



Municipal Advisory Corporation Inc.
La Corporation Consultative aux Municipalités Inc.

MINUTES

Board of Directors Meeting
February 15, 2019 @ 10:00 am
Sale Le Bon temps
Le Centre communautaire Sainte-Anne
715 Priestman Street, Fredericton, NB

Present: Chris Spear, President (St. Andrews)
Peter Michaud, Vice President (Grand Falls) (11:10 a.m.)
Paul Maguire, Treasurer (Sussex)
Pam Robichaud, Director (Richibucto)
Joanie McGraw, Director (Quispamsis)
Brenda L. Knight, Secretary

Absent: Brenda Cormier, Director (Belledune)
Paul Lang, Director (Kent Regional Service Commission)

In Attendance: Joel Drolet, President, Goguen Champlain Financial Services
Phyllis Léger, Vice-President, Goguen Champlain Financial Services

1. Call to Order and Welcome

Chris Spear, President called the meeting to order at 10:05 a.m. and welcomed everyone to the meeting.

2. Approval of Agenda

It was moved by Claudette MacLean and seconded by Paul Maguire that the agenda for the February 15, 2019 Board Meeting be approved as circulated.
Motion Carried.

3. Approval of Minutes – June 6, 2018

It was moved by Pam Robichaud and seconded by Claudette MacLean that the minutes of the June 6, 2018 Board of Directors Meeting be approved as circulated.
Motion Carried.



4. Business Arising from the Minutes

(a) Website Update

The Secretary noted that she has had a couple of emails from municipalities having difficulty accessing the Bursary Information on the MAC website. Pam Robichaud advised that due to work commitments she has had little time to keep up with the website, but would contact Paul Lang to see if his Commission's IT person would be interested in looking after the website for the Board.

Secretary Knight suggested that she would contact Paul to see if the Commission's IT person would be interested in reviewing and updating the website from time to time. If agreeable, perhaps a small stipend could be negotiated.

President Spear advised that headshots of board members should be updated on the website. The Secretary will contact Paul with this request and provide an update at the next Board meeting.

(b) 2018 Education Day

Joel Drolet advised that forty-one people had registered for the 2018 Education Day but only twenty people showed up on the date. He noted that the remarks were very favourable towards the guest speaker.

Board discussion ensued around charging a small fee (\$50) for participants to encourage them to come after they have registered.

Joel will research trending topics in the Human Resources and Insurance industries and suggested having two or three speakers. He will report back at the next Board meeting.

(c) Assumption Life Leadership Bursary

The Secretary noted that the information for the Bursary was late going out to municipalities this year (middle November) and advised that she had received no applications for the Bursary by the end of December 2018. She suggested that the date for submission be extended to April 30, 2019.



Municipal Advisory Corporation Inc.
La Corporation Consultative aux Municipalités Inc.

It was **Moved** by Pam Robichaud, **Seconded** by Claudette MacLean, THAT the deadline for submission of the 2019 Leadership Development Bursary be extended until April 30, 2019. **Motion Approved**

The award will be presented at the annual AGM to be held June 5, 2019 in the Town of Woodstock.

(d) **AMANB – Exhibitors**

Joel and Phyllis both commented that the exhibitors at the AMANB Conference held in Bathurst, NB in 2018 were unhappy about the lack of interest by the participating AMANB members and were hoping for a better venue for the event in 2019.

It was noted that the UMNB has a great venue on the first evening of their Conference wherein most of the registrants take interest in attending. Joel commented that having the exhibitors there for three days is a long time period, and perhaps it should be shortened. He advised that he has voiced these concerns with the organizing committee involved in the 2019 venue in the Town of Woodstock and hoped that a new venue for the exhibitors will be considered.

5. Financial Report to December 31, 2018

(a) Financial Statements

Paul Maguire reviewed the Financial Statements to December 31, 2018.

It was **moved** by Paul Maguire **seconded** by Joanie McGraw that the Financial Report be approved as of December 31, 2018.. **Motion Carried**

6. Correspondence

The Secretary advised there was no correspondence to discuss.

7. New Business

(a) Homewood Health Report

Natacha Riopel joined the meeting by teleconference and reviewed her Annual Report



attached as Annex “A”.

Highlights of the presentation included:

Utilization overview

- Higher usage in 2017 than in 2018
- 82 cases in 2018 vs 2017
- Increase in number of covered employees

Municipalities Enrolled in EFAP

- 36 municipalities – two newly enrolled
- Regional Services Commission 8
- Town of Grand Falls

Municipalities with highest EFAP Usage

- City of Bathurst 12.8%
- Town of Quispamsis 23.1%
- Kennebecasis Fire Department 11.4%

Weighted Utilization (cases/population)

- Ville de Saint-Léonard 44%
- Town of Quispamsis 26%
- Kent Regional Service Commission 25%

Repeat Users

- New client 44%
- Pre-existing Client 37%

Types of Services Used in 2018

- Counselling 75.3%
- Life Smart Services 18.7%

Natacha advised of a new service included in EFAP – i-Volve online CBT for mild to moderate symptoms of depression and anxiety. It is 100% web based and self-guided, available 24/7/365 on desktop and mobile devices. Available on Homeweb.ca

Natacha advised that she delivered orientations to nine municipalities in 2018. It was noted that Homewood Health continues to welcome new municipalities to the EFAP.



(b) 2019 EFAP Rate Renewal

It was Moved by Paul Maguire, seconded by Joanie McGraw that the EFAP rate for 2019 is \$45.00 for municipalities who are members of MAC and \$50.00 for non-participating municipalities. Motion Approved

(c) 2019 Group Insurance Renewal

Joel Drolet reviewed the Experience/2019 Renewal with the Board members attached as Annex "B". Highlights of the presentation included:

- Overall Renewal Action (per benefit): Overall Changes in 2019 -2.77%
- MAC Justification of Rates Life Insurance: Proposed -9.33%; Negotiated: Decrease of -9.21%
- Accidental Death & Dismemberment: No change in rates
- Critical Illness: Proposed: -0.12%; Negotiated: 0.00% - Decrease of 0.12%
- Dependent Life: Proposed: -8.54%; Negotiated: Decrease of -9.21%
- Short Term Disability: Proposed: -23.45%; Negotiated: Decrease of -29%
- Long Term Disability: Proposed: -2.94%; Negotiated: Overall decrease of -3.30%
- Health Insurance: Target Loss Ratio according to group size; Credibility formula applicable to Health Benefit; Experience based on 18 months; Maximum increase 15%; Maximum decrease of -10%; Overall Renewal Action: Decrease of 12%
- Dental Insurance: No change in rates
- All Benefits: Decrease of 2.77%
- Retention 2018: Surplus \$140,419
- Premium Holiday: Goguen Financial recommendation is not to have a premium holiday for Health & Dental in December of 2018

President Spear requested that a letter of thanks be sent to the new president Rachelle Gagnon of Assumption Life.

8. Reports

Secretary Brenda Knight advised that there were no reports submitted.



Municipal Advisory Corporation Inc.
La Corporation Consultative aux Municipalités Inc.

9. Date and Location of Next Meeting

The next meeting of the Board of Directors will take place on May 3, 2019, at the Assumption Life Building in Moncton, NB.

10. Adjournment

There being no further business, on motion by Claudette MacLean and seconded by Peter Michaud, the meeting adjourned at 2:15 p.m.

Respectfully submitted,

Brenda L. Knight
Secretary
MUNICIPAL ADVISORY CORPORATION INC.