



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

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**MINUTES**  
**Board of Directors Meeting**  
**May 3, 2019 @ 10:00 am**  
**Assumption Life Building, 18th Floor**  
**Moncton, NB**

**Present:** Chris Spear, President (St. Andrews)  
Peter Michaud, Vice President ( Grand Falls)  
Paul Maguire, Treasurer (Sussex)  
Pam Robichaud, Director (Richibucto)  
Brenda L. Knight, Secretary  
Brenda Cormier, Director (Belledune)  
Paul Lang, Director (Kent Regional Service Commission)  
Claudette MacLean, Director (Southwest Regional Service Commission)

**Absent:** Joanie McGraw, Director (Quispamsis)

**In Attendance:**

Joel Drolet, President, Goguen Champlain Financial Services  
Phyllis Léger, Partner/Vice-President, Goguen Champlain Financial Services  
Katherine LeBlanc, Client Service Specialist, Goguen Champlain Financial Services

**1. Call to Order and Welcome**

Chris Spear, President called the meeting to order at 10:00 a.m. and welcomed everyone to the meeting.

**2. Approval of Agenda**

It was moved by Paul Lang and seconded by Brenda Cormier that the agenda for the May 3, 2019 Board Meeting be approved as circulated. **Motion Carried.**

**3. Approval of Minutes – February 15, 2019**

It was moved by Peter Michaud and seconded by Claudette MacLean that the minutes of the February 15, 2019 Board of Directors Meeting be approved as amended. **Motion Carried.**



**4. Business Arising from the Minutes**

**(a) Website Update**

Brenda Knight advised that headshots of board members have been received and she will forward to Julie at Kent Commission so they may be uploaded to the MAC website.

President Spear thanked Paul for assistance in this regard,

**(b) Assumption Life Leadership Bursary**

The Secretary advised that only one application had been received after numerous attempts to advise the member municipalities of the \$2500 leadership bursary.

It was discussed that perhaps “leadership” might be misinterpreted and that perhaps it should be more open to all employees of a municipality. In future years, it was the consensus of the Board that “leadership” be taken out of the title, and call it a Professional Development Bursary.

It was clarified that Assumption Life makes the final decision on the application which will be forwarded to them by Phyllis and Joel.

The Professional Development Bursary will be given more detailed information at the AGM for the member municipalities. Joel advised that posters will be given to member municipalities to put up in their staff areas when visitations take place for renewals in the Fall.

**5. Financial Report to December 31, 2018**

**(a) Audited Statements to December 31, 2018**

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

President Spear advised that in 2013 the MAC Board decided to take \$50k and give it back to the member municipalities. He wondered if to promote the program, monies could be redistributed back to the members.

The Treasurer advised that if the money is just sitting in the bank, then perhaps it should be given back to members.



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Joel advised if the money is being sent back to the municipalities, the employees would not see that money. He suggested that the Board could take the money and ask Assumption Life for Premium Holiday this year, and in that way the employees would get their share of the participation.

Paul Lang suggested a more constructive ways to spend the money – perhaps in training, travel and accommodations. Joel suggested a budget line item for education and work within that budget.

It was the consensus of the Board to develop a plan for the money that would be beneficial to employees of member municipalities. Joel advised that he could approach Homewood Health to come up with a plan and costing to visit all the member municipalities to give regional education in lifestyle sessions.

The Treasurer advised that the funds are generated by premiums and it really is not the MAC role to provide professional development. One could argue why just not cut the premium? The whole idea was to drive the rates down for the cheapest health and dental rates.

The president suggested that if Assumption Life could get together a two year health and dental rebate to see how much each municipality would get and then get Natacha's costing of regional education and the Board could then discuss further.

(a) Financial Statement to end April 2019

Treasurer Paul Maguire reviewed the Financial Statement to the end April 2019.

It was **moved** by Peter Michaud **seconded** by Pam Robichaud that the both the Audited Financial Report as of December 31, 2018 and the Financial Report to end April 2019 be approved. **Motion Carried**

**6. Correspondence**

The Secretary advised there was no correspondence to discuss.

**7. New Business**

(a) AMANB Conference Sponsorship

It was moved by Peter Michaud, seconded by Paul Maguire that the MAC Board approve a sponsorship



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donation of \$1,000 (one thousand dollars) to the Association of Municipal Administrators of New Brunswick (AMANB) for their annual conference in Woodstock, NB June 5<sup>th</sup> to June 7<sup>th</sup> 2019, Motion Carried

(b) Experience Report – Goguen Champlain Financial Services Inc.

Joel Drolet introduced Catherine LeBlanc who puts together the presentation and is the “go to person” in their organization. He advised if there is an issue with claims or billing Catherine is the person who deals with that. Highlights of the presentation included:

Experience

- No claims for AD & D to end March 2019
- Dep Life \$5000 claim in March 2019
- CI (Critical Illness) – good addition for some municipalities
- LTD – more activity \$,773,558 – see where we end up at year end
- 4 new cases since July 1/18 remain open; 15 cases open prior to July 1/18 remain open; 14 – 17 open cases normal
- Health & Dental – FPP has done a good job in helping experience
- Group Health Insurance Loss Ratio – Big decrease in FPP and new laws on generic drugs (more product going generic)
- Overall renewal – extremely safe and stable

Retention Program (January 1 2018 to December 31, 2018)

- (\$114,081) deficit in 2017; \$191,045 surplus in 2018 a switch of \$300k+ in one year
- \$140K in surplus
- First quarter of 2019 \$66,127
- Current stabilization Fun \$428k
- Total Reserves: 2017 \$307k
- When Goguen Financial goes to renewal they will ask Assumption Life to reduce Health & Dental to a cap of 15% instead of 20% and move some \$\$ into surplus – will work with Finance Committee to control more of the surplus

New Applications

Town of Dalhousie – 28 Employees (effective October 1, 2018)  
Village of Minto - 9 employees

Currently in progress:

Village of Blackville – 1 employee



### Education Day

Train the Trainer will take place on Wednesday, October 30, 2019 and the Education Day could be held the day before. The Secretary will look into having the Education Day on the 29th and report back at the next meeting.

Topics suggested for the 2019 Education Day include a panel discussion on Mental Health, (eg PTSD, stress in the workplace). Joel advised that Genomic Health could do a presentation on breast cancer and prostate cancer. These topics will be further discussed and firmed up by the Board at the AGM.

A small registration fee of \$50 for participation in the Education Day will be further discussed at the next meeting for Board consideration.

### FPP Update

- FPP Workflow reviewed – when a person participates in FPP – three aspects added to workflow
- When there is a specialty drug Assumption Life will cover for 90 days
- More paperwork than what we were initially told – but worth the effort
- It was noted that it would be very beneficial to have a case worker to meet with the person affected to go over the forms and explain the process – Joel to approach Assumption Life to see if this is doable and will report back at the next MAC Board meeting
- 17 cases have been referred under the FPP program for MAC
- Most common type of medication: Humira (5% of cases)
- Total impact on the group (on an annual basis): \$388,000

### (c) Assumption Life – New Product

Joel updated the Board on the FFP Plus Program and has advised that the results have been paying off. For most of the groups that have implemented the FPP, the program has affected only about 5% or less of their insured while offering a significant reduction in the monthly premium for 100% of those insured.



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(d) Renewal Meetings

Meeting with Assumption - September 27, 2019  
Renewal Grid sent to Goguen Champlain Financial Services - October 2, 2019  
Meeting with Finance Committee - October 7, 2019  
Confirmation of Renewal Grid - October 9, 2019  
Renewal Binders prepared by Assumption - October 11, 2019  
Meeting with MAC Board - October 18, 2019  
Letters sent by Assumption - October 25, 2019

**8. Reports**

(a) EFAP Accounts Payable

The Secretary noted that only three municipalities were outstanding in their payment to the EFAP Program. She stated that there are some municipalities that have included retirees in extended benefits and wondered if they are included in number of employees billed. Joel will ask Natacha if they are included.

**9. Date and Location of Next Meeting**

The next meeting of the Board of Directors will take place on June 5, 2019 at the MAC AGM in Woodstock, NB.

**10. Adjournment**

There being no further business, on motion by Claudette MacLean and seconded by Paul Maguire, the meeting adjourned at 1:26 p.m.

**Respectfully submitted,**

**Brenda L. Knight**  
**Secretary**  
**MUNICIPAL ADVISORY CORPORATION INC.**