



TOWN OF WARNER

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Select Board: Harry Seidel, Chairman
Alfred Hanson, Vice Chair
Michael J. Smith
Kathleen Frenette, Town Administrator

Select Board Work Session Minutes October 27, 2025 9:00 AM

I. Open the Work Session / Roll Call / Pledge of Allegiance

Chair Harry Seidel called the work session to order at 9:06 AM

Select Board present: Chairman Harry Seidel, Vice Chair Alfred Hanson and Mike J. Smith via Zoom.

The Pledge of Allegiance was recited.

Public present: Judy Newman-Rogers, Deb Moody, Theresa Monahan, Bill Chandler, Ray Martin, Clyde Carson, Bill Mock, Joe Malcahey and Paul Raymond.

II. Select Board Business:

a. Insurance Discussion

Harry Seidel explained that the health insurance policy is going up in price by 14% and dental insurance is forecasted to increase by 4%. Harry Seidel explained that Health Trust is a not-for-profit organization and they specialize in municipalities and school districts. He stated that CGI was contacted for a quote. Clyde Carson explained that CGI has requested the names of covered employees as well as the proposed rates for all health plans with Health Trust. Clyde Carson stated that timing is a concern. Ray Martin stated that the insurance committee did meet with CGI earlier in the year. Mike Smith stated that when Harry Seidel started to investigate insurance options, he decided to stop. Mike Smith said he called Mike Cutting, Budget Committee Chair, to let him know that he would not be researching insurance any further.

Harry Seidel agreed that it is unusual to request the names of employees and the current rates. Alfred Hanson spoke of his concern that a low ball proposal comes in for this year and then skyrockets next year. He stated that if the Town moves to a low ball proposal this year they will be locked out of Health Trust for two years. Ray Martin stated that it has happened in the past.

The Select Board agreed to request that the CGI provide a bid without knowing the Health Trust proposal.

Harry Seidel made a motion seconded by Alfred Hanson to instruct Clyde Carson to pursue a quote from CGI without providing the proposed rate or last year's rate. Roll Call Vote Hanson YES Seidel YES Smith YES.

Ray Martin provided information relating to health insurance provided in surrounding communities for 2025. He noted that the larger the deductible the lower the premium was. He explained that Henniker offers three plans. He tried to compare apples to apples or as close as possible. He stated that some communities require employee contribution toward their plan. He recapped the various plans in surrounding communities.

Examples: Town of Boscawen: single person \$12,826 employee pays 10% \$1,282

Town of Bradford: has a higher deductible and 6% employee contribution

Ray Martin spoke about Warner's HRA (health reimbursement account). He stated that Warner pays 50% of every deduction up to \$1,500 single person and up to \$3,000 for two-person. He stated that the deductible for

1 Warner on a single person plan is \$5,000 and two-person it is \$10,000. There was additional conversation
2 regarding the current plan in Warner and how the deductible and reimbursements are applied.

3
4 There was a conversation regarding requiring employees to contribute. Harry Seidel inquired about the
5 preference of the employees. Ray Martin explained that an employee contribution is a percent of the
6 premium every pay period. Ray Martin explained that using the 2026 numbers and if the census stayed the
7 same Single \$3,000 two person \$6,000 and a family \$7,000 times the annual premium of \$357,575 asking
8 the employees to pay 5% would net the Town \$17,878 or a savings of just under three cents (2.73) per
9 \$1,000 on the tax rate. 7% would net the Town \$25,000 or a savings of just under four cents (3.83) per
10 \$1,000 on the tax rate. 10% would realize five and half cents per \$1,000 on the tax rate. Ray Martin
11 explained that each of those options would reduce the employees take home pay.

12
13 Harry Seidel stated that from his perspective that is not a great value. There was a discussion regarding the
14 expendable trust fund and the Flex Spend account. Ray Martin stressed that the Town's support of the FSA
15 or HRA does not impact the annual premium price. Harry Seidel stressed that he does not want to balance
16 the budget on the backs of the employees. He wants a plan that is good for the Town as a whole and for the
17 employees. He stressed that he does not want to lose employees. Alfred Hanson stated that the Select Board
18 needs to govern for 2,800 residents - not just the town employees. Harry Seidel stated that he wants to
19 govern for everyone. Judy Newman-Rogers explained that with the 2024 plan there was a \$3,000, \$6,000
20 and a \$9,000 deductible; when the plan changed for 2025 the deductible increased (\$5000, \$10,000 &
21 \$15,000) and the premium increase on the new plan was less than it was on the previous plan. She said the
22 Town continued paying 100% of the premium but reduced the portion of the deductible it would pay. Bill
23 Chandler explained that the employees were told last year that the plan was not changing and two weeks
24 later they found out that was not the case. Ray Martin clarified that it was the deductible that changed and
25 that drives the premium cost. Alfred Hanson questioned if the employees are still sour about the insurance.
26 Ray Martin believes that last year the Town did not have an offset for the employees. He stated the Town
27 continued to pay 100% of the premiums in 2025 with the increase for employees in the deductible. Ray
28 Martin explained that this year there is a possibility of asking the employee to contribute toward the
29 premium, but he cautioned that will impact the employee's annual pay. He stated that employees would need
30 a 5% raise just to make them whole.

31
32 There was a discussion regarding the employees' use of the Town's contribution towards the deductible.
33 Clyde Carson estimated that approximately \$10,200 has been reimbursed this year. He estimated the balance
34 of the expendable health fund to be \$30,000. Ray Martin explained that historically the employees have not
35 needed to use the Town's contribution towards the deductible. Bill Chandler questioned the necessity of
36 adding funds this coming year.

37
38 Alfred Hanson asked for clarification on the impact of the health insurance on the tax rate. Ray Martin
39 recapped the figures relating to the impact. He stated that on a home assessed at \$500,000, the impact would
40 be approximately \$15-\$25. Bill Chandler questioned the impact on the employee's paycheck. Ray Martin
41 stated that an employee who earns \$50,000/yr with a family plan would lose \$2,500 of annual pay. Mike
42 Smith stated that health insurance increased approximately \$40,000, there are approximately 2000 taxpayers
43 so it roughly costs the residents \$20.00. Mike Smith stated that there are other areas in the budget to find the
44 \$40,000. He stated that losing employees over \$20 does not add up. Mike Smith explained this will be a
45 smack in the face to the employees. Bill Chandler stated that if the town went forward with the 10%
46 employee contribution the tax payers would save \$20 per tax bill and the employee is losing \$40 per
47 paycheck. Alfred Hanson stated that looking at the overall cost burden is more to the employee than to the
48 taxpayer. Mike Smith stated that everything is going up this year across the board but this particular item to
49 keep town employees healthy and safe is not a huge amount of money. He stressed they need to watch the

1 remaining budget going forward. Judy Newman-Rogers asked what the impact to the taxpayer would be if
2 the employees do not contribute. Ray Martin explained that impact is \$20.00. Mike Smith explained that the
3 town needs to weigh out the impact of \$20 per property and causing unrest to the town employees. Mike
4 Smith stated that not every employee uses the deductible reimbursement, he would consider modifying the
5 amount towards the HRA to save the taxpayer money.

6
7 Harry Seidel recapped the take away results of this meeting.

8 1) Eliminate contribution to the Employee Health Expendable Trust Fund this year

9 2) The plan in rough numbers for 2026 is the best deal for the employees.

10 Deb Moody and Theresa Monahan and Bill Chandler concurred. Alfred Hanson reiterated that the Select
11 Board governs for everyone not just on particular group. He stated that he has to look at the Town as a

12 whole, he would like time to consider all the information. Mike Smith stated that to make it fair to the Town
13 and to the employees he would like to move forward with this and ask the Select Board to consider

14 eliminating the 50% co-pay contribution to make it fair to the Town. Alfred Hanson would like to take more
15 time to think about all aspects. Alfred Hanson stated that the majority of the employees live in town and also
16 pay taxes. Mike Smith could support reducing the amount that the town contributes towards the co-pays.

17 3) The Select Board to consider modifying the town's contribution amount towards co-pays.

18
19 Clyde Carson announced that he has a meeting this afternoon with the Department of Revenue to review the
20 financials in preparation of setting the tax rate.

21 22 **III. Select Board Other Business**

23 Harry Seidel stated that the Select Board has received a State of New Hampshire Judicial Branch Summons
24 for a hearing under RSA 677:4 filed by CATCH against the Town and ZBA and a hearing has been scheduled
25 for November 7th at 9:30 am. Mike Smith stated that the ZBA Chair and the Land Use Coordinator should
26 decide which Town counsel they recommend to have represent and then the Board ask Town counsel to
27 represent the Town.

28 29 **IV. Non-Public Session if needed (RSA 91-A:3 II (a,b,c,d,e,f,g,h,i,j,k,l,m))**

30 None

31 32 **V. Adjournment**

33 **Mike Smith made a motion seconded by Alfred Hanson to adjourn. Roll Call Vote Hanson YES Seidel**
34 **YES Smith YES**

35
36 The meeting adjourned at 10:46 AM

37 Respectfully submitted on 10/28/25 by Tracy Doherty

38 Edit, Judith Newman-Rogers, Select Board Admin Asst.