

2009 Wage & Benefit Committee

November 5, 2009

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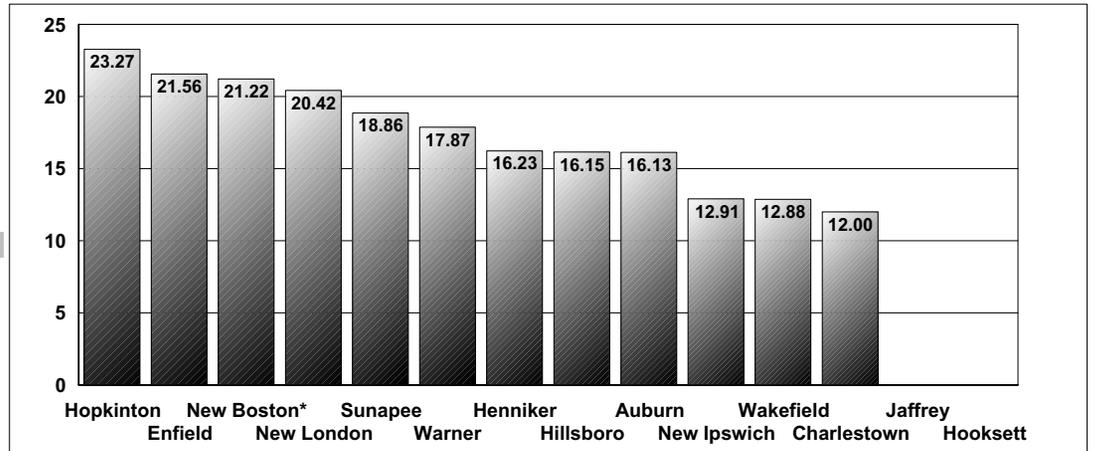
Towns analyzed demographics
Deputy Town Clerk/Tax Collector & Town Clerk/Tax Collector
Town Administrator & Executive Secretary
Finance Director & Assessing Technician
Police Chief & Sgt.
Police Patrol & Administration
Transfer Station Superintendent & Attendant
Highway Superintendent & Foreman
Highway Truck Driver/Light Equip & Heavy Equipment Operator
Highway Mechanic
Wastewater Superintendent & Chief Operator
Wastewater Operator
Fire Rescue Captain & Paramedic Firefighter
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Benefit 2010 Pricing from LGC
Benefit descriptions – Comp 100, Blue Choice, Matthew Thornton

2009 Wage/Benefit Analysis
Towns Analyzed

	Population	Valuation	Tax Rate	Year
Auburn	5,085	692,774	15.43	2009
Charlestown	4,871	284,840	25.24	2009
Enfield	4,838	439,266	23.03	2008
Henniker	4,901	410,879	27.28	2009
Hillsboro	5,857	599,684	21.10	2008
Hooksett	13,483	1,614,242	21.16	2009
Hopkinton	5,572	769,079	22.19	2008
New Boston	5,129	644,892	14.71	2009
New Ipswich	5,211	430,584	17.99	2008
New London	4,361	1,067,000	15.07	2009
Sunapee	3,284	1,068,138	13.98	2008
Wakefield	4,836	1,000,710	9.81	2008
Warner	2,910	286,145	23.60	2009
Jaffrey	5709	464,625	25.35	2008

Position: Deputy Town Clerk/Tax Collector

	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Hopkinton	23.27	18.96	FT	1
Enfield	21.56	17.26	PT	1
New Boston*	21.22	15.16	PT	1
New London	20.42	16.71	FT	1
Sunapee	18.86	15.06	FT	1
Warner	17.87	10.97	PT	1
Henniker	16.23	12.44	PT	2
Hillsboro	16.15	13.15	FT	1
Auburn	16.13	16.13	PT	1
New Ipswich	12.91	12.91	PT	1
Wakefield	12.88	12.88	PT	2
Charlestown	12.00	12.00	PT	1
Jaffrey	n/a	n/a		
Hooksett	n/a	n/a		



Average 17.46

Position: Town Clerk/Tax Collector

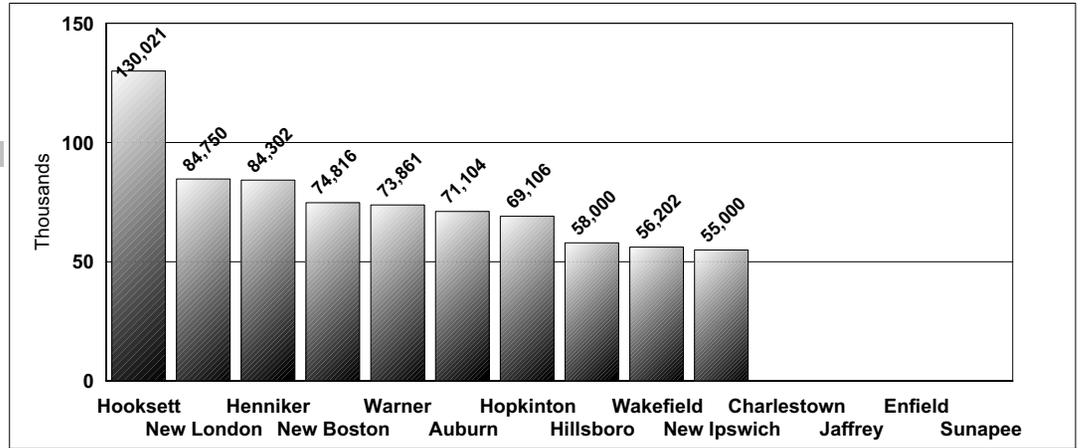
	Rate per Hr. High	TC	TX
Hopkinton	62,268		
Sunapee	55,037		
Warner	52,854		
Henniker	49,317		
Hillsboro	46,505		
Charlestown	41,080		plus fees
Auburn	na	43,286	30,398
Jaffrey		51,418	46,634
Hooksett			
New Ipswich		34,000	28,000
New London			
Enfield		28.18 hr	28.18 hr
Wakefield		22.56 hr	20.47 hr
New Boston		24.20 hr	22.69 hr

Position: Town Administrator

	Rate per Hr. High	Rate per Hr. Low
Hooksett	130,021	65,395
New London	84,750	69,341
Henniker	84,302	61,360
New Boston	74,816	53,440
Warner	73,861	45,344
Auburn	71,104	71,104
Hopkinton	69,106	52,692
Hillsboro	58,000	58,000
Wakefield	56,202	56,202
New Ipswich	55,000	55,000
Charlestown	n/a	n/a
Jaffrey	n/a	n/a
Enfield	n/a	n/a
Sunapee	n/a	n/a

Average 54083

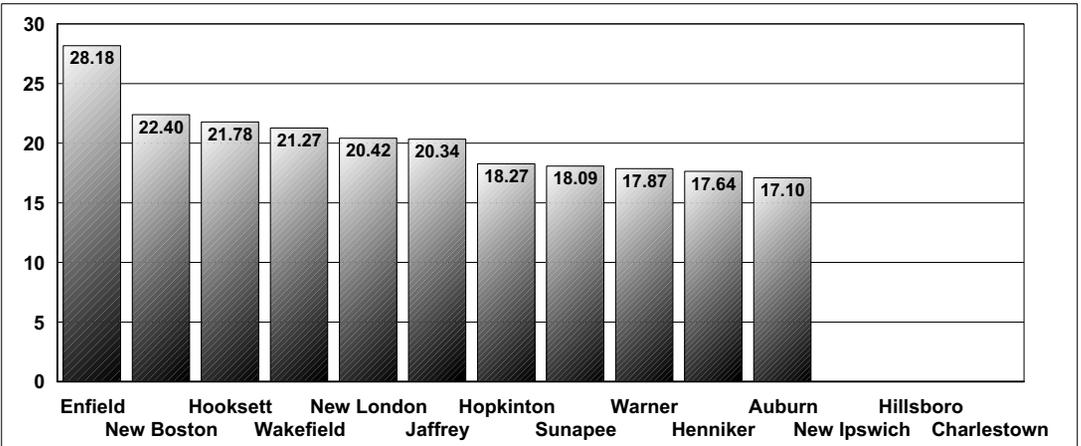
Average 75,716



Position: Executive Secretary

	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Enfield	28.18	19.03	FT	1
New Boston	22.40	16.00	FT	1
Hooksett	21.78	14.95	FT	1
Wakefield	21.27	21.27	PT	1
New London	20.42	16.71	FT	1
Jaffrey	20.34	15.57	FT	1
Hopkinton	18.27	16.09	FT	1
Sunapee	18.09	14.44	PT	1
Warner	17.87	10.97	FT	1
Henniker	17.64	13.37	FT	1
Auburn	17.10	17.10	FT	1
New Ipswich	n/a	n/a		
Hillsboro	n/a	n/a		
Charlestown	n/a	n/a		

Average 20.31



Position: Finance Director

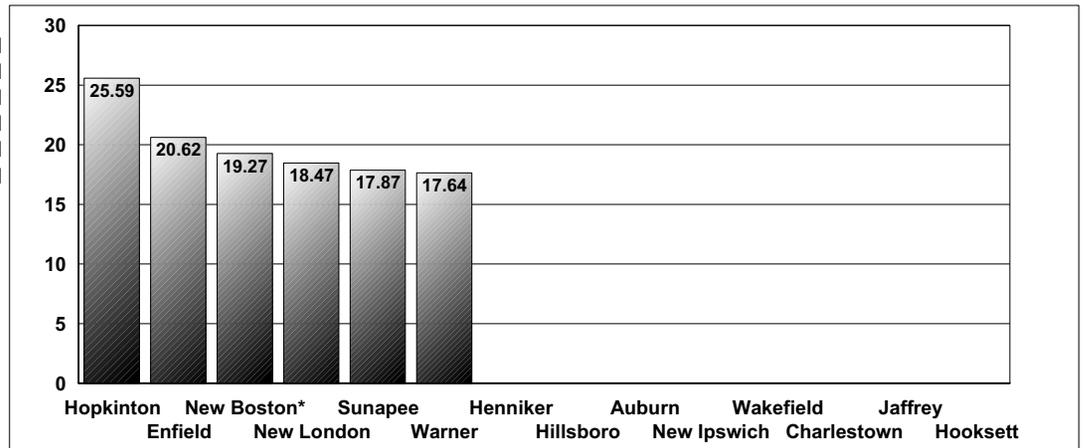
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Hooksett	71,845	49,317		
Henniker	70,325	51,480		
Jaffrey	68,869	52,790		
Hopkinton	66,430	52,079		
New London	59,600	48,288		
Auburn	48,998	48,998		
Hillsboro	n/a			
Charlestown	n/a			
New Boston	n/a			
New Ipswich	n/a			
Enfield	n/a			
Sunapee	n/a			
Wakefield	n/a			
Warner	n/a			
Average	64,345			

Other Towns with Finance Directors

Meredith	98,800
Peterboro	90,335
Gilford	85,536
Hollis	82,006
Wolfboro	79,225
Franklin	78,042
Newport	71,469
Moultonboro	71,094
Bow	69,514
Chester	60,000
Tilton	51,750
Weare	42,000

Position: Assessing Clerk/Technician

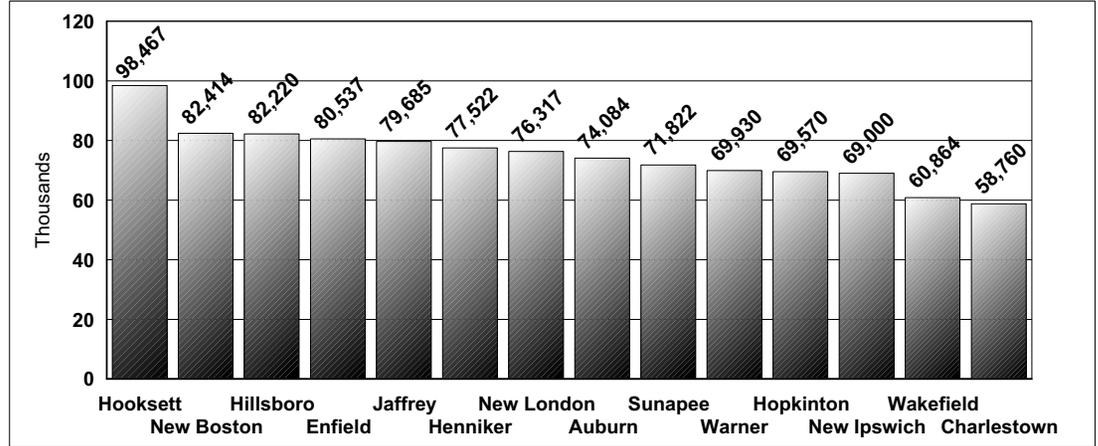
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
New London	25.59	17.02	FT	1
New Boston	20.62	14.73	FT	1
Wakefield	19.27	19.27	FT	1
Sunapee	18.47	14.76	FT	1
Warner	17.87	10.97	PT	1
Henniker	17.64	13.37	FT	1
New Ipswich	n/a	n/a		
Hopkinton	n/a	n/a		
Jaffrey	n/a	n/a		
Charlestown	n/a	n/a		
Hooksett	n/a	n/a		
Hillsboro	n/a	n/a		
Enfield	n/a	n/a		
Auburn	n/a	n/a		
Average	19.91			



Position: Police Chief

	Rate per Hr.		FT/PT
	High	Low	
Hooksett	98,467	86,528	FT
New Boston	82,414	58,867	FT
Hillsboro	82,220	59,350	FT
Enfield	80,537	64,488	FT
Jaffrey	79,685	61,110	FT
Henniker	77,522	57,286	FT
New London	76,317	61,177	FT
Auburn	74,084	74,084	FT
Sunapee	71,822	57,200	FT
Warner	69,930	42,931	FT
Hopkinton	69,570	52,536	PT
New Ipswich	69,000	69,000	FT
Wakefield	60,864	60,864	FT
Charlestown	58,760	58,760	FT

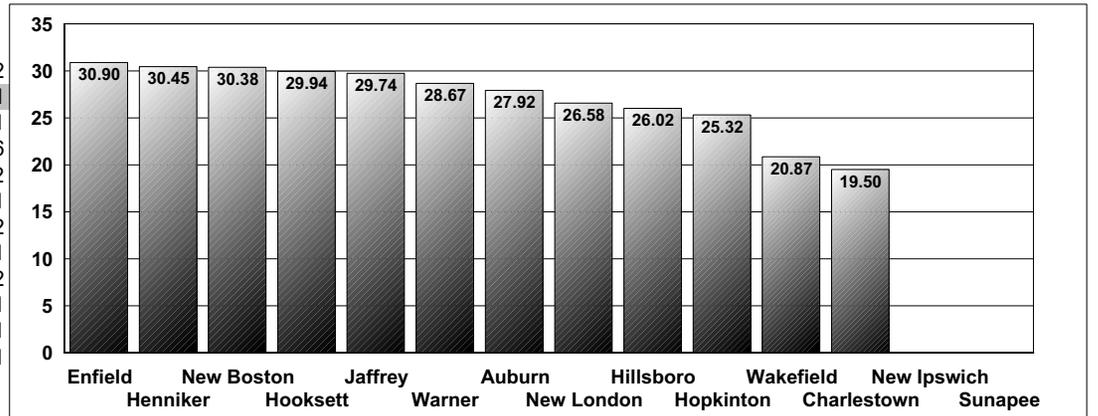
Average 75,085



Position: Police Sgt.

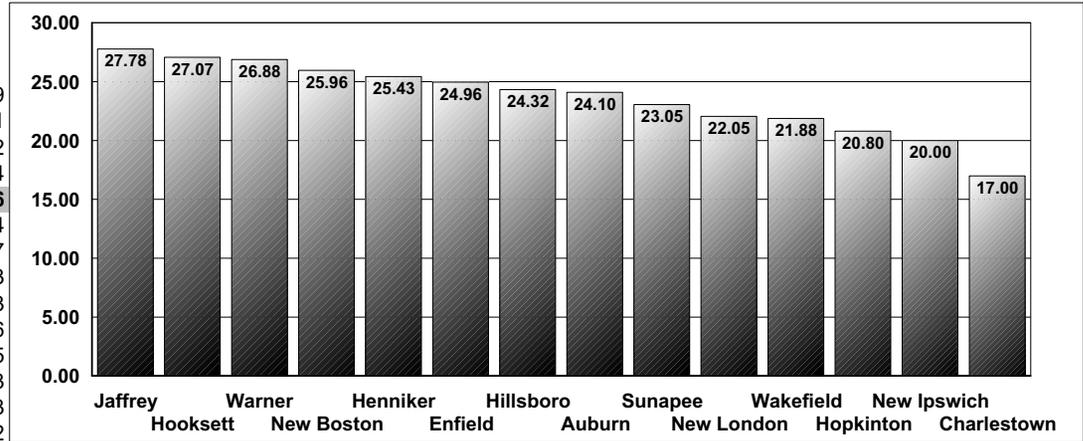
	Rate per Hr.		FT/PT	# of Positions
	High	Low		
Enfield	30.90	22.03	FT	2
Henniker	30.45	22.50	FT	1
New Boston	30.38	21.70	FT	1
Hooksett	29.94	28.15	FT	6
Jaffrey	29.74	28.88	FT	2
Warner	28.67	17.60	FT	1
Auburn	27.92	25.80	FT	2
New London	26.58	21.75	FT	1
Hillsboro	26.02	19.94	FT	2
Hopkinton	25.32	19.37	FT	1
Wakefield	20.87	20.87	FT	1
Charlestown	19.50	19.50	FT	1
New Ipswich	n/a	n/a		
Sunapee	n/a	n/a		

Average 27.19



Position: Police Patrolman

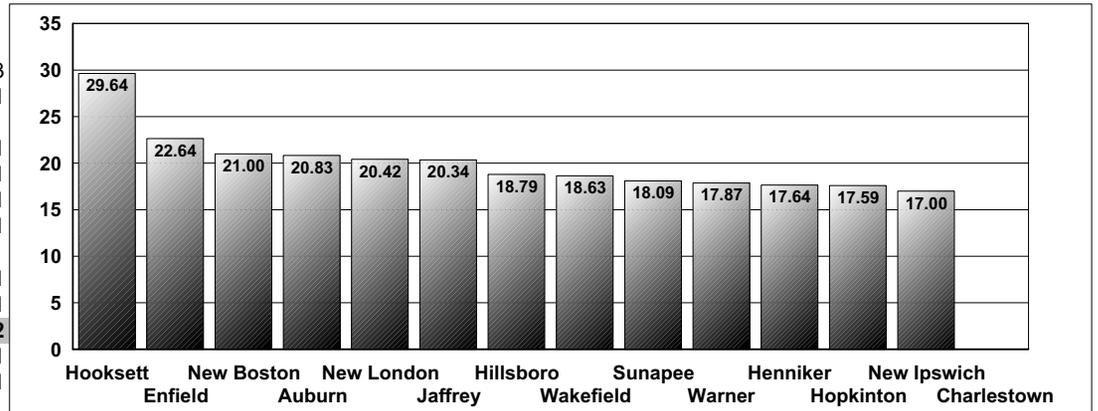
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Jaffrey	27.78	20.28	FT	9
Hooksett	27.07	16.87	FT	11
Warner	26.88	16.50	FT	2
New Boston	25.96	18.54	FT	4
Henniker	25.43	19.08	FT	6
Enfield	24.96	19.99	FT	4
Hillsboro	24.32	17.82	FT	7
Auburn	24.10	20.87	FT	3
Sunapee	23.05	18.41	FT	3
New London	22.05	17.02	FT	6
Wakefield	21.88	17.93	FT	5
Hopkinton	20.80	15.90	FT	3
New Ipswich	20.00	17.00	FT	3
Charlestown	17.00	16.00	FT	2



Average 23.66

Position: Police Administrative

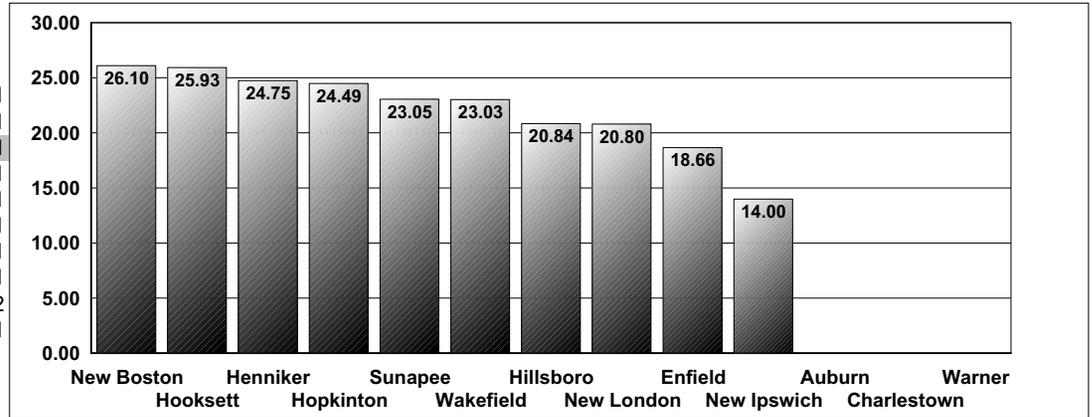
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Hooksett	29.64	16.61		3
Enfield	22.64	18.13		1
New Boston	21.00	15.00	FT/PT	1/1
Auburn	20.83	20.83		1
New London	20.42	16.71		1
Jaffrey	20.34	15.57		1
Hillsboro	18.79	14.38		1
Wakefield	18.63	15.91	FT/PT	1/1
Sunapee	18.09	14.44	PT	1
Warner	17.87	10.97		1
Henniker	17.64	13.37		2
Hopkinton	17.59	13.44		1
New Ipswich	17.00	17.00		1
Charlestown	n/a	n/a		



Average 20.04

Position: Transfer Station-Superintendent

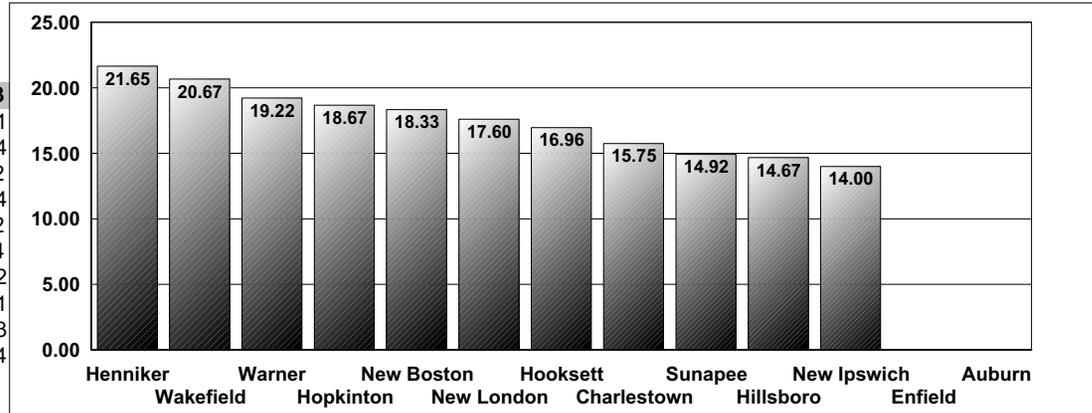
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
New Boston	26.10	18.64	FT	1
Hooksett	25.93	17.80	FT	1
Henniker	24.75	18.40	FT	1
Hopkinton	24.49	18.74	FT	1
Sunapee	23.05	18.41	FT	1
Wakefield	23.03	23.03	FT	1
Hillsboro	20.84	17.70	FT	1
New London	20.80	17.02	FT	1
Enfield	18.66	14.91	FT	2
New Ipswich	14.00	14.00	PT	1
Auburn	n/a	n/a		
Charlestown	n/a	n/a		
Warner	n/a	n/a		



Average 22.17

Position: Transfer Station-Attendant

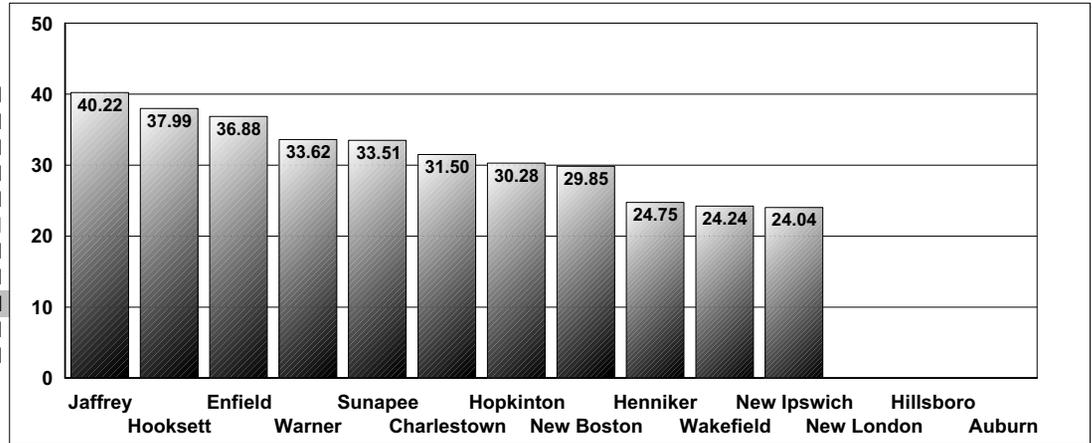
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Henniker	21.65	15.67	FT	3
Wakefield	20.67	14.39	FT/PT	3/1
Warner	19.22	11.80	FT/PT	1/4
Hopkinton	18.67	12.39	FT	2
New Boston	18.33	13.09	FT/PT	1/4
New London	17.60	14.40	FT	2
Hooksett	16.96	10.58	PT	4
Charlestown	15.75	15.00	FT/PT	3/2
Sunapee	14.92	11.93	FT/PT	3/1
Hillsboro	14.67	12.46	FT/PT	1/3
New Ipswich	14.00	10.00	PT	2/4
Enfield	n/a	n/a		
Auburn	n/a	n/a		



Average 17.49

Position: Highway Superintendent

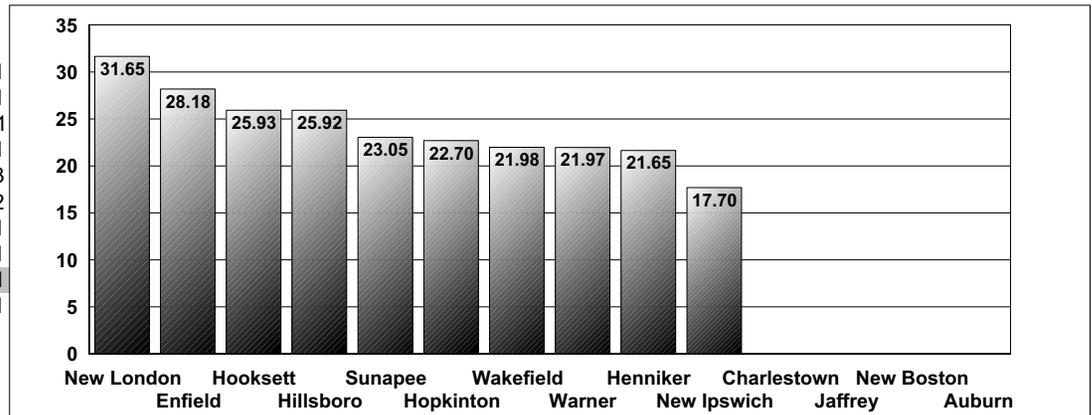
		Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Jaffrey	DPW	40.22	30.83	FT	1
Hooksett	Exempt	37.99	27.02	FT	1
Enfield	DPW	36.88	29.53	FT	1
Warner	DPW	33.62	20.64	FT	1
Sunapee	Exempt	33.51	26.70	FT	1
Charlestown	Exempt	31.50	31.50	FT	1
Hopkinton	DPW	30.28	23.20	FT	1
New Boston		29.85	21.32	FT	1
Henniker		24.75	18.40	FT	1
Wakefield		24.24	24.24	FT	1
New Ipswich	Exempt	24.04	24.04	FT	1
New London		n/a	n/a		
Hillsboro		n/a	n/a		
Auburn		n/a	n/a		



Average 31.53

Position: Highway Foreman

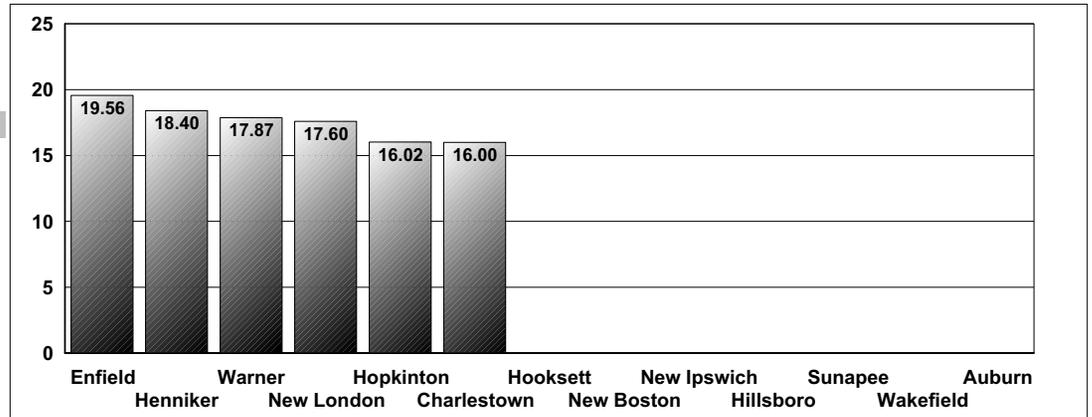
		Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
New London		31.65	21.75	FT	1
Enfield		28.18	17.11	FT	1
Hooksett		25.93	15.27	FT / PT	3/1
Hillsboro		25.92	22.01	FT	1
Sunapee		23.05	18.41	FT	3
Hopkinton		22.70	17.35	FT	2
Wakefield		21.98	21.98	FT	1
Warner		21.97	13.49	FT	1
Henniker		21.65	16.30	FT	1
New Ipswich		17.70	17.70	FT	1
Charlestown		n/a	n/a		
Jaffrey		n/a	n/a		
New Boston		n/a	n/a		
Auburn		n/a	n/a		



Average 24.07

Position: Highway Truck Driver/Light Equip Operator

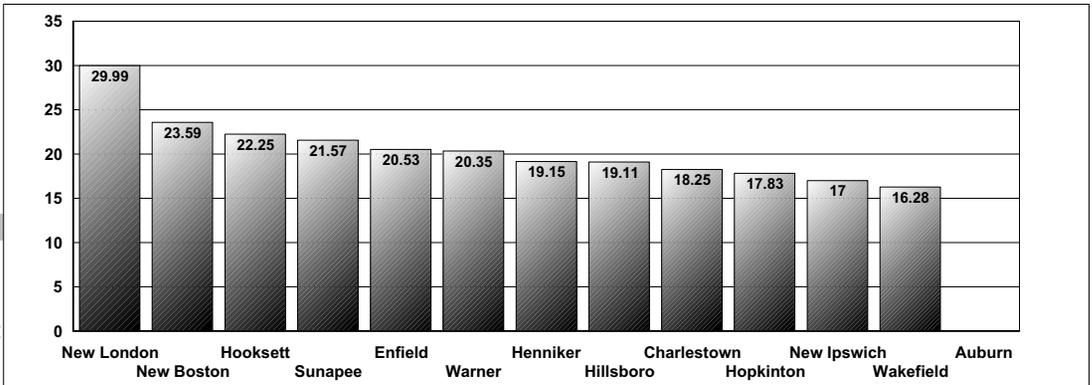
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Enfield	19.56	15.66	FT	3
Henniker	18.40	13.92	FT	2
Warner	17.87	10.97	PT	3
New London	17.60	14.40	FT	3
Hopkinton	16.02	12.25	FT	3
Charlestown	16.00	16.00	FT	1
Hooksett	n/a	n/a		
New Boston	n/a	n/a		
New Ipswich	n/a	n/a		
Hillsboro	n/a	n/a		
Sunapee	n/a	n/a		
Wakefield	n/a	n/a		
Auburn	n/a	n/a		



Average 17.58

Position: Highway Heavy Equipment Operator

	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
New London	29.99	17.02	FT	3
New Boston	23.59	16.85	FT	5
Hooksett	22.25	15.27	FT	2
Sunapee	21.57	17.21	FT	1
Enfield	20.53	16.44	FT	3
Warner	20.35	16.95	FT	3
Henniker	19.15	14.45	FT	1
Hillsboro	19.11	16.24	FT	4
Charlestown	18.25	16.5	FT	2
Hopkinton	17.83	13.63	FT	3
New Ipswich	17	16	FT/PT	3/2
Wakefield	16.28	16.28	FT	1
Auburn	n/a	n/a		

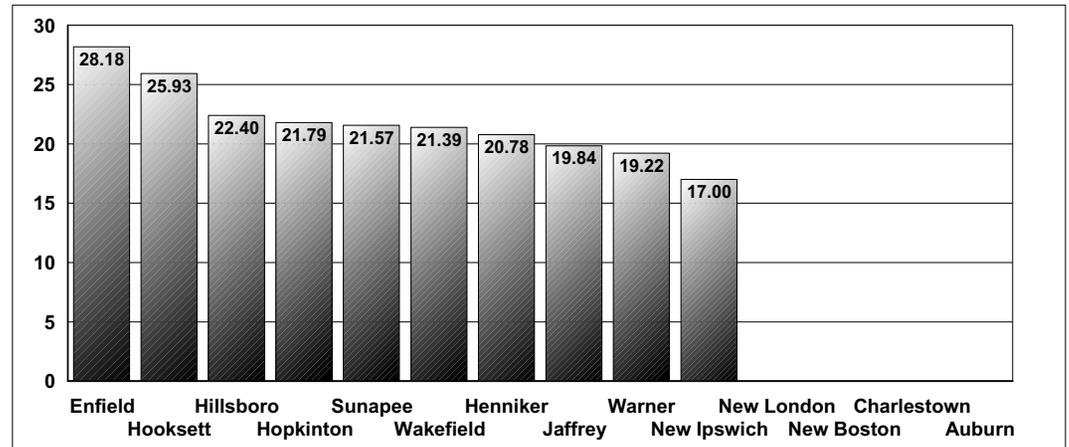


Average 20.49

Position: Highway Mechanic

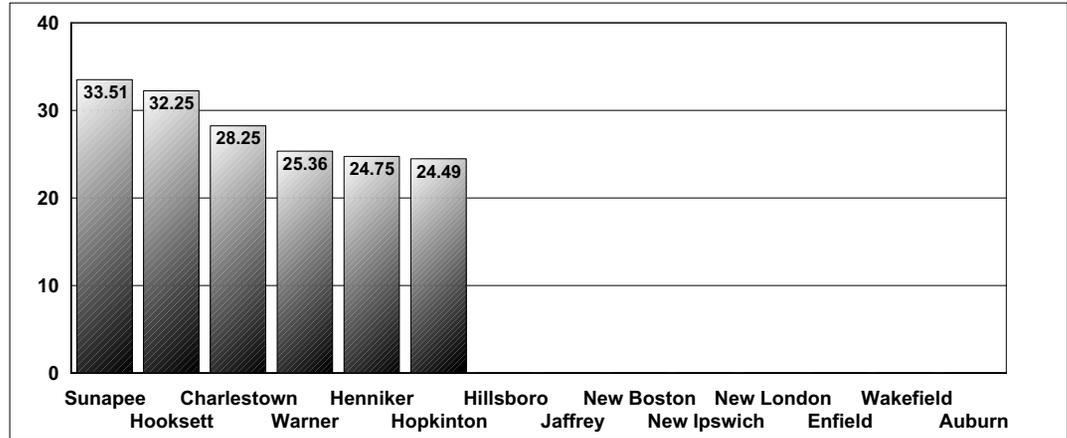
	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Enfield	28.18	19.03	FT	1
Hooksett	25.93	17.80	FT	2
Hillsboro	22.40	19.02	FT	1
Hopkinton	21.79	17.35	FT	2
Sunapee	21.57	17.21	FT	1
Wakefield	21.39	19.92	FT	2
Henniker	20.78	15.67	FT	1
Jaffrey	19.84	25.88	FT	1
Warner	19.22	11.80	FT	1
New Ipswich	17.00	16.00	FT	1
New London	n/a	n/a		
New Boston	n/a	n/a		
Charlestown	n/a	n/a		
Auburn	n/a	n/a		

Average 21.81



Position: Wastewater Superintendent

	Exempt From OT	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Sunapee	EX	69,700 (33.51 h	55,536	FT	1
Hooksett	EX	67,076 (32.25 h	46,037	FT	1
Charlestown	EX	58,760 (28.25 h	58,760	FT	1
Warner	EX	52,750 (25.36 h	38,819	FT	1
Henniker		24.75	18.40	FT	1
Hopkinton		24.49	18.74	FT	1
Hillsboro		n/a	n/a		
Jaffrey		n/a	n/a		
New Boston		n/a	n/a		
New Ipswich		n/a	n/a		
New London		n/a	n/a		
Enfield		n/a	n/a		
Wakefield		n/a	n/a		
Auburn		n/a	n/a		



Average 28.10

Position: Wastewater Chief Operator

	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Jaffrey	29.96	22.96	FT	1
Henniker	21.65	16.30	FT	1
New Boston	n/a	n/a		
Enfield	n/a	n/a		
Hillsboro	n/a	n/a		
Hooksett	n/a	n/a		
Charlestown	n/a	n/a		
New Ipswich	n/a	n/a		
Hopkinton	n/a	n/a		
New London	n/a	n/a		
Sunapee	n/a	n/a		
Wakefield	n/a	n/a		
Auburn	n/a	n/a		
Warner	n/a	n/a		

Other Towns with a Chief Operator

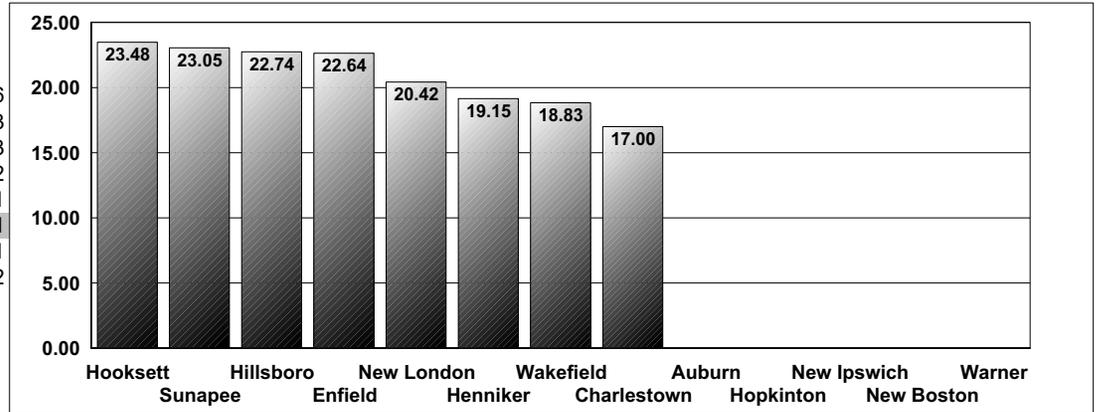
	Rate per Hr High
Meredith	29.96 Union Shop
Newmarket	29.90
Peterboro	27.34
Newport	24.59 Union Shop
Hinsdale	22.72
Wolfeboro	22.55 Union Shop
Swanzey	22.50
Lancaster	21.50
Bristol	21.20
Gorham	20.95
Pittsfield	20.40 Union Shop

Average 25.81

Position:

Wastewater Operator

	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Hooksett	23.48	14.66	FT	6
Sunapee	23.05	18.41	FT	3
Hillsboro	22.74	16.00	FT	3
Enfield	22.64	18.13	FT	2
New London	20.42	16.71	FT	1
Henniker	19.15	14.45	FT	1
Wakefield	18.83	18.83	FT	1
Charlestown	17.00	15.20	FT	2
Auburn	n/a	n/a		
Hopkinton	n/a	n/a		
New Ipswich	n/a	n/a		
New Boston	n/a	n/a		
Warner	n/a	n/a		



Average 20.91

Position: Fire/Rescue Captain

	Rate per Hr. High	Rate per Hr. Low	FT/PT
Hooksett	27.32	26.47	FT
Henniker	24.80	18.38	FT
Hillsboro	n/a	n/a	
Wakefield	n/a	n/a	call \$9.00 hr
Hopkinton	n/a	n/a	
New London	16.75	n/a	PT
Warner	n/a	n/a	call \$14.71 hr
Jaffrey	n/a	n/a	call \$13.35 hr
New Boston	n/a	n/a	
New Ipswich	n/a	n/a	call \$2000 yr
Charlestown	n/a	n/a	call \$500 yr
Sunapee	n/a	n/a	
Enfield	n/a	n/a	call \$11.63 hr
Auburn	n/a	n/a	call \$2600 yr

Other Towns with a Captain

	Rate per Hr High		
Bow	28.85	Hopkinton	Lieutenant
Farmington	17.69	Hillsboro	FF/EMT I
Franklin	25.9		
Gilford	31.17		
Litchfield	29.25		
Pembroke	27.25		
Peterboro	32.59		
Bristol	27.54		
Epsom	19.84		

20.29
19.7

Position: Fire/Rescue Paramedic/FF

	Rate per Hr. High	Rate per Hr. Low	FT/PT	# of Positions
Auburn	n/a			
Charlestown	n/a			
Enfield	n/a			
Henniker	22.87	16.99		1
Hillsboro	n/a			
Hooksett	n/a			
Hopkinton	n/a			
Jaffrey	n/a			
New Boston	n/a			
New Ipswich	n/a			
New London	n/a			
Sunapee	n/a			
Wakefield	n/a			
Warner	n/a			

Other Towns with a Paramedic/FF

	Rate per Hr High
Hollis	25.05
Brentwood	24.16
Franklin	23.98
Gilford	23.5
Belmont	22.95
Hampstead	21.75
Barnstead	21.57
Barrington	19.69
Plaistow	18.79
Plymouth	16.48

2009 Wage/Benefit Analysis
Holiday, Vacation, Sick Days Earned

	Holidays # of days	Vac # of days 5 yrs	Vac # of days 10 yrs	Vac # of days 15 yrs	Sick # of days	Sick Accum
Auburn	11	11	16	26	0	0
Charlestown	9	10	17	20	12	60
Enfield	10	13	18	23	12	60
Henniker	12	10	15	20	12	65
Hillsboro	10	10	15	20	12	90
Hooksett	11	10	15	20	10	30
Hopkinton	10	12	15	18	6	90
New Boston	12	10	15	20	12	24
New Ipswich	10	15	20	25	5	15
New London	11	22	27	32	7	30
Sunapee	8	10	15	20	10	0
Wakefield	12.5	10	15	20	6	90
Warner	10	15	15	20	6	90
Jaffrey	9	10	15	20	12	60
<i>Average</i>	<i>10.39</i>	<i>12.00</i>	<i>16.64</i>	<i>21.71</i>	<i>8.71</i>	<i>50.29</i>

2009 Wage/Benefit Analysis
Health Insurance/Buyout

	Carrier/Provider	Employer Paid Portion			Buyout
		Family	2 person	single	
Auburn	Harvard Pilgrim	100%	75%	75%	2000
Charlestown	Matthew Thorton	100%	100%	100%	0
Charlestown	Blue Choice	87%	76%	73%	0
Enfield	Matthew Thornton, Blue Choice	95%	95%	95%	50% of plan
Henniker	Matthew Thorton	100%	100%	100%	0
Henniker	Blue Choice	cost difference of MT-BC			0
Hillsboro	Matthew Thorton	100%	100%	100%	50% of plan, \$7500 max
Hillsboro	Blue Choice	87%	87%	87%	50% of plan, \$7500 max
Hooksett	Matthew Thornton, Blue Choice	90%	90%	90%	1200
Hopkinton	Blue Choice	93%	93%	93%	4000
New Boston	Blue Choice	90%	90%	90%	1000
New Ipswich	Matthew Thornton, Blue Choice	90%	90%	90%	0
New London	Blue Choice	98%	90%	90%	50% of plan
Sunapee	Matthew Thornton, Blue Choice, Comp 100	88%	88%	88%	25% of plan
Wakefield	Matthew Thornton	88%	88%	88%	0
Warner	Blue Choice	100%	100%	100%	varies
Jaffrey	Harvard Pilgrim	85%	85%	85%	25% of plan

**2009 Wage/Benefit Analysis
Dental Insurance**

		Employer Paid Portion		
Carrier/Provider		Family	2 person	single
Auburn	Delta Dental	100%	75%	75%
Charlestown	Self Insured	93%	47%	37%
Enfield	Delta Dental	100%	0%	0%
Henniker	Delta Dental	100%	100%	100%
Hillsboro	Delta Dental	100%	100%	100%
Hooksett	Delta Dental	100%	100%	100%
Hopkinton	Delta Dental	93%	93%	93%
New Boston	Delta Dental	90%	80%	75%
New Ipswich	Delta Dental	90%	90%	90%
New London	Delta Dental	75%	75%	75%
Sunapee	Delta Dental	88%	88%	88%
Wakefield	Delta Dental	100%	54%	32%
Warner	Delta Dental	0%	0%	0%
Jaffrey	Delta Dental	100%	50%	50%

2009 Wage/Benefit Analysis
Short term, long term disability & Life

	Carrier/Provider	Employer Paid Portion		Life-Policy Value
		STD	LTD	
Auburn	LGC	100%	none	none
Charlestown	LGC	100%	none	10,000
Enfield	LGC	100%	none	1xsalary
Henniker	LGC	100%	100%	10,000
Hillsboro	LGC	none	100%	50,000
Hooksett	Unum	100%	None	1xsalary
Hopkinton	LGC	none	100%	15,000
New Boston	Primex-STD / LGC - LTD	100%	100%	15,000
New Ipswich	None	none	none	15,000
New London	Mutual of Omaha	100%	100%	1xsalary
Sunapee	Davis & Towle	100%	100%	1.78xsalary
Wakefield	None	none	none	none
Warner	LGC	100%	none	23,000
Jaffrey	None	none	none	1xsalary



NEW HAMPSHIRE

Local Government Center

October 20, 2009

Mr. Peter Flynn
Town Administrator
Town of Henniker
18 Depot Hill Road
Henniker, NH 03242

Dear Mr. Flynn:

Enclosed are the employee benefit program renewal rates for the period from January 1, 2010 through December 31, 2010. These rates were developed by the New Hampshire Local Government Center (LGC) HealthTrust's consulting actuaries and underwriters using relative criteria and approved by LGC's Board of Directors on October 14, 2009.

Each year, LGC's Board of Directors reviews the program rating methodology and takes action to approve program rates based on input from consultants, actuaries, underwriters and staff. This year the annual review demonstrated that overall healthcare trend has increased significantly over the last several months and is projected to remain at these levels over the upcoming twelve to eighteen months. There are many factors contributing to this increase in costs: higher than expected claim utilization; economic uncertainty; and increased incidence of catastrophic claims. As the Board of Directors reviewed this rating action, they acknowledged the need to identify a variety of program changes that could be implemented on an overall program basis and on an individual group basis to mitigate the current rate increases and lower claims costs moving forward.

The Board of Directors has made a decision to adopt three pharmacy benefit cost saving initiatives for all members enrolled in the CVS Caremark program effective January 1, 2010. Below is an outline of the three programs:

- **Specialty Drug Program** – LGC members will be required to access CVS Caremark's Specialty Pharmacy for their specialty drug needs. This program is designed to provide the personalized care, education and support members need in order to get the full benefit of their treatment with specialty medicines. CVS Caremark's Specialty Pharmacy services include:
 - Access to an on-call pharmacist 24 hours a day, seven days a week
 - Convenient delivery directly to the member's home or their doctor's office
 - Medicine- and disease-specific education and counseling
 - Online support through www.caremark.com/specialty, including disease-specific information and interactive areas to submit questions to pharmacists and nurses

Members, currently purchasing specialty medication in a retail setting, will be individually notified and be required to begin using the CVS Caremark Specialty Pharmacy after January 1, 2010.

- **Generic Equivalent Program** – This program is designed to address the increased cost associated with purchasing brand name medicine when a generic equivalent is available. Under this program, members still have the ability to fill prescriptions for brand name medicine when they prefer. The member will be required to pay the generic copayment plus the cost difference between the brand name medication and its generic form if a generic equivalent is available. However, when a physician specifies a brand name medicine and indicates "Dispense as Written"

NH Municipal Association
Fax: 603.224.5406

Workers' Compensation Trust
Fax: 603.226.2322

Property-Liability Trust
Fax: 603.226.2322

HealthTrust
Fax: 603.226.2988

or similar instructions on the prescription, the member will only be responsible for the brand name copayment.

- **Maintenance Mail Program** – This program supports the substantial cost savings associated with the use of the CVS Caremark Mail Service Pharmacy. Members are allowed to fill a 34-day supply of a newly prescribed maintenance medication at a retail pharmacy with up to two refills. Subsequently, members are required to utilize the CVS Caremark Mail Service for any future refills of the medication. Members currently purchasing maintenance medications in the retail setting will be individually notified and required to begin using the CVS Caremark Mail Service Pharmacy for any future refills after January 1, 2010.

Over the next sixty days, members will be receiving new benefit booklets outlining these changes. It is not necessary to distribute additional identification cards as members' current pharmacy benefit cards will continue to be effective. Additionally, any individual members impacted by these programs will receive a letter explaining the changes and the specific impact to their benefit program.

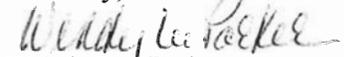
LGC continues to offer a full range of benefit programs ranging from traditional indemnity programs (JY, JW, Comp 100), Point-of-Service programs (BlueChoice), HMO programs (Matthew Thornton Blue), Health Savings Accounts (HSA's) and Medicare Supplemental programs (MediComp III). In light of the healthcare marketplace, economic pressures and rising healthcare costs, LGC would like to highlight the following benefit options.

First, is the RX10/20/45 pharmacy benefit option. This plan includes a \$10 copayment for generic medication, a \$20 copayment for preferred brand name medication, and a \$45 copayment for a non-preferred brand name medication. In a retail pharmacy setting, the copayments apply to a 34-day supply of medication. Through CVS Caremark's Mail Service Program, copayments apply to a 90-day supply of medication. This pharmacy benefit option is available to compliment any of the health benefit options available through LGC. A benefit overview sheet is included for your reference.

Next, LGC has revised three of its medical plan options in order to provide lower-cost marketplace options that optimize cost sharing and effective cost containment strategies based on the current market conditions and pressures. These plans all include a \$20 office visit copayment, a \$150 emergency room copayment, and the RX 10/20/45 pharmacy benefit option. Rates and plan information for these programs are included for your review if they provide savings to your group.

LGC understands that rising healthcare costs have a significant impact on local government. We hope that you will allow LGC staff to work with you to determine if a benefit change is appropriate for your employees and retirees at this time. Your Account Representative, Tammie Croft, will be contacting you to discuss the renewal and work with you to review available options and assist with any changes that you may want to consider. If there are any questions or concerns, please do not hesitate to contact Tammie at 800.852.3358.

Sincerely,


Wendy Lee Parker
Assistant Executive Director
for Risk Services

WLP/ch

Enclosures

Town of Henniker

Medical Coverage and Rates

Traditionally-rated Group

January 2010 Medical Renewal

The following rates are guaranteed from January 1, 2010 to December 31, 2010

Anniversary Month January Pool Placement Pool
Probationary Period 0M

Coverage	Single	2-Person	Family
BC3T10-R\$3/15MS1	\$756.02	\$1,512.04	\$2,041.25
MTB5-R\$3/15MS1	\$724.22	\$1,448.45	\$1,955.40
MC3-R\$100MS1	\$485.76		
MCNRX	\$242.88		
OVERALL PERCENT OF CHANGE	16.4%		

Group overall percent of change is based on current plan offerings and enrollment at time of rate setting.
This overall percent of change may fluctuate depending on subscriber election through open enrollment.

Monthly rates are based on at least 75% participation of eligible employees.

Local Government Center HealthTrust reserves the right to revisit these rates if there is a +/- 10% change in enrollment.

*PROBATIONARY PERIOD EXCEPTIONS

None

SPECIAL NOTES

None

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Dental Coverage and Rates

January 2010 Dental Renewal

The following rates are guaranteed from January 1, 2010 to December 31, 2010

Anniversary Month January

Probationary Period 0M

Coverage	Single	2-Person	Family
OPTION 5	\$13.64	\$26.54	\$47.66
PERCENT OF CHANGE			5.5%

Monthly rates are based on at least 75% participation of eligible employees.

If there is an employee contribution for dependents, 50% of subscribers with dependents must agree to enroll all of their eligible dependents and keep them enrolled for the term of the contract year

BENEFIT SCHEDULE

Coverage	Cov A	Cov B	Cov C	Cov D	Ortho	Ded	BPM
OPTION 5	50%	50%	N/A	N/A	N/A	\$0	\$500

*PROBATIONARY PERIOD EXCEPTIONS

None

SPECIAL NOTES

None

Life Coverage and Rates

January 2010 Life Renewal

The following rates are guaranteed from January 1, 2010 to December 31, 2010

Anniversary Month January
 Carrier ID # LGC80031-036

BASE LIFE BENEFIT SCHEDULE

Class	Class Name	Prob Period	Base Coverage	Base AD&D	Base GI	Maximum Benefit
1	Town Administrator	0M	\$50,000	\$50,000	\$50,000	\$50,000
2	All Other Eligible Employees	0M	\$10,000	\$10,000	\$10,000	\$10,000

DEPENDENT LIFE SCHEDULE

Spouse	\$2,000
Child < 6 Months	\$1,000
Child > 6 Months	\$1,000

CONTRIBUTORY STATUS AND PARTICIPATION REQUIREMENTS

Class	Class Name	Base Contributory Status Y/N	Supp & Dep Contributory Status Y/N	Base Participation	Supp & Dep Participation
1	Town Administrator	N	Y	100%	25%
2	All Other Eligible Employees	N	Y	100%	25%

RATES

BASE LIFE FOR EACH \$1,000 OF BENEFIT	\$0.22
BASE AD&D FOR EACH \$1,000 OF BENEFIT	\$0.02
DEPENDENT LIFE RATE PER MONTH/PER FAMILY	\$0.89
PERCENT OF CHANGE	0.0%

*PROBATIONARY PERIOD EXCEPTIONS

None

SPECIAL NOTES

Base Life Evidence of Insurability required for: Any amount in excess of the GI; all late applicants (contributory groups only); salary increases, greater than GI, which result in a benefit increase of 20.1% or more, or if the benefit increases by more than \$20,000
 Dependent Life Evidence of Insurability required for: All late applicants (contributory groups only)
 Life and AD&D Benefits Reduce to 50% at age 70.



Town of Henniker
Under 100 Pool

Current Benefit Renewal:

Coverage Type	Contract Type	Employee Counts, 8/09	1/09 Rates	1/10 Rates	% Change
BC3T10-R\$3/15M\$1	1 Per	1	\$649.50	\$756.02	16.4%
	2 Per	4	\$1,299.00	\$1,512.04	16.4%
	Family	5	\$1,753.65	\$2,041.25	16.4%
MTB5-R\$3/15M\$1	1 Per	4	\$622.18	\$724.22	16.4%
	2 Per	8	\$1,244.37	\$1,448.45	16.4%
	Family	9	\$1,679.89	\$1,955.40	16.4%
MC3-R\$100M\$1	1 Per	3	\$417.32	\$485.76	16.4%
MCNRX	1 Per	0	\$208.66	\$242.88	16.4%
Monthly Total		34	\$43,428.40	\$50,550.79	16.4%

Alternative Prescription Co-pay Option:

Coverage Type	Contract Type	Employee Counts, 8/09	1/09 Rates*	1/10 Rates	% Change
BC3T10-RX10/20/45	1 Per	1	\$649.50	\$718.04	10.6%
	2 Per	4	\$1,299.00	\$1,436.08	10.6%
	Family	5	\$1,753.65	\$1,938.71	10.6%
MTB5-RX10/20/45	1 Per	4	\$622.18	\$688.01	10.6%
	2 Per	8	\$1,244.37	\$1,376.03	10.6%
	Family	9	\$1,679.89	\$1,857.63	10.6%
MC3-RX10/20/45	1 Per	3	\$417.32	\$461.91	10.7%
MCNRX	1 Per	0	\$208.66	\$242.88	16.4%
Monthly Total		34	\$43,428.40	\$48,020.59	10.6%

* 1/09 Rates based on current benefit plans and enrollment

Alternative Medical Plan Options:

Coverage Type	Contract Type	1/09 Rates	1/10 Rates	% Change
BC2T20IPDED-RX10/20/45	1 Per	\$649.50	\$676.53	4.2%
	2 Per	\$1,299.00	\$1,353.06	4.2%
	Family	\$1,753.65	\$1,826.63	4.2%
MTB20IPDED-RX10/20/45	1 Per	\$622.18	\$627.07	0.8%
	2 Per	\$1,244.37	\$1,254.14	0.8%
	Family	\$1,679.89	\$1,693.09	0.8%

