

**SPECIAL MEETING-DAY TOWN BOARD  
APPROVED MINUTES  
SEPTEMBER 25, 2024  
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**A SPECIAL MEETING** of the Town Board of the Town of Day, County of Saratoga State of New York, was held in Day Town Hall, 1650 North Shore Road NY 12835 on September 25, 2024.

The meeting was called to order by Supervisor Diana Edwards at 4:00pm with the following answering roll call: Councilman George Lembo, Councilwoman Cheryl Allen, Councilman Harry Brennan, Councilman Joseph Flacke, Supervisor Diana Edwards and Highway Superintendent Leonard Allen.

Insurance rep Denise Paylo came to speak to the Board about the plan options for CDPHP. Currently the Town employees have the Gold 224 Triple Zero HMP plan, the rates are going up 16.3% for 2025 on that same plan.

For Option 1, which is another plan the Board is looking at would be the Platinum 130 EPO Copay plan. This plan has a 45.3% increase for 2025.

The Board was looking at the difference in those two plans being there's a big difference in the copays for inpatient hospital, current plan is \$1500. and option 1 has a \$500. deductible. Also, the emergency room copay is \$500. on the current plan and \$100. On option 1.

Denise Palyo explained to help it more affordable if someone had to be admitted to a hospital or go to the emergency room, there's a HRA account where they can be reimbursed up to certain amount. Also, there is a fitness reimbursement that can be used for the gym and any wearables, such as watches etc. up to \$400.

The Board will be looking at the plans again and decide what plan works best for the employees. Supervisor Diana Edwards said she can put more money into the HRA for employees who can be reimbursed. A claim form can be filled out and a copy of the receipt for payment.

A rep, Joseph Bulman from Statewide Purchasing Alliance came to speak to the Board on the insurance that the retirees have. Currently, they have United Health Care which is a PPO. That insurance will be increasing in 2025 from \$334. each person monthly to \$600. each person. This plan offers \$0 and \$1. Copays. Some doctors and no longer taking this insurance. Joseph explained that he can offer the exact same thing with Excellus with Blue Cross Blue Shield for \$543. each person monthly. A lot of doctors accept this insurance.

The Board will be looking into the plans as well before deciding on what ones would be good for them.

Motion, made by Councilman George Lembo to adjourn the special meeting, 2<sup>nd</sup> by Councilwoman Cheryl Allen at 5:43pm.

Tracy Ladd  
Town Clerk