



# MINUTEMAN NASHOBA HEALTH GROUP

## Administrative Manual



March 23, 2010

Prepared by  
GROUP BENEFITS STRATEGIES  
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## PROFILE OF MINUTEMAN NASHOBA HEALTH GROUP

March 2010

The Minuteman Nashoba Health Group (MNHG) is a municipal joint purchase group organized under Mass. General Laws Chapter 32B, §12. The MNHG was organized in 1990 for the joint negotiation and purchase of health benefits for employees, retirees, and their families.

The MNHG's joint purchase agreement has been signed by seventeen (17) participating governmental employers (Participating Governmental Units) located in northern Middlesex County and northern Worcester County, Massachusetts.

The 17 Participating Governmental Units (with zip codes) of the MNHG are -

Town of Ayer (01432),	Town of Bolton (01740),
Town of Boxborough (01719),	Town of Carlisle (01741),
Town of Concord (01742),	Town of Groton (01450),
Town of Harvard (01451),	Town of Lancaster (01523),
Town of Pepperell (01463),	Town of Stow (01775),
Town of Tyngsborough (01879),	Concord Carlisle Reg. School District (01742),
C.A.S.E. Collaborative (01742),	Lincoln Sudbury Reg. School District (01776),
Town of Clinton (01510)	North Middlesex Reg. School District "NMRSD" (01469)

Narragansett Reg. School District (01436) with Town of Phillipston (01331)

Each Participating Governmental Unit has signed a Joint Purchase Agreement which is a legal document defining terms of participation and the operating by-laws of the MNHG. The by-laws encourage long-term commitment to participation in the MNHG. A Governmental Unit may not apply for re-admission to the MNHG for two years after withdrawing from the group.

The MNHG is governed through a Board made up of a representative of each Participating Governmental Unit. Board members are appointed by the appropriate public authority in their town, or district. A Chair and Vice-Chair are elected by the Board. The Board appoints committees. The Board meets regularly throughout the year, usually bi-monthly. A Steering Committee meets more frequently throughout the year.

The MNHG has an appointed part-time professional Treasurer. The Treasurer collects premiums, pays bills, and maintains accounts.

An independent professional financial audit is performed annually. Audit reports prepared by Malloy, Lynch & Bienvenue, LLP (formerly Thevenin, Lynch & Bienvenue LLP) are available upon request.

The MNHG has engaged the professional services of a benefits management firm, Group Benefits Strategies (GBS), which assists in the operations of the Group and centralizes many functions including enrollments and billing for health plans. GBS also monitors claims and performs centralized COBRA administration.

The anniversary date of the group's health plan contracts is June 1<sup>st</sup> of each year.

## MINUTEMAN NASHOBA HEALTH GROUP

- o A Mass. municipal joint purchase group organized under MGL Ch. 32B, Section 12
- o Operational since December 1990
- o Governed by its participating employers through a Board and a Steering Committee
- o 17 participating governmental units plus one affiliated member -
  - Town of Ayer
  - Town of Bolton
  - Town of Boxborough
  - Town of Carlisle
  - Town of Clinton
  - Town of Concord
  - Concord Carlisle Reg. School District
  - North Middlesex Regional School District
  - Narragansett Regional School District *with Town of Phillipston*
  - Town of Groton
  - Town of Harvard
  - Town of Lancaster
  - Town of Pepperell
  - Town of Stow
  - Town of Tyngsborough
  - Lincoln Sudbury Reg. School District
  - C.A.S.E. Collaborative
- o 4,206 health plan contracts (employee/retiree) as of 3/2010
- o 8,517 covered members (employee/retiree plus dependents) as of 3/2010
- o FY10 projected health and Rx claims expense for self-funded plans: ~\$41 million
- o MNHG employers pool risk, and MNHG self-funds health plans with reinsurance protection for high cost claims
  - Claims administrators: Harvard Pilgrim Health Care, Tufts Health Plan, and Fallon Health & Life Assurance Co.
- o Centralized benefits administration, COBRA administration, claims auditing, and consulting services through Group Benefits Strategies (GBS) based in Auburn, MA.
- o Website for employers, employees, and retirees: [www.minuteman-nashoba.org](http://www.minuteman-nashoba.org)
- o Professional management of trust fund assets
- o Annual independent financial audit
- o Alternative prescription drug purchasing program and *myMedicationAdvisor*®

**MINUTEMAN NASHOBA HEALTH GROUP  
CONTACT LIST  
2010**

<b>MUNICIPALITY</b>	<b>BOARD DELEGATE</b>	<b>BOARD ALTERNATE</b>	<b>BILLING CONTACT</b>
<b>Town of Ayer</b>	Denis Callahan, Treasurer Ayer Town Hall P.O. Box 294 1 Main Street Ayer, MA 01432 P: 978-772-8216 F: 978-772-8222 E: <a href="mailto:treas@ayer.ma.us">treas@ayer.ma.us</a>	Melisa Doig, Asst. Town Treasurer P: 978-772-8216 E: <a href="mailto:atreas@ayer.ma.us">atreas@ayer.ma.us</a>	Melisa Doig, Asst. Town Treasurer
<b>Town of Bolton</b>  <i>Steering Committee</i>	<b>Donna Madden</b> , Town Treasurer <b>Vice Chair eff - 6/1/10 thru 12/31/10</b> Bolton Town Hall P.O. Box 127 Bolton, MA 01740 P: 978-779-3310 F: 978-779-3311 E: <a href="mailto:treasurer@townofbolton.com">treasurer@townofbolton.com</a>	Jodi Ross, Town Administrator Bolton Town Hall 663 Main Street Bolton, MA 01740 P: 978-779-3300 E: <a href="mailto:townadministrator@townofbolton.com">townadministrator@townofbolton.com</a>	Donna Madden, Treasurer
<b>Town of Boxborough</b>  <i>Steering Committee</i>	<b>Margaret Dennehy</b> , Town Treasurer Town of Boxborough 29 Middle Road Boxborough, MA 01719-1402 P: 978-263-1116 x104 F: 978-264-3127 E: <a href="mailto:Margaret.dennehy@town.boxborough.ma.us">Margaret.dennehy@town.boxborough.ma.us</a>	Selina Shaw, Town Administrator Town of Boxborough 29 Middle Road Boxborough, MA 01719-1402 P: 978-263-1116 x101	Margaret Dennehy, Treasurer
<b>Town of Carlisle</b>  <i>Steering Committee</i>	<b>Larry Barton</b> , Treasurer/Town Collector P.O. Box 624 66 Westford Street Carlisle, MA 01741 P: 978-369-5557 F: 978-371-0594 E: <a href="mailto:lbarton@carlisle.mec.edu">lbarton@carlisle.mec.edu</a>		Anush Coates Assistant to Treasurer P: 978-369-5557
<b>CASE Collaborative</b>	Teresa Watts, Executive Director CASE Collaborative 120 Merriam Road Concord, MA 01742 P: 978-318-1534 F: 978-318-6992 E: <a href="mailto:twatts@colonial.net">twatts@colonial.net</a>	Rory Liebmann, Asst. Director P: 978-318-1534 E: <a href="mailto:rliebmann@colonial.net">rliebmann@colonial.net</a>	Regina Erickson, Executive Assistant P: 978-318-1534 E: <a href="mailto:rerickson@colonial.net">rerickson@colonial.net</a>
<b>Town of Clinton</b>  <i>Steering Committee</i>	<b>Patrick McIntyre</b> , Town Treasurer Town of Clinton 242 Church Street Clinton, MA 01510 P: 978-365-4129 F: 978-365-4134 E: <a href="mailto:pmcintyre@clintonma.gov">pmcintyre@clintonma.gov</a>	Phil Bazydlo Board of Selectman	Patrick McIntyre Town Treasurer/Benefits Coordinator
<b>Concord Carlisle RSD</b>  <i>Steering Committee</i>	<b>John Flaherty</b> Deputy Sup't of Financial Services Concord Carlisle RSD 120 Merriam Road Concord, MA 01742 P: 978-318-1510 x120 F: 978-318-1544 E: <a href="mailto:jflaherty@colonial.net">jflaherty@colonial.net</a>	Kelly McCausland Director of Human Resources Concord Public Schools/CCRSD P: 978-318-1542 E: <a href="mailto:kmccausland@colonial.net">kmccausland@colonial.net</a>	Beth Duddy, Administrative Assistant P: 978-318-1542 E: <a href="mailto:bduddy@colonial.net">bduddy@colonial.net</a>
<b>Town of Concord</b>  <i>Steering Committee</i>	<b>Anthony T. Logalbo</b> , Finance Director <b>MNHG Treasurer</b> Concord Town House P.O. Box 535 Concord, MA 01742 P: 978-318-3090 F: 978-318-3093 E: <a href="mailto:alogalbo@concordma.gov">alogalbo@concordma.gov</a>	Amy Foley Human Resources Administrator P: 978-318-3025 F: 978-318-3024 E: <a href="mailto:afoley@concordma.gov">afoley@concordma.gov</a>	Helen Boudreau P: 978-318-3090 F: 978-318-3093 E: <a href="mailto:hboudreau@concordma.gov">hboudreau@concordma.gov</a>  Vicky Cushman, Human Resources Asst. E: <a href="mailto:vcushman@concordma.gov">vcushman@concordma.gov</a>

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CONTACT LIST  
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<b>MUNICIPALITY</b>	<b>BOARD DELEGATE</b>	<b>BOARD ALTERNATE</b>	<b>BILLING CONTACT</b>
<b>Town of Groton</b>  <i>Steering Committee</i>	Kathleen LeBlanc, Dir. Human Resources Groton Town Hall 173 Main Street Groton, MA 01451 P: 978-448-1111 F: 978-448-1115 E:	<b>Valerie D. Jenkins</b> , Town Accountant P: 978-448-1107 E: <a href="mailto:vjenkins@townofgroton.org">vjenkins@townofgroton.org</a>	Valerie Jenkins, Town Accountant
<b>Town of Harvard</b>	Lorraine Leonard, Finance Director Town of Harvard 13 Ayer Road Harvard, MA 01451-1458 P: 978-456-4100 F: 978-456-4113 E: <a href="mailto:lleonard@harvard.ma.us">lleonard@harvard.ma.us</a>	Tim Bragan, Town Administrator <a href="mailto:tbragan@harvard.ma.us">tbragan@harvard.ma.us</a>	Victoria Smith, Treasurer/Collector P: 978-456-4100 x18 E: <a href="mailto:vsmith@harvard.ma.us">vsmith@harvard.ma.us</a>  Stephanie Gintner P: 978-456-4100 x11 F: 978-456-4113 E: <a href="mailto:sgintner@harvard.ma.us">sgintner@harvard.ma.us</a>
<b>Town of Lancaster</b>	Cheryl Gariepy Finance & Budget Director Town of Lancaster 695 Main Street, Suite 1 Lancaster, MA 01523 P: 978-368-0161 E: <a href="mailto:cgariepy@lancasterma.net">cgariepy@lancasterma.net</a>		Charlotte LeBlanc 695 Main Street, Suite 5 Lancaster, MA 01523 P: 978-365-6115 E: <a href="mailto:cleblanc@lancasterma.net">cleblanc@lancasterma.net</a>
<b>Lincoln-Sudbury RSD</b>  <i>Steering Committee</i>	<b>Judy Belliveau</b> <i>Vice Chair thru 5/31/10 / Chair eff 6/1/10</i> Director of Finance & Operations Lincoln Sudbury RSD 390 Lincoln Road Sudbury, MA 01776-1409 P: 978-443-9961 x2383 F: 978-443-8824 E: <a href="mailto:Judith_belliveau@lsrhs.net">Judith_belliveau@lsrhs.net</a>	Kim Goodwin Personnel Coordinator P: 978-443-9961 x2382 F: 978-443-8824 E: <a href="mailto:kim_Goodwin@lsrhs.net">kim_Goodwin@lsrhs.net</a>	Kim Goodwin Personnel Coordinator
<b>Narragansett RSD</b>	Kathleen Wylie, Treasurer Narragansett RSD 462 Baldwinville Road Baldwinville, MA 01436 P: F: E: <a href="mailto:kwylie@nrds.org">kwylie@nrds.org</a>	Beth Poulin, R.N. E: <a href="mailto:bpoulin@nrds.org">bpoulin@nrds.org</a>	Kathy Wylie, Treasurer/Payroll Clerk/Benefits Administrator E: <a href="mailto:kwylie@nrds.org">kwylie@nrds.org</a> <b>Town of Phillipston:</b> Vicky Chartier, Treasurer 50 The common Phillipston, MA 01331 P: 978-249-1737 E: <a href="mailto:treasurer@phillipston-ma.gov">treasurer@phillipston-ma.gov</a>  Sue Varney, Administrative Asst. P: 978-249-6828 E: <a href="mailto:selectman@phillipston-ma.gov">selectman@phillipston-ma.gov</a>
<b>North Middlesex RSD</b>  <i>Steering Committee</i>	<b>Gerald Martin</b> , Business Manager <i>CHAIR thru 5/31/10</i> North Middlesex RSD 23 Main Street Townsend, MA 01469 P: 978-597-6302 F: 978-597-6534 E: <a href="mailto:gmartin@nmiddlesex.mec.edu">gmartin@nmiddlesex.mec.edu</a>	Laurie Cover, Payroll Administrator North Middlesex RSD P: 978-597-8754 F: 978-597-6534 E: <a href="mailto:lcover@nmiddlesex.mec.edu">lcover@nmiddlesex.mec.edu</a>	Laurie Cover, Payroll Administrator
<b>Town of Pepperell</b>	Michael Hartnett, Treasurer Pepperell Town Hall 1 Main Street Pepperell, MA 01463 P: 978-433-0337 F: 978-433-0338 E: <a href="mailto:mhartnett@town.pepperell.ma.us">mhartnett@town.pepperell.ma.us</a>		Jane Carrubba P: 978-433-0337 F: 978-433-0338 E: <a href="mailto:jccarrubba@town.pepperell.ma.us">jccarrubba@town.pepperell.ma.us</a>

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MUNICIPALITY	BOARD DELEGATE	BOARD ALTERNATE	BILLING CONTACT
<b>Town of Stow</b>	Pam Landry, Treasurer Town of Stow 380 Great Road Stow, MA 01775 P: 978-897-2834 F: 978-897-4534 E: <a href="mailto:treasurer@stow-ma.gov">treasurer@stow-ma.gov</a>	William Wrigley Town Administrator	Donna Kunst Assistant Treasurer/Collector E: <a href="mailto:treasurer2@stow-ma.gov">treasurer2@stow-ma.gov</a>
<b>Town of Tyngsborough</b>	Kerry Colburn-Dion, Treasurer Tyngsborough Town Hall 25 Bryants Lane Tyngsborough, MA 01879 P: 978-649-2300 x125 F: 978-649-2301 E: <a href="mailto:pguilmette@tyngsboroughma.gov">pguilmette@tyngsboroughma.gov</a>	Rosemary Cashman Town Administrator	Gloria Clancy
<b>OTHER CONTACTS:</b>	<b>Bill Hickey</b> , Account Executive Harvard Pilgrim Health Care 93 Worcester Street Wellesley, MA 02481-9181 P: 617-509-3437 F: 617-509-2515 E: <a href="mailto:William_hickey@harvardpilgrim.org">William_hickey@harvardpilgrim.org</a>	<b>Emily Savaria</b> Account Manager Tufts Health Plan 705 Mt. Auburn Street Watertown, MA 02472-1508 P: 617-923-5406 x2136 F: 617-923-5880 E: <a href="mailto:Emily_Savaria@tufts-health.com">Emily_Savaria@tufts-health.com</a>	<b>Fred Winer</b> , Retiree Sales Specialist Tufts Health Plan 705 Mt. Auburn Street Watertown, MA 02472-1508 P: 617-923-5406 x8030 F: 617-972-9475 E: <a href="mailto:fred_winer@tufts-health.com">fred_winer@tufts-health.com</a>
	<b>Robert Anderson</b> Managed Care Consultant Fallon Community Health Plan 10 Chestnut Street Worcester, MA 01608 P: 800-333-2535 x69444 F: 508-831-0912 E: <a href="mailto:Robert.Anderson@fchp.org">Robert.Anderson@fchp.org</a>	<b>Group Benefits Strategies</b> 15 Midstate Drive, Suite 110 Auburn, MA 01501 P: 800-229-8008 or 508-832-0490 F: 508-832-0491  <b>Carol Cormier, Vice President</b> E: <a href="mailto:ccormier@gbs-consult.com">ccormier@gbs-consult.com</a>  <b>Karen Carpenter, Account Representative</b> E: <a href="mailto:kcarpenter@gbs-consult.com">kcarpenter@gbs-consult.com</a>	

## MINUTEMAN NASHOBA HEALTH GROUP

### WHO(M) TO CALL ☺

This information is provided to assist you to get the quickest and most accurate responses to your questions.

#### EMPLOYER QUESTIONS -

ABOUT . . .	Contact Company	Person(s)
<ul style="list-style-type: none"> <li>• Enrollment transactions</li> <li>• Monthly MNHG bills</li> </ul>	<b>GBS</b> Phone: 800-229-8008  508-832-0490  Fax: 508-832-0491	Ruth Lynch, Mgr. Enrollment & Billing e-mail: <a href="mailto:rlynch@gsb-consult.com">rlynch@gsb-consult.com</a> Tina Landry, Asst. Enrollment & Billing Mgr. e-mail: <a href="mailto:tlandry@gsb-consult.com">tlandry@gsb-consult.com</a>
<ul style="list-style-type: none"> <li>• COBRA continuation coverage</li> </ul>		Gretchen Grogan, COBRA Administrator e-mail: <a href="mailto:ggrogan@gsb-consult.com">ggrogan@gsb-consult.com</a>
<ul style="list-style-type: none"> <li>• Ch. 32B and other laws, regs.</li> <li>• Information about Medicare and Medicare 2ndry payer laws/regs.</li> <li>• MNHG programs, policies, procedures, meetings, etc.</li> <li>• Claims &amp; other problems that have not been satisfactorily resolved by health plans</li> <li>• Questions about MNHG from your independent financial auditor</li> </ul>		Karen Carpenter, Account Representative e-mail: <a href="mailto:kcarpenter@gsb-consult.com">kcarpenter@gsb-consult.com</a>  Carol Cormier, Consultant e-mail: <a href="mailto:ccormier@gsb-consult.com">ccormier@gsb-consult.com</a>
<ul style="list-style-type: none"> <li>• Payments &amp; banking information</li> </ul>	<b>MNHG Treasurer</b>	Anthony Logalbo, Treasurer <i>Call K. Carpenter, GBS, and she will convey message</i>
<ul style="list-style-type: none"> <li>• Benefits questions</li> <li>• Claims problems</li> <li>• Order ID cards and Plan Booklets <i>Can be ordered on-line for TUFTS &amp; HPHC</i></li> <li>• Questions about participating providers. <i>Check health plan websites</i></li> </ul>	<b>Health Plans</b>	<b>For Account Executives and Account Representatives, see phone numbers on reverse side</b>  <b>CUSTOMER SERVICE</b> HPHC .....(888) 333-4742; First Seniority ..... (800) 421-3550; Tufts ..... (800) 843-1008; Secure Horizons ... .. (800) 701-9000; FCHP ..... (800) 868-5200

#### EMPLOYEE and RETIREE QUESTIONS -

**Claims, Benefits, etc.** - Employees and retirees who have claim problems or questions about benefits or providers should contact the Customer/Member Services number of the health or dental plan. If after having done this, they feel that they have not gotten satisfactory responses from the health/dental plans, and then they can call GBS (Karen Carpenter).

**Eligibility and Contributions** - Employee and retiree questions about their eligibility and cost of health coverage should be addressed to the Employer Benefit Office. GBS does not have information about particular employer Personnel Policies or contribution information.

**Medicare Eligibility** - Retirees should first call the local Social Security Office.