



**MINUTES**  
**Board of Directors Meeting**  
**October 25<sup>th</sup>, 2016**  
**Delta Hotels Fredericton**  
**10:00 am – 2:30 pm**

**Present:** Chris Spear, President (St.Andrews)  
Jamie DeGrace, Vice President (Bathurst)  
Jane Lee, Director (St.George)  
Pam Robichaud, Director (Richibucto)  
Brenda Cormier, Director (Belledune)  
Peter Michaud, Director (Grand Falls)  
Susan Deuille, Director (Quispamsis)  
Véronique Bourque, Recording Secretary (Bathurst)

**Regret:** Paul Maguire, Treasurer (Sussex)

**1. Call to Order and Welcome**

Chris Spear, President called the meeting to order at 10:10 am and welcomed everyone.

**2. Approval of Agenda**

**It was moved by** Brenda Cormier **and seconded by** Peter Michaud that the agenda for October 25<sup>th</sup>, 2016, be approved as discussed.

**Motion Carried.**

**3. Approval of Minutes**

**It was moved by** Susan Deuille **and seconded by** Peter Michaud that the minutes

of September 9<sup>th</sup>, 2016, be approved as circulated.

**Motion Carried.**

#### **4. Assumption Life Presentation**

Rachelle Brideau and Sylvie Savoie presented to the Municipal Advisory Corporation their 2017 renewal report. The presentation plan consisted of Plan Administration (service standards and medical underwriting), What's new at Assumption (critical illness) and Leadership Bursary.

Some questions from the board were raised regarding the following:

- Chris Spears: What is 10 business days for LTD claims?
  - Assumption advised it was the same process as STD, once the information is received.
- Susan Deuille: What kind of form is Life Claims?
  - Assumption advised that there is a simple form for life claims.
- Chris Spears: When calling Assumption if it's a switchboard and if members could get a direct telephone number instead of a direct group?
  - Assumption provided the following telephone number 1-888-869-9797 group insurance, where this isn't a switchboard.
- Pam Robichaud: When comparing the calls answered how accurate is the statistic shown in the report?
  - Assumption advised that they pull accurate reports to measure the quality control which all calls are being recorded.
- Susan Deuille: Following the report provided, the number for the declined medical underwriting seems too low as a lot of rejection letters were sent out and now employees have stopped applying for life insurance.
  - Joel Drolet confirmed he will have a discussion with Assumption to review this and work with them within the next few months for the next renewal.

Joel Drolet, from Goguen Champlain Financial Services, mentioned that 13 municipalities were under the impression when they renewed last year that the dependent children were covered for 6 critical illnesses. Unfortunately, the understanding should have been for the employee and spouse only. Assumption Life is to provide a letter to those 13 administrators regarding the situation and explain that the coverage will be terminated at the end of December 2017.

#### **5. Homewood Health Presentation**

Joel Drolet and Phyllis Legere presented the EFAP Q2 Report Review from Homewood Health since Natacha Riopel was not able to attend the meeting.

Joel Drolet mentioned that he revised last year to this year and that Homewood health is working very well for the employees that are registered through the EFAP.

## **6. Municipal Advisory Corporation Renewal Report 2017**

Joel Drolet and Phyllis Legere presented the Board members the following renewal items:

- Experience / 2017 renewal review as followed:
  - Life Insurance
  - Accidental Death & Dismemberment
  - Dependent Life
  - Short Term Disability
  - Long Term Disability
  - Health Insurance
  - Dental Insurance
  - All benefits
- Estimated 2016 retention report (end June & September)
- Pooling
- Premium Holiday
- Investment of Surplus

It was discussed by the Municipal Advisory Corporation Inc. that the board will wait until spring 2017 to make a decision on Premium Holiday.

**It was moved by** Pam Robichaud **and seconded by** Susan Deuille that the Municipal Advisory Corporation Inc. would accept the proposed 2017 renewal report presented by Goguen Champlain Financial Serviced.

**Motion Carried.**

**It was moved by** Peter Michaud **and seconded by** Jane Lee that the pooling increases from \$11,500 to \$15,000 effective January 2017.

**Motion Carried.**

## **7. Business Arising from the Minutes**

- Debriefing of the Education Days
  - It was discussed among the board members that all sessions were very well organized. It was mentioned that Bathurst had a good turnout and that Woodstock had a smaller crowd but good questions were brought forward.

## 8. New Business

- MAC Website
  - The MAC received a letter dated September 22, 2016, regarding a notice of copyright infringement from Masterfile Corporation. It came to their attention that some images on our website ([www.mac-ccm.ca](http://www.mac-ccm.ca)) were published without authorization and now they are requesting a royalty fee of \$2,346 for the usage. We have removed all images from the website and have referred this letter to a legal team.
- 2017 Annual General Meeting
  - Chris Spear mentioned that the AGM presentations were always held during the morning.
  - Susan Deuville suggested that it could be before lunch or after lunch following a good interesting presentation.
  - A few points to bring up during the 2017AGM would be the following:
    - Talk about the bursary leadership
    - MAC Website
    - Education Days
    - New Critical Illnesses
  - 1 month prior to the AGM, the board should create a communication package to hand out regarding the benefits of joining the MAC.
  - Jane Lee is on the committee therefore she will try and book the presentation before lunch.
- By laws of the Board
  - Chris Spear mentioned that he would like the board to revisit the Municipal Advisory Corporation Inc. bylaws and to come up with term limits as well as something for non-voting members.
- Leadership Bursary
  - Chris Spear suggested that the board creates a sub-committee to come up with criteria on how the board will choose the recipient of the \$2,500 leadership bursary.

- Peter Michaud mentioned that \$2,500 should be actually paid for a leadership course and not just for a reward.
  - Susan Deuville agreed with Peter Michaud and said it should be used for a recognized leadership course.
  - The board will wait until January 2017 before taking any decision as they will wait upon how the AFANB proceeded when they had this bursary.
- Premium Holiday
    - Susan Deuville explained why the premium holiday doesn't apply for new members the first 2 years. She used Grand Falls as an example in order for everyone to understand. The money that was paid was already in the stabilization fund since 2014. It was also mentioned that when a new municipality joins the MAC there would be a 20% surplus added.

#### **9. Date and location of next meeting**

The next Board of Directors meeting will be with a tentative date of January 20<sup>th</sup>, 2017, with a tentative storm date of January 27<sup>th</sup>, 2017, with the agreed location of Delta Fredericton.

- Véronique Bourque to confirm dates with Delta Fredericton
  - Action: not-completed

#### **10. Adjournment**

There being no further business, **it was moved by** Susan Deuville and **seconded by** Brenda Cormier that the meeting is adjourned.

**Motion Carried.**

**Respectfully submitted,**

**Véronique Bourque**  
**Recording Secretary**

**MUNICIPAL ADVISORY CORPORATION INC.**