



Health Insurance Sub-Team Update

- Met with HealthTrust on Wednesday, August 6th
- HealthTrust is a non-profit risk pool for NH municipalities
 - Brentwood is included in the January small group pool (under 50 employees)
 - Rates are based on claims/trends
 - New 2026 rates will be available on October 7th and a new rate package will be sent to Town Administrator within three or four days of rate availability
- Received update on *SB297 - Relative to pooled risk management programs*
 - Some positive amendments were introduced but bill was dropped
 - May come back up in future bills, but there will be no impact on 2026 rates
- Reviewed current health insurance offering and possible changes to improve costs while still maintaining competitive health insurance offerings
- Reviewed current dental insurance offering and possible changes to improve cost and improve coverage for employees
- Discussed importance of quantifying and sharing total compensation package for employees that highlights salary/wages, health & dental benefits, insurance, vacations, holidays, etc.



FY2025 Health Insurance Summary

Medical Plan	Coverage	# Participant	2025 Invoice	Town Cost	FT Emp (mo)	Town %	Emp %	Town Highest Cost	Yearly Town Cost per Employee	Yearly Employee Cost
AB20(01)-RX10/20/45 (platinum \$0 deduct)	Single	7	\$1,320.84	\$1,320.84	\$0.00	100%	0%	\$110,950.56	\$15,850	\$0
	Couple	4	\$2,641.67	\$1,981.25	\$660.42	75%	25%	\$95,100.12	\$23,775	\$7,925
	Family	1	\$3,566.26	\$2,674.70	\$891.57	75%	25%	\$32,096.34	\$32,096	\$10,699
ABSOS20/40/1KDED (Gold \$1K deduct)	Single	3	\$1,094.04	\$1,094.04	\$0.00	100%	0%	\$39,385.44	\$13,128	\$0
	Couple	1	\$2,188.08	\$1,981.25	\$206.83	91%	9%	\$23,775.03	\$23,775	\$2,482
	Family	6	\$2,953.90	\$2,674.70	\$279.21	91%	9%	\$192,578.04	\$32,096	\$3,350
NO ELECTION		5	\$108.33	\$108.33		100%	0%	\$6,499.80	\$1,300	\$0
MC3(01)-RX10/20/45	Single		\$834.92			0%	0%		\$0	\$0
MCNRX(01)	Single		\$333.92			0%	0%		\$0	\$0
		27						TOTAL	\$500,385.33	
								Add 3 at highest plan	\$96,289.02	
								TOTAL BUDGET	\$596,674.35	
								FY2025 appropriation	\$561,524.00	
								possible deficit	(\$35,150.35)	

- Town pays 100% for single coverage and 75% for couple/family coverage of platinum plan
- Town pays the town portion of platinum plan for couple/family gold plan coverage. This equates to town paying 91% for couple/family gold plans (100% of single plan)
- If employee does not sign up for health insurance, town pays employee \$1300 per year bonus.
- Budget estimated based on all participants being full-time (\$500,385) plus 3 additional participants at highest rate plan in case of mid-year additions (\$96,289). Total equals \$596,674
- Note – Appears FY2025 appropriation was calculated based on 2024 HealthTrust rates



2025 Dental Insurance Summary

Dental Plan	Coverage	# Enrolled	Monthly Cost	Town Cost	Employee Cost	Town %	Employee %	Town Total Yearly Cost	Employee Yearly Cost
OPTION 5 FLX	Single	1	\$ 18.80	\$ 18.80	\$ -	100%	0%	\$ 225.60	\$ -
OPTION 5 FLX	2-Person	1	\$ 36.76	\$ 18.80	\$ 17.96	51%	49%	\$ 225.60	\$ 215.52
OPTION 5 FLX	Family	2	\$ 72.37	\$ 18.80	\$ 53.57	26%	74%	\$ 451.20	\$ 642.84
OPTION 1C FLX	Single	9	\$ 54.36	\$ 54.36	\$ -	100%	0%	\$ 5,870.88	\$ -
OPTION 1C FLX	2-Person	4	\$ 105.04	\$ 54.36	\$ 50.68	52%	48%	\$ 2,609.28	\$ 608.16
OPTION 1C FLX	Family	6	\$ 189.38	\$ 54.36	\$ 135.02	29%	71%	\$ 3,913.92	\$ 1,620.24
		23					Total Year	\$ 13,296.48	
Option 5 - 50% Prevent/Basic, No Major, \$500/yr Dental Max									
Option 1C - 100% Prev, 80% Basic, 50% Major, \$1000/yr Dental Max									

- Town offers two plans
 - Option 5 is flex plan that covers only 50% preventive/basic and no major dental - \$500/yr max
 - Option 1C is flex plan that covers 100% preventive, 80% basic, \$500 major dental - \$1000/yr max
- HealthTrust stated that our rates are higher than typical because we offer two dental plans (most municipalities only offer one plan)
- If we only offer the 1C flex plan, the single rate gets reduced from \$54.36 down to \$49.39 per month (a savings of \$4.97 per month or 9.1%)