

A Special Meeting of the Mendon Town Board was held at 7:00 PM, Tuesday, April 27, 2026, at the Mendon Town Hall, 16 West Main Street, Honeoye Falls, NY.

PRESENT: Joseph Alati, *Supervisor*
Tanner Cheek
Rebecca Kreuzer (ABSENT) *Town Board*
Kimberly Roberts *Members*
Thomas Voorhees

TOWN CLERK: Michelle Booth

OTHERS PRESENT: Peter Doyle, *Highway Superintendent*, Gary Loope, and Nick Steblenko, *Brown & Brown*

The Supervisor called the meeting to order at and recited the Pledge of Allegiance 7:00 PM.

PUBLIC COMMENT

Gary Loope, 21 Semmel Rd, raised concerns about the town's compliance with open meeting laws, stating that meetings, agendas, and minutes are not being posted consistently in the same location as required. He questioned whether town board members who attended open meeting law training were properly following the regulations. Gary expressed frustration that he wasn't given the agenda until just before the meeting and that the public posting procedures appeared inconsistent.

Mr. Alati responded that the attorney confirmed the meeting was legal and that all necessary requirements had been met. The purpose of the special meeting was explained as necessary to meet the June first deadline for potential healthcare savings.

AGENDA

(Resolution 26-155)

A motion was made by Mr. Cheek, seconded by Ms. Roberts, to adopt the agenda as presented.

There was initial hesitation from Ms. Roberts, who expressed concern about being asked to make a critical decision without adequate time to review materials that were only provided at 1:15 PM that afternoon. She felt the rushed timeline was disrespectful and could be a disservice to employees and the community, requesting a side-by-side comparison chart of current versus proposed policies.

Mr. Alati explained that Nick from Brown and Brown was present to answer questions directly, and that previous meetings with 4-5 town representatives had unanimously supported moving forward with the proposal.

Mr. Cheek recommended approving the motion to allow for discussion while the insurance representative was present.

Adopted: Mr. Cheek, Aye; Ms. Roberts, Aye; Mr. Voorhees, Aye; and Mr. Alati, Aye.

HEALTH CARE PRESENTATION

Nick Steblenko from Brown & Brown Insurance presented information about joining the Finger Lakes Municipal Health Insurance Trust (FLIMFIT) consortium. He explained that the town currently has 6 retirees enrolled in an Excellus Medicare plan at \$533.90 monthly premium per person.

The presentation focused on two main areas: Medicare Advantage plans for retirees and consulting services for active employees.

Medicare Advantage Consortium

Nick explained that the consortium includes 12 municipalities in Monroe County and offers 12 different Medicare Advantage plans through Excellus. The proposed plans would provide significant improvements over the current retiree plan, including:

- Upgraded network from HMO to "passive PPO" - any doctor accepting original Medicare would be treated as in-network
- Lower co-pays and deductibles
- No referral requirements
- Combined in-network and out-of-network deductibles

Two plan options were presented:

- Plan 3: 27% savings over current rates
- Plan 8: 32% savings over current rates

The implementation timeline could be as short as 30 days since both current and proposed plans are with Excellus. There would be a one-time entry fee of either 5% of savings or \$1,000 minimum, and a memorandum of understanding would need to be signed.

Active Employee Consulting

Nick explained that the town's active employees don't qualify for the employee consortium since New York State requires 100 employees minimum. However, Brown & Brown could still provide consulting services using benchmark data from local municipalities to help with plan selection and strategy.

He discussed the challenges of community-rated "off the shelf" plans that small employers must use, where benefits typically worsen over time as carriers adjust deductibles and co-pays to control costs. The presentation included examples of potential plan alternatives and contribution benchmarks.

Questions and Discussion

Board members asked detailed questions about out-of-network coverage, exit procedures, annual rate increases, and implementation requirements. Nick confirmed:

- There is out-of-network coverage with combined deductibles
- No annual true-up or additional fees beyond monthly premiums
- Groups can exit with no penalties - "shake hands and say thank you"
- Medicare Advantage rates have averaged mid-to-high single digit increases historically

Ms. Roberts raised concerns about having adequate information to make enrollment decisions without coverage gaps, since ensuring proper enrollment would be the town's responsibility. She also questioned what would happen to current healthcare costs given projected increases.

Mr. Cheek requested more detailed financial forecasting comparing current trends with consortium trends over a 4-5 year period to better evaluate risk versus savings.

The discussion touched on potential impacts to employees who might switch from spouse coverage to the town plan and how that could affect overall costs.

Following the presentation and discussion, Mr. Alati acknowledged that perhaps the timeline had been too rushed and apologized for pushing the decision too quickly. He explained his reasoning was based on the potential savings and the unanimous support from previous meetings with town staff.

The board discussed the importance of reaching out to current retirees to explain the proposed changes and ensure they understand the benefits. There was also discussion about the broader goal of offering competitive benefits to help with employee recruitment and retention.

Mr. Cheek noted that while they would lose the June savings opportunity by waiting, there could still be substantial long-term benefits.

MOTION TO TABLE

(Resolution 26-156)

A motion was made by Ms. Roberts, seconded by Mr. Voorhees, to table this insurance change.

Adopted: Mr. Cheek, Aye; Ms. Roberts, Aye; Mr. Voorhees, Aye; and Mr. Alati, Aye.

PUBLIC COMMENT

Gary Loope, 21 Semmel Road, expressed his support for the Board's decision to begin reviewing health insurance options earlier in the year, noting that the process is complex and requires adequate time to evaluate potential changes. He inquired whether retirees who previously opted out of coverage would have the opportunity to re-enroll. He also asked if all 12 available plans would be offered to employees. Additionally, Mr. Loope

suggested reconsidering the opt-out option and instead reallocating those funds toward family plan coverage.

ADJOURNMENT

(Resolution 26-157)

A motion was made by Mr. Alati, seconded by Ms. Roberts, to adjourn the meeting at 8:02 PM.

Adopted: Mr. Cheek, Aye; Ms. Roberts, Aye; Mr. Voorhees, Aye; and Mr. Alati, Aye

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