

**MINUTES OF THE MEETING OF THE TOWN BOARD**  
**TOWN OF RICHLAND**  
**1 BRIDGE STREET, PULASKI, NY**

**DATE:** September 9, 2024

**KIND OF MEETING:** Budget Meeting - Retiree Insurance Presentation

**PLACE:** Grand Jury Room, H. Douglas Barclay Courthouse Pulaski, NY

**BOARD MEMBERS PRESENT:** Supervisor Robert North  
Councilwoman Donna Gilson  
Councilman Larry Atkinson (absent)  
Councilwoman Sue Haynes  
Councilman Eric Pappa

**OTHERS IN ATTENDANCE:** Sheree D'Agostino from Assured Partners, Laird Petrie, Budget Officer Tammie Whaley and Town Clerk Millie Newcomb.

**CALL TO ORDER:** The meeting was called to order at 2:00 p.m. with Supervisor North leading in the Pledge of Allegiance.

**BLESSING:** No Blessing with the absence of Councilman Atkinson.

Sheree D'Agostino from Assured Partners spoke to the Board about the Employees insurance. Annual enrollment for medicare is October 15-December 7th. Sheree was approached by many people talking about Globe Insurance. She wasn't really acquainted with it. She got more information from Globe and other colleagues. Supplement plans are what the Town has for its health insurance. We have a supplement which is basically the red white and blue card for medicare that covers 80% and then the supplement plan picks up the other 20% gap in coverage. So long as medicare covers it then the supplement pays the rest and you have a zero dollar co payment unless you have a deductible on your plan. This is a Federal Plan, whether you're with Humana, Excellus or Globe the plan is the same across the Board. At the end of the day, you want to find out the least expensive but with the same coverage. Right now in our area the least expensive is Globe. The question from people is, are they going to accept Globe? They have to accept Globe. If Medicare covers it, they have to accept it. No matter what doctor. As long as regular medicare covers it, then the supplement plan will cover the rest. There is no in and out with this plan. That is only with Advantage Plans. Supplement plans, there is no in

and out of network. So long as they accept medicare and there are a few Doctors that don't mainly around bigger cities, for the most part, there are doctors that do accept medicare. With the Globe Plan there is an option for plan G. We do have some people on plan F. Plan G has a \$240 deductible. If we move everyone to plan G, instead of being \$360 or \$331 if they are on plan F it's going to go down to \$290 per month. It's a significant savings of \$4980. The reason for the 2 plans is if you turned 65 before 2020 you would qualify for the "F" plan. After 2020 it was the "G" plan. Last year Humana was cheaper for plan "F" with no deductible. Plan "G" has a \$240 deductible. We can keep everyone that was on Plan F with no deductible. It's \$324 instead of \$331 or we can move everyone to Plan G which is \$290 with a \$240 deductible. - The major difference is there is no deductible for plan G but there is for plan F. These deductibles are part B deductibles so depending how many times someone goes for a doctor's appointment, that would be deductibles for doctors visits, hospital visits, things like that. The coverage is the same for both plans you would just have that deductible. Sheree's concern with Humana is that they would increase the pricing for 2025. Which brings her to a few plans. Globes Life Insurance has an A rating. The price increase history is very important. It's been on average 1-1.5 percent increase. Maybe there won't be a change in insurance next year if this continues. Globe across the country is the number 1 supplement plan. Pricing wise it can't be beat. The scary thing right now is basically every carrier has lost \$5000 minimum per beneficiary that they have to recoup. It's billions of dollars. Plans are pulling out. She has seen carriers pulling out of Oswego County as one of the areas. We are seeing Doctors and hospitals no longer accepting certain plans or carriers. Sheree will come back out in October and November to meet clients for the drug plans. There are a lot of changes with the prescription drug plans. If there was ever a year this is the year everyone should be checking their coverage. The Wellcare plan may not be here next year. The Board Thanked Sheree for all the information.

Budget Officer Tammie Whaley would like to bring to the Board's attention the agreement that the Town has with the Village of Pulaski for the use of the Pulaski Police Department for Court nights. The Town had an agreement to pay the Officers \$25 per hour minimum of 3 hours for the part time staff workers. They had one staff worker that was full time so if she came and did extra for us for court they had to pay her time and one half. The Village employees received a raise effective June 1st and they started charging the Town a different fee time and a half instead of the lower rate compared to a full time person. We have a signed contract that says we pay \$25 per hour and \$36.37 for the time and a half. They now want to charge us \$37.87 for part time and \$45.31 for the one full time person. So with the \$37.87 person, their part-time people only make \$25.25. Plus we have to match their FICA and pay a percentage of their retirement, and a \$30 surcharge for them to figure this out or to make the schedule. Mrs. Whaley said every time they charge us she has to go back and refigure it because it's figured wrong. We have to get a new contract. The Village Clerk and Mrs Whaley have started to work on an amended Contract so we can talk about it every June 1st. She would like to offer the part time employees \$30 per hour and whatever the overtime rate of the full time employee \$45.31. The village is charging us \$30 to do the schedule. Mrs. Whaley would like to do a rebuttal if the

Board agrees. The Board agreed. So it was agreed to have Mrs Whaley propose \$30 per hour for the part time Officers and time and a half for the full time Officer at the regular rate. Mrs. Whaley. Discussion whether to move this expense to the B Fund. Laird will check to see if this could be moved to that Fund.

Also in the packets, all the figures from each of the departments. She will have the Tentative Budget for the Town Board Meeting for tomorrow night.

Discussion about wages. John Howland has informed the Office Staff and Supervisor North of his intent of retiring at the end of the year. He will submit his formal resignation to the Supervisor and Town Clerk. Supervisor North is playing phone tag with the Union Representative and will try him again tomorrow.

The Board continued to go over each fund beginning with Water. Budget Officer Tammie Whaley told the Board that as of right now, she kept the Water Rates the same as last year. What she didn't do was how the debt service is distributed and Sandy Creek money. At the request of the Board, Laird Petrie was asked to come up with a few different options, then look to see what the projections would be under each scenario using the 2024 budget figures we already had. Mr. Petrie then shared the options with the Board. It took all the revenues and expenditures for all of the district under the current situations and in this case option one says we are going to keep everything the way it was as be budgeted for 2024 but, we are going to spread all the revenue from Brennans, Sandy Creek and budgeted Orwells. We used the same expenditures allocations but we were going to distribute all of Brennans, Sandy Creeks and Orwells money to each district in proportion to the edu's used. In the past Brennans and Orwell haven't been distributed at all and neither was Sandy Creek. Laird showed the Board the different scenarios. Everything that was raised in taxes is a mixture. It's not just debt, it's not just OAM, it's consolidation of taxes to be raised. It's always been this way. It would be unrealistic to have each district to take care of their debt service just by EDU's. There would be huge surpluses generated in these districts. No matter what option you choose, even if you do a consolidated method for budgeting, you cannot consolidate these districts in accounting records. These districts have their own respective fund balances right now. It's been generated by people that have been paying the bills in each of those districts. You cannot give these fund equities to other taxpayers at this point. But going forward budgeting, you can consolidate revenues and expenditures as if it's one district. At the end of the year, if there is a surplus it would be split out according to district. You have to separate accounting and budgeting for this. Laird doesn't know if there is anything that would prevent you from budgeting, consolidating wise and splitting any surplus or deficit it was between them. The only thing that is not consolidated is metered water. Laird kept the same for every water district. That is the only revenue that wasn't consolidated. All of the other revenues are shared proportionally, all expenditures including debt are shared. Laird isn't sure how it would turn out if we consolidated

all meter water as a revenue. He doesn't think it would make a huge difference. But you would also see it may change everyone's EDU. Councilwoman Gilson suggested keeping the water fees where they are and starting building up a reserve for future repairs to the infrastructure and new tanks in the future. We have a situation here because we supply everyone with water. Each fund has to keep its own reserve. The law says we have to maintain separate fund balance equity, we are not violating them. Budgeting wise we are budgeting like it's one district. The current revenues and fund balances to fund a particular reserve fund keep a reasonable amount of fund balances in each district. Councilman Pappa was asked his opinion on the consolidation plan that Laird has presented. Mr Pappa told the Board that he liked it. Districts 1 & 2 are going to be a bit upset but they had a beautiful carrot for a few years. If you go back to the old way they are still down from where they were. District 5 will be dancing in the street. Now we are creating balance forever. His only issue is that he would like to see Sandy Creek drop down for the simple fact that it may draw the Village of Sandy Creek and Lacona to buy in. Mr Pappa would like to see Brennan's rate increase to \$4.00 per 1000 from the current \$1.65. He would like a letter sent to them stating the Town is increasing their rate. Per Laird if the Town wants to go with the Consolidation method budgeting and we put in our revenue and expenditures we would see the difference. Councilman Pappa would like to see Brennan's pay what Schoeller and Fulton Companies pay, \$4.00 per thousand. There are a lot of scenarios happening and we are already going to see a difference to begin with and then if we are going to do budgetary things differently again, whatever we can do to make it advantageous. If we decide to do this method, we should take some time to think about this because we have to think about that. Then I would have to give it some thought as to what we have to do with the accounting records because we have to maintain spent equities and we have to in each one of those funds, we have to show each district was paying whatever their "due" every year principal and interest on their own debt. So hopefully when we figure the edu charge for that we can show that because those are the 2 things that should never be typically blended together. Laird said that he will have to play with that and kinda look at and see how that is going to turn out if we use the same EDU charge for every district as if it's consolidated. Is WD #3 and WD5 are going to have enough to be paying their debt that year. Laird hasn't done that yet because he was toying with the idea of whether we were going to allocate those metered water differently. We would just have to show 5 and 3 getting other revenues besides EDU'a to take care of their share of allocated expenditures. The only expenditure that is not going to get allocated technically in the accounting records is the debt. That has to be separate in the accounting records. To try to come up with the difference between the budgeting and accounting, Laird will have to make sure that this is going to work. He will get together with Tammie before we meet the next time to see if it's going to work . If it does then we can make that decision at the next workshop. Project this scenario to the board. It was asked if a bigger piece can be taken from Brennans. Laird said that he would look at it and set up a bunch of different scenarios and keep each one of the debt the same, leave the other expenditures alone, leave the water revenues and then keep the metered water the same, and then take the difference between the revenue and expenditures to try to come up with whatever necessary to keep them even.

Budget Officer Whaley told the Board that they would have to make a motion to reduce Orwell down to \$4.50. This motion will be made at the next Board meeting. This will put Orwell down to the same as Sandy Creek because they are both out of our tax base. A letter will have to be sent to Brennan's asap.

A letter has to be sent to Dave Turner asap. Supervisor North and Councilwoman Gilson have been talking. What we would like to do is start planning for new water tanks in our budgeting. We have \$187,000 in ARPA money. We need to allocate this money by the end of 2024 and spend it by 2026. We have to start spending the money. Mrs Gilson feels we should work on getting the tanks repaired and start working on saving the money. Councilman Pappa is good with that by fixing the cheapest tank first and getting it paid for. We can fix it for \$175,000.

The conversation moved back to the consolidated method of Budgeting.

The next Budget meeting will be next Tuesday, September 17,2024 at 2:00pm

**NEXT TOWN BOARD MEETING:** September 10,2024 at 6:00pm

**MEETING ADJOURNED: 4:13pm**

Respectfully submitted by

Millie Newcomb

Town Clerk