



The TOWN OF NORWOOD

Commonwealth of Massachusetts

TOWN CLERK AND ACCOUNTANT

THOMAS J. McQUAID, CPA

ASST. TOWN ACCOUNTANT

LINDA A. LARIDIS

ASST. TOWN CLERK

MARY LOU FOLAN

FINANCE COMMISSION MEETING

Meeting, Thursday, May 18, 2017 at 6:30 pm in the High School Auditorium, Nichols Street, Norwood, MA 02062.

A G E N D A

- 6:30 pm Acceptance of minutes from Monday, May 15, 2017
- 6:30 pm Mr. Carroll Cooper and Ms. Pizzi on GIC Budget after open enrollment
- 6:55 pm Vote Municipal Relief for Firefighter personnel \$21,000
- 7:00 pm Reconsideration of COLA due to non-ratification of Firefighter MOA
- 7:10 pm Other business

RESERVE FUND

Reserve Fund ATM Appropriation:	\$125,000
Treasurer Departmental Salaries	(15,340)
Wiring Inspector Salaries	(2,000)
Wiring Inspector Salaries	(20,500)
Veteran's Relief	(10,000)
Library repairs	<u>(14,000)</u>
Current balance	<u>\$63,160</u>



The TOWN OF NORWOOD

Commonwealth of Massachusetts

FINANCE COMMISSION

JUDITH A. LANGONE
CHAIR

ALAN D. SLATER
VICE-CHAIR

ROBERT G. DONNELLY

DAVID E. HAJJAR

ANNE MARIE HALEY

FINANCE COMMISSION MEETING

Monday, May 15, 2017

MINUTES OF MEETING

A meeting of the Finance Commission was held at 6:30 pm, Monday, May 15, 2017 in the High School Auditorium. Attending the meeting were members Judith Langone, Chair, Alan Slater, Vice-Chair, Robert Donnelly, David Hajjar and Anne Haley supported by Tom McQuaid, Clerk to the Finance Commission. The main purpose of the meeting was to review collective bargaining agreements and to hear more information on the proposed garage at the Senior Center.

Mrs. Langone asked for discussion on the minutes of May 11, 2017. Mrs. Haley pointed out two typographical errors and noted that a revote on unpaid bills for the Special had not been recorded. Mr. McQuaid took note of the changes. On a motion by Mr. Slater, seconded by Mr. Hajjar the minutes of the May 11, 2017 Finance Commission Meeting were **approved unanimously as amended 5-0**.

Mr. Carroll went through the highlights of the MOA's for each union and the Finance Commission Members asked several questions about the give and take during negotiations. Mr. McQuaid presented a schedule showing higher-than-expected ambulance receipts for Fiscal 2017 which are expected to continue through Fiscal 2018. The schedule showed sufficient funds to make up the \$90,592 that exceeded the original estimate of \$750,000 for Article 5 Section 9901 COLAs.

On a motion by Mr. Slater, seconded by Mr. Donnelly \$840,592 was **approved unanimously 5-0** for Article 5, Section 9901 COLAs and for \$1,500 in Article 5 Section 9902 for AFSCME Tuition with the source of taxation (through ambulance receipts).

There being no other business, on a motion by Mr. Slater, seconded by Mrs. Haley it was **voted unanimously 5-0** to adjourn at 7:18 pm.

A True Copy

Attest: _____

Thomas J. McQuaid, CPA, Clerk-Finance Commission

THE TOWN OF NORWOOD
AVAILABLE BALANCES AT MAY 18, 2017

LIST OF SURPLUS FUNDS RECOMMENDED TO OFFSET THE FY18 BUDGET

	Balances As of 04/28/17	Proposed 5/8/17 STM	Proposed FY18 ATM	Balances After STM & ATM
1.) FREE CASH as originally ctfd. 11/22/16 Less- amount voted at October 24, 2016 STM Article 3- Veterans' Incidentals Article 4 - School Dept SPED (to prepay FY18) Article 6 - FY2017 Interest expense Article 11 - Fiscal 2017 Snow and Ice Deficit Article 24 - COA Garage Capital Outlay Used to help balance the budget Free Cash	\$ 4,342,245 (175,520)	\$ (50,000) (300,000) (395,000) (478,484) (55,000)	\$ (1,437,300) (1,000,000)	
	\$ 4,166,725	\$ (1,278,484)	\$ (2,437,300)	\$ 450,941
2.) OTHER SURPLUS <u>(Recurring)</u>				
(a.) Cemetery Receipts (Lots/Graves) 26-1420-0000	\$ 190,000		\$ (190,000)	\$ -
(b.) Transfare Receipts 26-3262-0000	28,000		(28,000)	-
(c.) AMR Meter Receipts 99-2213-0000	512,000		(512,000)	-
(d.) School Dept. Grant (Hlth.Insurance) 99-6020-2017	200,000		(200,000)	-
(e.) Chapter 90 Highway Aid	862,984		(862,984)	-
Subtotal (Recurring)	\$ 1,792,984		\$ (1,792,984)	\$ -
3.) STABILIZATION FUND 83-3730-4516	\$ 3,788,511		\$ 405,864	\$ 4,194,375
4.) GRAND TOTALS	\$ 9,748,220	\$ (1,278,484)	\$ (3,824,420)	\$ 4,645,316



The TOWN OF NORWOOD

Commonwealth of Massachusetts

Memo to: John Carroll, General Manager
From: Bernard Cooper, Ass't. General Manager
Date: May 16, 2017
Re: F.Y. 2018 Health Insurance Budget - \$13,737,500

Michelle Pizzi and I have spent a good part of the last two weeks analyzing the impacts of Health Insurance Open Enrollment on the F.Y. 2018 budget. In sum, unlike the last two years, there has been little net movement amongst the various plans.

Employee/Under-65 Retirees: Open Enrollment numbers project a total of 769 active employees/under-65 retirees enrolled in the various GIC plans as of July 1st.

In each of the last five years, we have completed the open enrollment process and subsequently compiled a revised budget based on those numbers plus a "replacement" factor for retiring employees, only to see our actual numbers fall short of expectations. Since most vacant positions are filled, total enrollment should logically be growing – but the overall numbers have been stagnant. New employees must either join a plan when first hired or decline coverage; the implication is that many have access to coverage elsewhere, probably through a spouse's plan or (if single and under age 26) through a parent's plan.

As a result, we have reduced our estimate of the "replacement" factor for the (non-Medicare) group to a projected 4 plans (2 individual and 2 family), slotted into one of the medium-priced Unicare plans.

We are aware of fifteen pending retirements in both Town and Schools that will occur over the next three months, and we assume that most if not all of these vacated positions will be filled. Nevertheless, we have encountered similar situations in past years, with minimal impacts on enrollment.

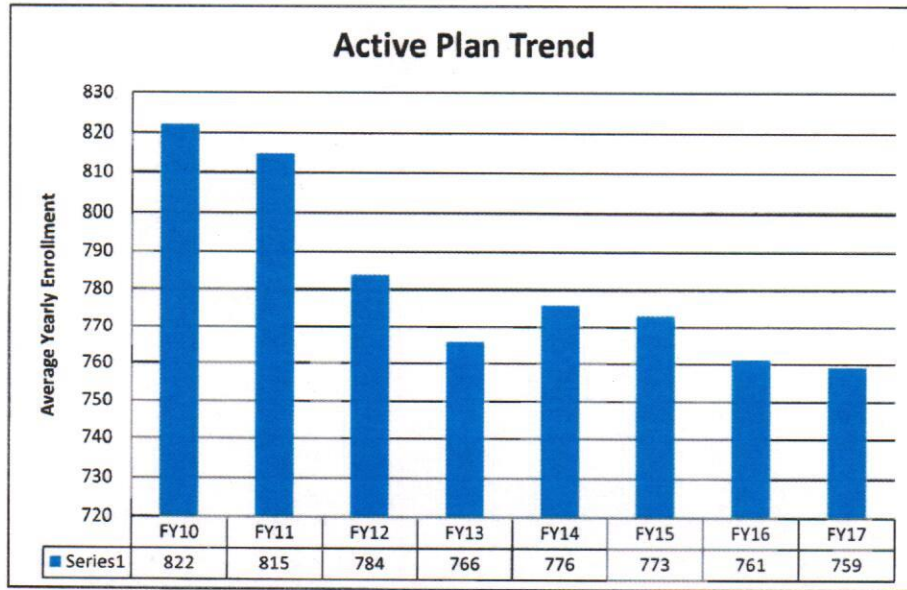
Medicare Retirees: Increases in our Medicare (age 65+) plans have been more consistent. Based on Open Enrollment, we will have a total of 595 Retirees enrolled in a Medicare plan by July 1st. We have projected an average enrollment increase of 15 subscribers over the course of the year.

Recommendations: Based on this analysis, the F.Y. 2018 Health Insurance budget recommended by the Finance Commission should remain unchanged. If any of our enrollment assumptions prove too conservative, we could very well have to seek additional funding later in the year.

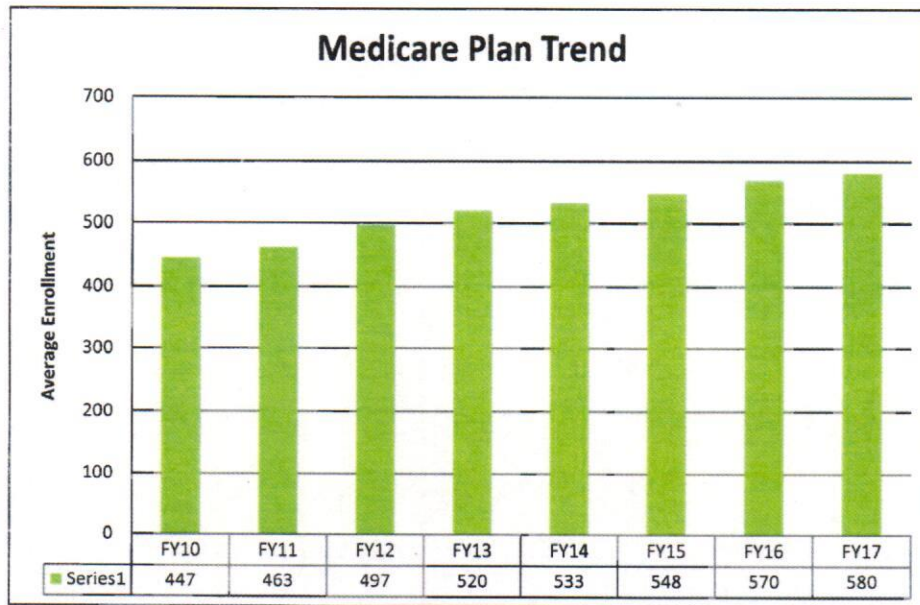
The attached spreadsheets show the current and projected distribution and costs of our various GIC plans, as well as enrollment trends. I will have larger copies of the spreadsheet with me on Thursday evening.

GROUP INSURANCE**Proposed Budget
FY 2018
Department #922**

Account Key and Description		FY 2015 Actual	FY 2016 Actual	FY 2017 Budget	FY 2018 Requested
P1019	GROUP INS - OPEB TRUST FUNDING	500,000	428,360	250,000	250,000
P2166	GROUP INS-GASB 45 COMPLIANCE	0	0	7,500	7,500
P2283	GROUP INS-NEW EMP INS REIMB	200	1,521	10,000	10,000
P2709	GROUP LIFE INSURANCE PREMIUMS	54,577	54,551	60,000	60,000
P2925	GROUP INSURANCE - ADMIN EXP	31,440	26,517	50,000	50,000
P4030	GRP INS-HEALTH/DENTAL-GEN GOVT	4,877,872	5,101,421	13,209,500	13,360,000
P7811	GROUP INS- HEALTH PREM-SCHOOL	6,548,810	6,952,075	0	
		-----	-----	-----	-----
I 9220	GROUP INSURANCE	12,012,899	12,564,445	13,587,000	13,737,500
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922	GROUP INSURANCE	12,012,899	12,564,445	13,587,000	13,737,500



YEAR	Average Enrollment
FY10	822
FY11	815
FY12	784
FY13	766
FY14	776
FY15	773
FY16	761
FY17	759



YEAR	Average Enrollment
FY10	447
FY11	463
FY12	497
FY13	520
FY14	533
FY15	548
FY16	570
FY17	580

FY18 GIC RATE CALCULATIONS
NON-MEDICARE PLANS

Plan	Full Premium Rate	Employer Percentage	Employer Share	Employee Percentage	Employee Share	Plan	Full Premium Rate
Fallon Direct-Family	\$1,331.20	82%	\$1,091.58	18%	\$239.62	Fallon Direct-Family	\$1,331.20
Fallon Direct-Ind	\$554.65	82%	\$454.81	18%	\$99.84	Fallon Direct-Ind	\$554.65
Fallon Select-Family(CTNM)	\$1,768.89	82%	\$1,450.49	18%	\$318.40	Fallon Select-Family	\$1,768.89
Fallon Select-Ind	\$737.06	82%	\$604.39	18%	\$132.67	Fallon Select-Ind	\$737.06
HP Independence-Family	\$2,011.10	80%	\$1,608.88	20%	\$402.22	HP Independence-Family	\$2,011.10
HP Independence-Ind	\$824.23	80%	\$659.38	20%	\$164.85	HP Independence-Ind	\$824.23
HP Primary-Choice-Family	\$1,514.53	82%	\$1,241.91	18%	\$272.62	HP Primary-Choice-Family	\$1,514.53
HP Primary-Choice-Ind	\$620.70	82%	\$508.97	18%	\$111.73	HP Primary-Choice-Ind	\$620.70
Health New England -Family	\$1,358.98	82%	\$1,114.36	18%	\$244.62	Health New England -Family	\$1,358.98
Health New England -Ind	\$548.15	82%	\$449.48	18%	\$98.67	Health New England -Ind	\$548.15
NHP Care-Family	\$1,468.22	82%	\$1,203.94	18%	\$264.28	NHP Care-Family	\$1,468.22
NHP Care-Ind	\$554.04	82%	\$454.31	18%	\$99.73	NHP Care-Ind	\$554.04
Tufts Navigator-Family	\$1,778.41	80%	\$1,422.73	20%	\$355.68	Tufts Navigator-Family	\$1,778.41
Tufts Navigator-Ind	\$728.84	80%	\$583.07	20%	\$145.77	Tufts Navigator-Ind	\$728.84
Tufts Spirit-Family	\$1,331.92	82%	\$1,092.17	18%	\$239.75	Tufts Spirit-Family	\$1,331.92
Tufts Spirit-Ind	\$553.27	82%	\$453.68	18%	\$99.59	Tufts Spirit-Ind	\$553.27
Unicare Basic w/CIC-Family	\$2,430.54	60%	\$1,458.32	40%	\$972.22	Unicare Basic w/CIC-Family	\$2,430.54
Unicare Basic w/CIC-Ind	\$1,038.80	60%	\$623.28	40%	\$415.52	Unicare Basic w/CIC-Ind	\$1,038.80
Unicare Basic w/o CIC-Family	\$2,321.52	60%	\$1,392.91	40%	\$928.61	Unicare Basic w/o CIC-Family	\$2,321.52
Unicare Basic w/o CIC-Ind	\$991.80	60%	\$595.08	40%	\$396.72	Unicare Basic w/o CIC-Ind	\$991.80
Unicare Comm Choice-Family	\$1,249.46	80%	\$999.57	20%	\$249.89	Unicare Comm Choice-Family	\$1,249.46
Unicare Comm Choice-Ind	\$520.59	80%	\$416.47	20%	\$104.12	Unicare Comm Choice-Ind	\$520.59
Unicare Plus-Family	\$1,656.13	80%	\$1,324.90	20%	\$331.23	Unicare Plus-Family	\$1,656.13
Unicare Plus-Ind	\$683.20	80%	\$554.56	20%	\$128.64	Unicare Plus-Ind	\$683.20

FY18 DC RATE CALCULATIONS
 MEDICARE PLANS
 \$109.00 - \$134.00

Medicare Rates \$109.00 - January 2018									
Plan	Full Rate	Employee Share 35%	Employer Share 65 %	Medicare B 2017	50% Medicare B	Employer Share & Med B	Employee Share-50% Med B.	Rate Effective 7/1/17	Full Rate
Fallon Senior Plan	\$338.17	\$117.66	\$218.51	\$109.00	\$54.50	\$273.01	\$63.16	\$63.16	
Harvard Pilgrim	\$423.05	\$148.07	\$274.98	\$109.00	\$54.50	\$329.48	\$81.07	\$81.07	
Medicare Enhance									
Health New England	\$394.84	\$138.19	\$256.65	\$109.00	\$54.50	\$311.15	\$83.69		
MedPlus									
Tufts Health Plan									
Medicare Complement	\$382.26	\$133.79	\$248.47	\$109.00	\$54.50	\$302.97	\$79.29		
Tufts Health Plan									
Medicare Preferred	\$301.05	\$105.37	\$195.68	\$109.00	\$54.50	\$250.18	\$50.87		
Unicare State Indemnity Plan/Medicare Extension (OME) with CIC	\$380.64	\$133.22	\$247.42	\$109.00	\$54.50	\$301.92	\$78.72		
Unicare State Indemnity Plan/Medicare Extension (OME) without CIC	\$389.91	\$139.47	\$240.44	\$109.00	\$54.50	\$294.94	\$74.97		
Medicare Rates \$134.00 - January 2018									
Plan	Full Rate	Employee Share 35%	Employer Share 65 %	Medicare B 2017	50% Medicare B	Employer Share & Med B	Employee Share-50% Med B.	Rate Effective 7/1/17	Full Rate
Fallon Senior Plan	\$338.17	\$117.66	\$218.51	\$134.00	\$67.00	\$285.51	\$50.66		
Harvard Pilgrim	\$423.05	\$148.07	\$274.98	\$134.00	\$67.00	\$341.98	\$81.07		
Medicare Enhance									
Health New England	\$394.84	\$138.19	\$256.65	\$134.00	\$67.00	\$323.65	\$71.19		
MedPlus									
Tufts Health Plan									
Medicare Complement	\$382.26	\$133.79	\$248.47	\$134.00	\$67.00	\$315.47	\$66.79		
Tufts Health Plan									
Medicare Preferred	\$301.05	\$105.37	\$195.68	\$134.00	\$67.00	\$262.68	\$38.37		
Unicare State Indemnity Plan/Medicare Extension (OME) with CIC	\$380.64	\$133.22	\$247.42	\$134.00	\$67.00	\$314.42	\$66.22		
Unicare State Indemnity Plan/Medicare Extension (OME) without CIC	\$389.91	\$139.47	\$240.44	\$134.00	\$67.00	\$307.44	\$62.47		

GIC Health Plan Rates

MONTHLY RATES AS OF JULY 1, 2017
FOR THE TOWN OF NORWOOD ENROLLEES

INCLUDING THE 0.35% ADMINISTRATIVE FEE

Active Employees, Retirees and Survivors without Medicare

Health Plan	Employee and Non-Medicare Retiree/ Survivor Pays Monthly %	Employee and Non-Medicare Retiree/ Survivor Pays Monthly \$	Employee and Non-Medicare Retiree/ Survivor Pays Monthly \$
		Individual Coverage	Family Coverage
Fallon Health Direct Care	18%	99.84	239.62
Fallon Health Select Care	18%	132.67	318.40
Harvard Pilgrim Independence Plan	20%	164.85	402.22
Harvard Pilgrim Primary Choice Plan	18%	111.73	272.62
Health New England	18%	98.67	244.62
NHP Prime (<i>Neighborhood Health Plan</i>)	18%	99.73	264.28
Tufts Health Plan Navigator	20%	145.77	355.68
Tufts Health Plan Spirit	18%	99.59	239.75
UniCare State Indemnity Plan/Basic with CIC (<i>Comprehensive</i>)	40%	415.52	972.22
UniCare State Indemnity Plan/Basic without CIC (<i>Non-Comprehensive</i>)	40%	396.72	928.61
UniCare State Indemnity Plan/Community Choice	20%	104.12	249.89
UniCare State Indemnity Plan/PLUS	20%	138.64	331.23

Retirees and Survivors with Medicare

Health Plan	Retiree and Survivor Retiree/Survivor Pays Monthly Per Person ¹		
	%	Retired and 65 PRIOR to 1/1/16	Retired and 65 ON or AFTER 1/1/16
Fallon Senior Plan ^{1,2}	35%	63.16	50.66
Harvard Pilgrim Medicare Enhance ¹	35%	93.57	81.07
Health New England MedPlus ¹	35%	83.69	71.19
Tufts Health Plan Medicare Complement	35%	79.29	66.79
Tufts Health Plan Medicare Preferred ¹	35%	50.87	38.37
UniCare State Indemnity Plan/Medicare Extension (OME) with CIC (<i>Comprehensive</i>) ¹	35%	78.72	66.22
UniCare State Indemnity Plan/Medicare Extension (OME) without CIC (<i>Non-Comprehensive</i>) ¹	35%	74.97	62.47

¹ Monthly rates include 50% subsidy for Medicare Part B premiums based on retirement date and age at the time of Medicare eligibility. Rates above are based on the standard rate of \$109.00 and \$134.00 per your Medicare premium rate. Medicare Part B premiums are subject to change.

² Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change on January 1, 2018.

Rates are calculated and determined by the Town of Norwood Benefits Office

RATE QUESTIONS? CALL:

Active Town Employees & All Retirees call: (781) 762-1240 Ext. 118
Active School Department Employees call: (781) 440-5824

#9220 -- FY 2018 Group Health Insurance
rev. 5/15/2017

V. 5c

New Rates - After Open Enrollment
+ 4 Actives/Early Retirees
+ 15 Medicare Retirees

1. Town/Employee shares per PEC Agreement eff. 7-01-2015
2. Enrollments: Actives - based on May, 2017 Actual Enrollments + proj. 4 add'l enrollees
Retirees - based on May, 2017 Actual Enrollments + proj. 16 add'l Medicare retirees
3. Rates: based on FY18 Actual GIC rates voted 3/01/2017
4. Retiree Medicare reimbursements per published Medicare rates eff. Jan. 1, 2017 for
Jul. - Dec., 2017 + 7% (pro-rated) for Jan. - Jun., 2018

1	2	3	4	5	6	7	8	9	10	11	12	13	14
% of total	Open Enrollment May, 2017	Projected Changes	Projected Enrollment FY 2018	TOTAL PREMIUM FY 17 Monthly	Increase	TOTAL PREMIUM FY 18 Monthly	TOTAL PREMIUM FY 18 Annual	FY 18 Monthly	FY 18 Annual	FY 18 Total (col. 2 x 5)	FY 18 Monthly	FY 18 Annual	FY 18 Total (col. 2 x 5)
A. ACTIVE EMPLOYEES (not under 65 retiree)													
A. Indemnity Plans (Note: Changed from 65%-45% split to 60%-40% split eff. 7/1/2016)													
0% UnCare State Indemnity Plan / Basic (without C/C)	0		0	\$ 959.09	3.4%	\$ 991.50	\$ 11,901.60	\$ 595.08	\$ 7,140.96		\$ 386.72	\$ 4,640.64	\$
Individual	0		0	\$ 2,245.96	3.4%	\$ 2,321.52	\$ 27,858.24	\$ 1,362.91	\$ 16,714.04		\$ 928.61	\$ 11,143.30	\$
Family	0		0										
+1% UnCare State Indemnity Plan / Basic (with C/C)	7		7	\$ 1,002.41	3.6%	\$ 1,038.80	\$ 12,465.60	\$ 622.28	\$ 7,479.36	\$ 52,355.32	\$ 415.52	\$ 4,986.24	\$ 34,903.68
Individual	7		7	\$ 2,346.44	3.6%	\$ 2,430.54	\$ 29,166.48	\$ 1,456.32	\$ 17,439.89	\$ 17,439.89	\$ 972.22	\$ 11,666.59	\$ 11,666.59
Family	1		1							\$ 46,805.41			\$ 46,805.41
B. PPO/POS Plans													
5.9% UnCare State Indemnity Plan / Community Choice	17		17	\$ 487.83	6.8%	\$ 520.59	\$ 6,247.08	\$ 416.47	\$ 4,997.66	\$ 54,960.29	\$ 104.12	\$ 1,249.42	\$ 21,240.07
Individual	28		28	\$ 1,170.35	6.8%	\$ 1,249.46	\$ 14,993.52	\$ 999.57	\$ 11,994.82	\$ 335,854.85	\$ 249.89	\$ 2,998.70	\$ 83,963.71
Family													
11.3% UnCare State Indemnity Plan / Plus	25	2	27	\$ 655.32	5.8%	\$ 683.20	\$ 8,318.40	\$ 554.56	\$ 6,654.72	\$ 179,877.44	\$ 138.64	\$ 1,663.68	\$ 44,919.36
Individual	82	2	84	\$ 1,566.13	5.7%	\$ 1,638.13	\$ 19,657.56	\$ 1,324.90	\$ 15,898.85	\$ 1,017,528.27	\$ 331.23	\$ 3,974.71	\$ 254,381.57
Family													
40% Harvard Pilgrim Independence POS	145		145	\$ 816.43	1.0%	\$ 824.23	\$ 9,890.76	\$ 659.38	\$ 7,912.61	\$ 1,171,065.98	\$ 164.85	\$ 1,978.15	\$ 292,705.50
Individual	208		208	\$ 1,992.07	1.0%	\$ 2,011.10	\$ 24,133.20	\$ 1,608.88	\$ 19,306.56	\$ 4,015,784.45	\$ 402.22	\$ 4,826.64	\$ 1,003,941.12
Family													
17% Tufts Navigator - POS	43		43	\$ 686.34	6.2%	\$ 728.94	\$ 8,746.08	\$ 583.07	\$ 6,996.86	\$ 300,865.15	\$ 145.77	\$ 1,749.22	\$ 75,216.29
Individual	90		90	\$ 1,674.88	6.2%	\$ 1,778.41	\$ 21,340.92	\$ 1,422.73	\$ 17,072.74	\$ 1,536,546.24	\$ 355.68	\$ 4,268.19	\$ 384,136.56
Family										\$ 8,842,260.75			\$ 2,160,965.18
C. HMO Plans (Note: Changed from 60%-40% split to 60%-40% split eff. 7/1/2016)													
2.6% Fallon - Select Care	7		7	\$ 690.86	6.7%	\$ 737.06	\$ 8,844.72	\$ 604.38	\$ 7,252.67	\$ 50,768.89	\$ 132.67	\$ 1,592.05	\$ 11,444.35
Individual	13		13	\$ 1,657.54	6.7%	\$ 1,768.59	\$ 21,222.68	\$ 1,455.49	\$ 17,465.88	\$ 226,276.41	\$ 318.40	\$ 3,820.80	\$ 49,670.43
Family													
+1% Fallon - Direct Care	3		3	\$ 519.74	6.7%	\$ 554.85	\$ 6,658.20	\$ 454.81	\$ 5,457.76	\$ 16,373.27	\$ 99.84	\$ 1,198.04	\$ 3,594.13
Individual	0		0	\$ 1,247.40	6.7%	\$ 1,331.20	\$ 15,974.40	\$ 1,091.58	\$ 13,099.01		\$ 239.62	\$ 2,875.39	\$
Family													
0% Health New England	0		0	\$ 534.87	2.9%	\$ 548.15	\$ 6,577.80	\$ 449.48	\$ 5,393.80		\$ 98.67	\$ 1,184.00	\$
Individual	0		0	\$ 1,326.04	2.9%	\$ 1,368.88	\$ 16,307.76	\$ 1,114.38	\$ 13,372.36		\$ 244.62	\$ 2,935.40	\$
Family													
4% NHP Prime	16		16	\$ 512.21	8.2%	\$ 554.54	\$ 6,654.48	\$ 454.31	\$ 5,451.75	\$ 96,131.36	\$ 99.73	\$ 1,196.73	\$ 21,541.08
Individual	16		16	\$ 1,367.32	8.2%	\$ 1,468.22	\$ 17,618.64	\$ 1,203.94	\$ 14,447.28	\$ 231,156.56	\$ 264.28	\$ 3,171.36	\$ 30,741.68
Family													
9% Harvard Pilgrim Primary Choice	32		32	\$ 610.40	1.7%	\$ 620.70	\$ 7,448.40	\$ 509.97	\$ 6,107.69	\$ 195,446.02	\$ 111.73	\$ 1,340.71	\$ 42,902.78
Individual	38		38	\$ 1,489.38	1.7%	\$ 1,514.53	\$ 18,174.36	\$ 1,241.91	\$ 14,902.86	\$ 566,313.08	\$ 272.62	\$ 3,271.38	\$ 124,312.62
Family													
1.6% Tufts Health Plan Spirit	8		8	\$ 515.32	7.4%	\$ 553.27	\$ 6,639.24	\$ 453.68	\$ 5,444.16	\$ 43,553.41	\$ 99.59	\$ 1,195.06	\$ 9,560.51
Individual	5		5	\$ 1,240.52	7.4%	\$ 1,331.92	\$ 15,983.04	\$ 1,092.17	\$ 13,106.09	\$ 65,530.46	\$ 239.75	\$ 2,876.85	\$ 14,584.74
Family										\$ 1,403,548.44			\$ 357,852.32
TOTAL: Actives + Early Retirees													
	308		310										\$ 557,788.74
	461		463										\$ 1,977,195.02
	769		773										\$ 2,534,983.76
D. RETIREES - Medicare Rates (note: all Medicare Plans are individual plans only)													
D. Indemnity Plans													
0% UnCare State Indemnity Plan OME	0		0	\$ 363.94	1.6%	\$ 369.91	\$ 4,438.92	\$ 343.44	\$ 2,855.30		\$ 129.47	\$ 1,553.62	\$
Individual	41		41	\$ 374.83	1.6%	\$ 380.84	\$ 4,569.68	\$ 347.42	\$ 2,908.99	\$ 121,728.67	\$ 133.22	\$ 1,598.69	\$ 65,540.21
Family													
01% Harvard Pilgrim Enhance*	628	18	646	\$ 439.17	-3.7%	\$ 423.05	\$ 5,076.60	\$ 274.98	\$ 3,299.79	\$ 1,791,785.97	\$ 148.07	\$ 1,776.81	\$ 964,807.83
E. HMO Plans													
1% Tufts Health Plan (2 options)	4		4	\$ 398.39	-4.0%	\$ 382.26	\$ 4,587.12	\$ 248.47	\$ 2,981.63	\$ 11,826.51	\$ 133.79	\$ 1,605.48	\$ 6,421.97
Individual	22		22	\$ 278.46	8.9%	\$ 301.05	\$ 3,612.60	\$ 195.68	\$ 2,348.19	\$ 51,660.18	\$ 105.37	\$ 1,264.41	\$ 27,817.02
Family													
0% Fallon Senior Plan** (eff. 1/01/18)	0		0	\$ 311.54	7.9%	\$ 336.17	\$ 4,034.04	\$ 218.51	\$ 2,622.13		\$ 117.66	\$ 1,411.91	\$
Individual													
Family													
0% Health New England MediPlus	0		0	\$ 410.96	-3.9%	\$ 394.84	\$ 4,738.08	\$ 256.65	\$ 3,079.76		\$ 138.18	\$ 1,658.33	\$
Individual	69		69										
Family													
TOTAL: Retirees													
	698	18	716										
F. Medicare Part B**													
0% Medicare Reimbursement 1	576		576	\$ 109.00	4.9%	\$ 113.36	\$ 1,360.32	\$ 56.68	\$ 680.16	\$ 391,772.16	\$ 56.68	\$ 680.16	\$ 391,772.16
Individual	19		19	\$ 134.00	10.0%	\$ 147.40	\$ 1,768.80	\$ 73.70	\$ 884.40	\$ 30,069.60	\$ 73.70	\$ 884.40	\$ 30,069.60
Family	557		557	\$ 1,500.00	5.0%	\$ 1,573.00	\$ 18,900.00			\$ 18,900.00			\$
TOTAL - RETIREES													
	698	18	716							\$ 2,417,643.09		\$ 3,004,277.88	\$ 1,486,434.79
TOTAL - ALL EMPLOYEES & RETIREES													
	1,364	18	1,383							\$ 12,623,508.65		\$ 16,644,931.25	\$ 4,021,422.55

** Medicare Rates are set by Medicare on Jan. 1st of the calendar year. This calculation uses a blended rate Actual Cal. 2017 (Jul-Dec) at 0% and proj. Cal. 2018 (Jan-Jun) at 7.0% = 3.5% blended rate increase.

(PLUS DENTAL)



The TOWN OF NORWOOD

Commonwealth of Massachusetts

THE SELECTMEN

William J. Plasko, *Chairman*

Helen Abdallah Donohue

Paul A. Bishop

Allan D. Howard

Thomas F. Maloney

Frances L. Jessoe, *Clerk*

May 17, 2017

*Chairman Judith A. Langone
Finance Commission
Norwood, MA*

RE: Municipal Relief Act-Norwood Fire Department

Dear Ms. Langone:

The Board of Selectmen in meeting of Tuesday, May 16, 2017, voted to approve the request of the General Manager on behalf of the Norwood Fire Department for a transfer of funds within the FY 17 Fire Department budget as per the attached.

Very truly yours,

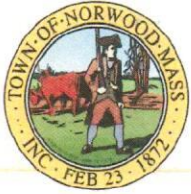
BOARD OF SELECTMEN

By


Administrative Assistant

*Fj
Enclosure*

*Cc: John J. Carroll, General Manager
Thomas J. McQuaid, Town Clerk & Accountant
Linda Laridis, Asst. Town Accountant
Chief Anthony J. Greeley, NFD*



The TOWN OF NORWOOD

Commonwealth of Massachusetts

GENERAL MANAGER

JOHN J. CARROLL

(781) 762-1240

May 4, 2017

Board of Selectmen
Town of Norwood
Norwood, MA 02062

Re: Transfer of Funds within FY17 Fire Department Budget

Dear Members of the Board,

Attached is Chief Greeley's request for relief under the Municipal Relief Act.

I hope you will act favorably on the Chief's recommendations.

Very truly yours,

John J. Carroll
General Manager

cc: Chief Anthony Greeley



ANTHONY J. GREELEY
CHIEF OF DEPARTMENT

RONALD J. MAGGIO
DEPUTY FIRE CHIEF

TOWN OF NORWOOD

FIRE DEPARTMENT

135 NAHATAN STREET
NORWOOD, MASSACHUSETTS 02062

ADMINISTRATION
(781) 762-0080

FAX
(781) 440-5230

May 4, 2017

To: John J. Carroll, General Manager

From: Anthony J. Greeley, Fire Chief

Re: Transfer of Funds within FY17 Fire Department Budget

I am requesting the following funds within the FY17 Fire Department Budget be transferred under the Municipal Relief Act.

Please find attached the Fire Department Budget Summary as of May 4, 2017.

Requests as follows:

- Account P0406-17 P/F – New Equipment: Move \$21,000 into Account Level 2041-P0362-17 Personal Services.

The Personal Services account is short due to three retirements in the Fire Department during FY17. FF William Turner, Business Manager Kathy Bane and FF Phillip Morrison retired during FY17. All 3 members of the department were bought out of unused vacation and unused accrued sick leave per the Collective Bargaining Agreement. Cumulatively these buyouts created a shortfall of \$21,000. Funds in P0406-17- New Equipment are excess funds in the purchase of RTU-4 which was installed on May 3, 2017.

- Account P0394-17- Fire New Equipment: Move \$576.00 into Account P0368-17 Fire Incentive Pay.

The Fire Incentive Pay was short \$576.00 due to my miscalculation in preparing the FY17 Budget last fall. Funds in P0394-17 New Equipment are excess funds in the purchase of our new 2017 Chevy Tahoe Shift Commander Vehicle (NC-2) in January 2017.

- Account P0406-17 P/F New Equipment: Move \$20,000 into Account P2370-17 Fire Dispatch Pay OT & PT.

The Fire Dispatch Pay level 2049 was adversely affected this fiscal year. The major reason was illness to family members of the staff as well as medical procedures to dispatchers. I want to be sure I am able to staff the Dispatch unit for the final 8-9 weeks of FY17. I made a similar request last year and returned \$9,859. It is difficult to predict how much vacation will be used ending the FY17. Any excess funds shall be returned in the same manner as FY16.

- Account 2042 Fire Incidentals: Move \$17,000 into P0367-17 Fire Substitution. Funds identified amounting to \$17,000 include: P0372-17 Misc. \$5,000, P0387-17 Operations \$7,000 and P0398-17 New Uniforms \$5,000. Totaling \$17,000 from Level 2042 Fire Incidentals.

Every year the Fire Substitution P0367 is challenged. Much is asked of this budget line in absorbing most all absences of staff throughout the year. This year was no different. My department experienced on and off-duty injury in the second half of FY17. I want to be sure to keep staffing at a safe level for the remainder of FY17. I made a similar request last year and returned \$8,906. Any excess funds shall be returned in the same manner as FY16.

Budget Summary by Function

Town of Norwood

Fiscal Year: 2017 Release Date Closed: 05/04/2017 End Cycle: 11 Fund Range: 01-30 Function Range: 2038-2068
 Detail: Y Collapse SLYear: N

Func	Description	Revised Budget	Total Activity	Encumbered	Balance
102217	FIRE DEPT - MEDICAL SERVICES	40,000.00	22,057.06	0.00	17,942.94
2038	FIRE DEPT MEDICAL	40,000.00	22,057.06	0.00	17,942.94
039417	FIRE NEW EQUIPMENT	50,000.00	49,410.45	0.00	589.55
2040	FIRE DEPARTMENT	50,000.00	49,410.45	0.00	589.55
036017	FIRE SAL - NIGHT DIFF	205,500.00	7,504.85	0.00	197,995.15
036117	FIRE SAL-CHIEF	132,193.00	109,738.52	0.00	22,454.48
036217	FIRE SAL-PERSONAL SERV	3,901,319.00	3,244,774.07	0.00	656,544.93
036317	FIRE SAL -MECH/P.T. CLERK	100,089.00	77,590.36	0.00	22,498.64
036617	FIRE SAL-LONGEVITY	39,750.00	39,366.66	0.00	383.34
037017	FIRE SAL-PRINC/STENO	74,059.00	76,680.14	0.00	-2,621.14
076017	FIRE SAL-DEFIB PAY	6,000.00	5,033.31	0.00	966.69
237217	FIRE SAL - MECHANIC OT	14,000.00	14,509.86	0.00	-509.86
706617	FIRE SAL-ARSON INVEST.	10,668.00	457.72	0.00	10,210.28
2041	FIRE SALARIES	4,483,578.00	3,575,655.49	0.00	907,922.51
037217	FIRE INCID - MISCELLANEOUS	8,400.00	1,297.86	0.00	7,102.14
037417	FIRE INCID-ADVERTISING	200.00	0.00	0.00	200.00
037517	FIRE INCID-DUES/SUBSCR	2,000.00	1,498.00	0.00	502.00
037617	FIRE INCID-OFC SUPPL	5,500.00	4,618.66	0.00	881.34
037717	FIRE INCID - LIB BOOKS	1,000.00	0.00	0.00	1,000.00
037817	FIRE INCID-PRINTING	3,000.00	2,436.79	0.00	563.21
037917	FIRE INCID-POSTAGE	3,000.00	1,189.08	0.00	1,810.92
038117	FIRE INCID-TELEPHONE	25,000.00	16,655.35	-4,151.12	4,193.53
038217	FIRE INCID-EQUIP REPLACE	12,000.00	5,074.40	0.00	6,925.60
038317	FIRE INCID-LAUNDRY	4,000.00	1,262.00	0.00	2,738.00
038417	FIRE INCID-EQUIP REPAIR	4,000.00	8,595.33	0.00	-4,595.33
038517	FIRE INCID-FIRE HOSE	3,000.00	2,135.00	0.00	865.00
038617	FIRE INCID-VEH MAINT	68,000.00	51,447.79	0.00	16,552.21
038717	FIRE INCID-OPERATIONS	30,000.00	19,041.37	0.00	10,958.63
038817	FIRE INCID-FIRE PREV INS	500.00	0.00	0.00	500.00
038917	FIRE INCID-RADIO MAINT	8,000.00	2,267.47	0.00	5,732.53
039117	FIRE INCID-UNIFORM ALLOW	45,450.00	41,050.00	0.00	4,400.00
039217	FIRE INCID-AMBUL EQUIP	30,000.00	48,482.68	-1,044.15	-19,526.83
039317	FIRE INCID-TRANS FUEL	30,490.00	25,399.14	0.00	5,090.86
039817	FIRE-NEW UNIFORMS	22,000.00	13,545.23	0.00	8,454.77
094817	FIRE INCID-MUTUAL AID	2,000.00	0.00	0.00	2,000.00
328817	FIRE INCID-EYEWEAR	250.00	201.88	0.00	48.12
2042	FIRE INCIDENTALS	307,790.00	246,198.03	-5,195.27	56,396.70
706817	FIRE DEPT-TRAINING	172,316.00	138,843.65	-1,666.66	31,805.69
2043	FIRE TRAINING	172,316.00	138,843.65	-1,666.66	31,805.69
036417	FIRE - HOLIDAY PAY	190,383.00	78,356.18	0.00	112,026.82
2044	FIRE HOLIDAY PAY	190,383.00	78,356.18	0.00	112,026.82
036517	FIRE - OVERTIME & RECALL	105,000.00	80,041.82	0.00	24,958.18
2045	FIRE OVERTIME & RECALL	105,000.00	80,041.82	0.00	24,958.18

Budget Summary by Function

Town of Norwood

Fiscal Year: 2017 Release Date Closed: 05/04/2017 End Cycle: 11 Fund Range: 01-30 Function Range: 2038-2068
Detail: Y Collapse SLYear: N

Func	Description	Revised Budget	Total Activity	Encumbered	Balance
036717	FIRE - SUBSTITUTION PAY	674,450.00	592,725.66	0.00	81,724.34
2046	FIRE SUBSTITUTION PAY	674,450.00	592,725.66	0.00	81,724.34
036817	FIRE - INCENTIVE PAY	70,000.00	70,000.00	0.00	0.00
2047	FIRE INCENTIVE PAY	70,000.00	70,000.00	0.00	0.00
036917	FIRE - EMT PAY	302,375.00	254,853.79	0.00	47,521.21
2048	FIRE EMT PAY	302,375.00	254,853.79	0.00	47,521.21
037117	FIRE - DISPATCHER PAY	227,452.00	170,415.56	0.00	57,036.44
098517	FIRE DISPATCH - FLSA	0.00	6,708.89	0.00	-6,708.89
236917	FIRE DISPATCHER - HOLIDAY PAY	10,803.00	4,184.80	0.00	6,618.20
237017	FIRE DISPATCHERPAY - OT & PT	71,750.00	84,921.83	0.00	-13,171.83
2049	FIRE DISPATCHER PAY	310,005.00	266,231.08	0.00	43,773.92
041017	FIRE ALARM - UTILITIES	1,115.00	0.00	0.00	1,115.00
041117	FIRE ALARM-MATERIALS	28,473.00	4,615.00	0.00	23,858.00
041217	FIRE ALARM-LABOR	12,470.00	0.00	0.00	12,470.00
2052	FIRE ALARM MAINTENANCE	42,058.00	4,615.00	0.00	37,443.00
040017	P/F BLDG-ELECTRICITY	203,482.00	147,908.49	-27,091.51	28,482.00
040117	P/F BLDG-HEAT	55,000.00	34,360.66	-10,852.27	9,787.07
040217	P/F BLDG - WATER	10,000.00	10,465.96	-1,061.88	-1,527.84
040317	P/F BLDG-CUST SUPPL	19,000.00	13,341.56	0.00	5,658.44
040417	P/F BLDG-GROUNDS MAINTENANCE	8,500.00	4,918.92	0.00	3,581.08
040517	P/F BLDG-EQUIP REPAIR	10,000.00	5,561.49	-1,779.00	2,659.51
234917	POL/FIRE BLDG-MAINT CONTRACTS	45,000.00	32,117.77	-10,255.42	2,626.81
235017	POL/FIRE BLDG SERVICE CONTRACT	12,000.00	8,892.04	0.00	3,107.96
235117	POL/FIRE BLDG ANNUAL TESTING	12,250.00	510.00	0.00	11,740.00
235217	POL/FIRE BLDG-REPAIR/MAINT	53,500.00	23,455.54	0.00	30,044.46
235317	POL/FIRE BLDG EQUIP LEASE	1,068.00	1,786.00	0.00	-718.00
401617	P/F BLDG-MAINT(MISC)	200.00	100.00	0.00	100.00
2064	MAINT POL/FIRE BLDG	430,000.00	283,418.43	-51,040.08	95,541.49
040617	P/F BLDG - NEW EQUIPMENT	125,000.00	3,400.00	0.00	121,600.00
2066	POL/FIRE BLDG-RENOVATIONS	125,000.00	3,400.00	0.00	121,600.00
01	General Fund	7,302,955.00	5,665,806.64	-57,902.01	1,579,246.35

ANNUAL TOWN MEETING
TOWN OF NORWOOD
MAY 8, 2017

ARTICLE 5.

X. Article 1 Wage/Salary Adjustments

Recommended by the Finance Commission:

VOTED: That the following sums be raised by taxation and appropriated for the purposes indicated:

9901. Article 1 – Wage & Salary Adjustments.....	\$ 680,181
9902. AFSME Clerical Tuition Pay.....	\$ 1,500
TOTAL	\$ 681,681

And, be it further

VOTED: That the total sum of \$750,000 appropriated for account 9901, that the sum of \$680,181 be specifically appropriated for the purpose of providing General Government Wage Increases for the union and non-unit groups and their departments that have already been approved by the Board of Selectmen in following collective and non-collective bargaining agreements indicated:

* AFSCME Clerical Union	\$ 39,186
* AFSCME Library Union	26,492
* AFSCME Light Department	108,668
* AFSCME Public Safety	45,361
* AFSCME Public Works Union	64,825
* Police Patrol Officers Union	152,582
* Police Superior Officers Union	82,527
* General Government Non Unit Group	<u>160,540</u>
SUBTOTAL	\$680,181

And, be it further

VOTED: That the sum of \$69,819 also be raised from taxation and appropriated for the purpose of establishing a RESERVE for future FY18 General Government Collective Bargaining Wage increases that have yet to be approved and that no expenditures may be made directly from this RESERVE without further Town Meeting action; that the \$69,819 will be transferred to the appropriate department budgets only with the approval of a future Special Town Meeting, after the unsettled collective bargaining agreements have been settled.

Offered by:

Duly seconded by: