

**WESTBROOK BOARD OF EDUCATION**  
**EDUCATE, CHALLENGE, & INSPIRE**  
Wednesday, January 20, 2021  
**Board of Education Insurance Sub-Committee Meeting 5:00 p.m.**  
**Google Meet**

**MINUTES**

Members Present: M. Luft, K. Walker, D. Perreault, Z. Hayden, M. Esposito

Also Present: Superintendent Kristina Martineau; Business Manager Lesley Wysocki;  
USI Consultant, Tom Kowalchik,

- I. CALL TO ORDER – M. Luft, Chair, called the Insurance subcommittee meeting to order at 5:03 p.m.
- II. APPROVAL OF MINUTES
  1. October 5, 2020: MOTION by D. Perreault and SECOND by K. Walker to approve the minutes of October 5, 2020. Vote unanimous.
- III. NEW BUSINESS: The following agenda items were discussed:
  - A. Budget Preview: Benefits (200) and Insurance Projection
  - B. Reserve Account Status as of 1/7/2021
  - C. History of Reserve Account Offsets and Budget
  - D. Insurance Report
  - E. Insurance Renewal Process
  - F. Reserve offset Recommendation

L. Wysocki, Business Manager, and Tom Kowalchik, USI Consultant, walked through the overall “benefits” section and then focused on health/dental. There was a discussion on preliminary 8% premium increase based on trend vs latest “flat funding” recommendation based on underwriting recommendation of claims and group. Lesley introduced Insurance Reserve fund account status with an overall \$3,496,477 account status as of 6/30/2020. Use of 30, 40, and 50% of BOE’s funds \$2,743,682 were discussed. The overall 2019-2020 claims report was reviewed with the amount including noted surplus of \$771,309 and additional \$380,000 put into the fund.

A brief illustration of the budget process cycle vs the insurance renewal cycle was given.

MOTIONI by K. Walker and SECOND by D. Perreault to recommend the full board determine the offset figure, when appropriate of 30, 40 or 50%. Vote: aye(s): M. Luft, K. Walker, D. Perreault, Z. Hayden Abstained: M. Esposito
- IV. ADJOURN: MOTION by K. Walker and SECOND by M. Luft to adjourn at 6:00 p.m. Vote unanimous.

Respectfully submitted,  
Kristina Kuehlewind, Board Secretar y

Cecilia S. Lester, Board Recording Clerk

