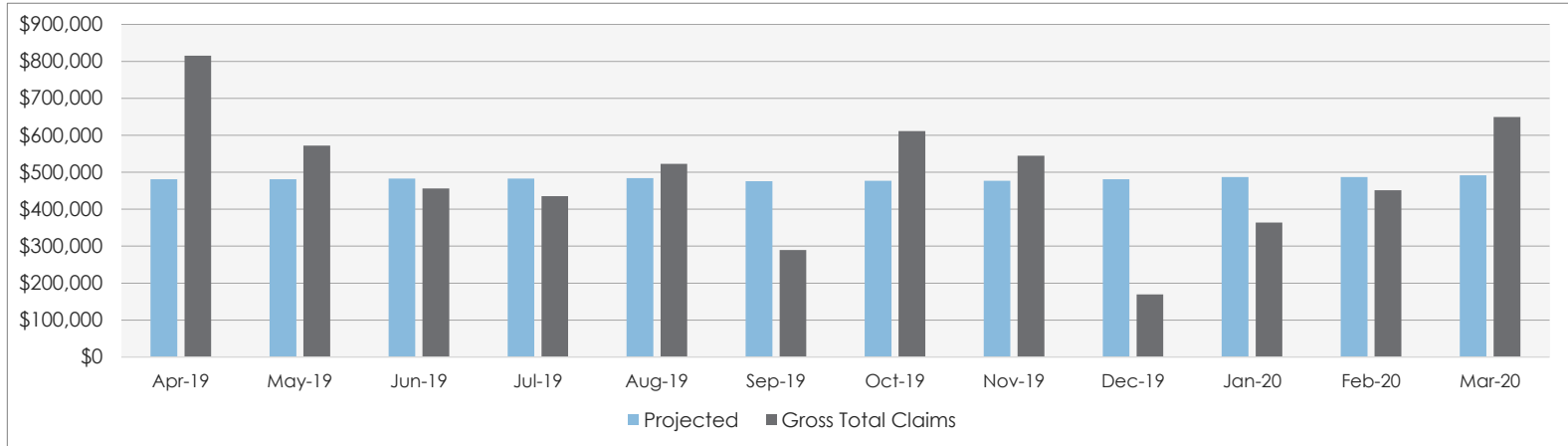
Paid Claims > \$75,000				
Relationship	Diagnosis	Enrollment Status	Amount	Claims Over SSL
Spouse	Other Rheumatoid Arthritis	Active	\$259,349	\$109,349
Spouse	Acute Kidney Failure	Active	\$177,302	\$27,302
Dependent	Other Sepsis	Active	\$171,436	\$21,436
Spouse	Other Deforming Dorsopathies	Active	\$166,358	\$16,358
Dependent	Immunodef Predomntly Antibdy Defect	Active	\$137,983	
Spouse	Alcohol Related Disorders	Active	\$125,084	
Employee	Malignant Neoplasm of Breast	Active	\$121,268	
Employee	Type 2 Diabetes Mellitus	Active	\$108,109	
Employee	Deform Disproportion Recontr Breast	Active	\$97,455	
Employee	Other & Unspecified Osteoarthritis	Active	\$90,168	
Employee	Cardiomyopathy	Active	\$87,583	
Spouse	Encounter For Other Aftercare	Active	\$85,879	
Employee	Endometriosis	Active	\$82,573	
Spouse	Encounter For Other Aftercare	Active	\$76,366	
Employee	Malignant Neoplasm of Colon	Active	\$76,088	
Total			\$1,863,000	\$174,445

Notes

1. Specific stop loss was \$150,000 as of the end of the experience period.



**Town of New Fairfield & New Fairfield BOE
Medical / Rx Plan - Anthem
Current Rolling 12 Months Cost Summary
April 2019 to March 2020**



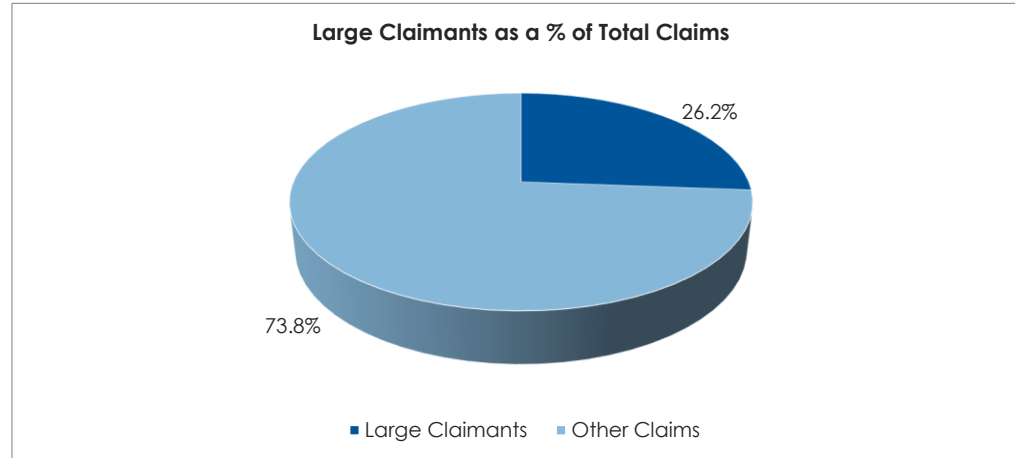
	Enrollment	Fixed Costs			Forecasted Claims		Paid Claims				Total Plan Costs		
	Total Ees	Admin Fees	Stop Loss Premium	Total	Maximum	Projected	Medical Claims	Rx Claims	Gross Total Claims	Claims / Ee	Maximum Cost	Projected Cost	Actual Gross Cost
Apr-19	327	\$38,579	\$47,856	\$86,436	\$639,086	\$481,141	\$650,442	\$165,027	\$815,469	\$2,494	\$725,521	\$567,577	\$901,905
May-19	327	\$36,302	\$47,856	\$84,158	\$639,086	\$481,141	\$457,521	\$114,621	\$572,142	\$1,750	\$723,244	\$565,300	\$656,300
Jun-19	328	\$23,586	\$48,003	\$71,589	\$641,040	\$482,613	\$341,870	\$114,081	\$455,951	\$1,390	\$712,629	\$554,202	\$527,540
Jul-19	326	\$28,082	\$26,077	\$54,159	\$596,006	\$482,852	\$396,844	\$38,156	\$434,999	\$1,334	\$650,165	\$537,011	\$489,158
Aug-19	327	\$31,367	\$26,157	\$57,524	\$597,834	\$484,333	\$489,552	\$33,280	\$522,832	\$1,599	\$655,358	\$541,857	\$580,356
Sep-19	321	\$26,381	\$25,677	\$52,058	\$586,864	\$475,446	\$197,432	\$92,445	\$289,877	\$903	\$638,923	\$527,504	\$341,936
Oct-19	322	\$32,799	\$25,757	\$58,556	\$588,693	\$476,927	\$526,550	\$84,986	\$611,537	\$1,899	\$647,249	\$535,483	\$670,093
Nov-19	322	\$25,877	\$25,757	\$51,634	\$588,693	\$476,927	\$447,532	\$97,072	\$544,604	\$1,691	\$640,326	\$528,561	\$596,237
Dec-19	325	\$27,599	\$25,997	\$53,595	\$594,177	\$481,371	\$63,856	\$105,835	\$169,690	\$522	\$647,773	\$534,966	\$223,286
Jan-20	329	\$26,983	\$26,317	\$53,300	\$601,490	\$487,295	\$283,537	\$80,180	\$363,717	\$1,106	\$654,790	\$540,595	\$417,017
Feb-20	329	\$25,411	\$26,317	\$51,728	\$601,490	\$487,295	\$335,329	\$116,134	\$451,464	\$1,372	\$653,218	\$539,023	\$503,192
Mar-20	332	\$28,986	\$26,557	\$55,543	\$606,975	\$491,738	\$548,021	\$101,534	\$649,554	\$1,956	\$662,518	\$547,282	\$705,097
Totals	3,915	\$351,953	\$378,326	\$730,280	\$7,281,433	\$5,789,079	\$4,738,486	\$1,143,351	\$5,881,837	\$1,502	\$8,011,713	\$6,519,359	\$6,612,117
							Claims Over SSL		(\$130,937)				(\$130,937)
							Total Net Claims		\$5,750,900	\$1,469			\$6,481,180

Notes

1. Aggregate corridor is 120%. Specific Stop Loss is \$200,000.



Town of New Fairfield & New Fairfield BOE
 Medical / Rx Plan - Anthem
 Current Rolling 12 Months Large Claimant Report
 April 2019 to March 2020



Category	Total	% of Total
Claims > \$200,000	\$530,937	9.0%
Claims \$150,000 - \$199,999	\$528,807	9.0%
Claims \$100,000 - \$149,999	\$481,391	8.2%
Other Claims	\$4,340,702	73.8%
Total	\$5,881,837	100.0%

Paid Claims > \$100,000				
Relationship	Diagnosis	Enrollment Status	Amount	Claims Over SSL
Spouse	CERVICAL DISC DISORDERS	Active	\$290,035	\$90,035
Employee	OTHER DEMYELINATING DISEASES OF CNS	Inactive	\$240,902	\$40,902
Child	ULCERATIVE COLITIS	Active	\$183,609	
Spouse	ALCOHOL RELATED DISORDERS	Active	\$177,333	
Employee	ENCOUNTER FOR OTHER AFTERCARE	Active	\$167,864	
Spouse	OTHER DEFORMING DORSOPATHIES	Active	\$141,397	
Spouse	CHRONIC ISCHEMIC HEART DISEASE	Active	\$130,162	
Child	IMMUNODEF PREDOMNTLY ANTIBDY DEFECT	Active	\$107,069	
Spouse	OSTEOARTHRITIS OF KNEE	Active	\$102,763	
Total			\$1,541,135	\$130,937

Notes

1. Specific stop loss was \$200,000 as of the end of the experience period.