

**MINUTES OF THE TOWN OF CHESHIRE INSURANCE ADVISORY STUDY GROUP
MEETING HELD AT 12:00 P.M. ON THURSDAY, APRIL 2, 2026, ROOM 207, 84 SOUTH
MAIN ST., CHESHIRE, CT 06410**

Present:

Charlie Martin
Katie Archer

Staff/Guests: Sean Kimball, Town Manager; Jim Jaskot, Finance Director; Ronald Ing, Director of Human Resources; Donna Ouellet, Deputy Treasurer; Ivana Lewis, Payroll Benefits Administrator; Emily Taylor, Cheshire Public Schools Chief Operating Officer; Angela Graichen, Cheshire Public Schools; Anna Croce, Cigna Senior Account Executive; Greg Fanska, Cigna Senior Informatics Consultant; Michael Guminiak, Cigna Senior Pharmacy Account Executive; Jacqui Hogan, RN, Cigna Nurse Executive; Amanda Maloney, Cigna Client Experience Consultant; Brian Cuddeback, Cigna Sales Manager; Tom Kowalchik, USI; Lynn Iannuzzi-DiBene, USI

Absent: N/A

Charlie Martin called the meeting to order at 12:04 p.m.

1. Roll call.

Noelle Shepard called the roll, and a quorum was present.

2. Pledge of Allegiance.

3. Town and Board of Education annual utilization presentation – Cigna.

Anna Croce, Cigna, explained that Cheshire received Cigna Healthy Workforce Designation Gold Designation, which signifies that the Town focuses on wellness of the population. Greg Fanska from the two most recent plan years was reviewed. Cheshire has 1,760 members on the plan - 46% male, 54% female. The overall total cost with the Town and BOE is \$11,553 per member per year, which is close to the average (norm) of \$11,559 per member per year.

Michael Guminiak explained that Cheshire's pharmacy cost increase is 4.5%, which is still below the norm. He reviewed top 10 specialty drugs by spend. Discussion was had on GLPIs and how the Town went to pre-auth. Cheshire saved \$704,323 in pharmacy drug utilization management program.

Jacqui Hogan, RN, reviewed catastrophic claimants' data. There were 68 catastrophic claimants, average age of 49.

Anna reviewed the difference between the Medical Management HMCM Basic Low, Basic Standard, Preferred, and Complete plans. Cheshire is currently Basic Low, and it would not be an extra cost to move to Basic Standard. Discussion was had on whether to implement the standard plan or preferred plan as well as potential savings.

Discussion was had on women's health support and behavioral health data. Cigna representatives agreed to compile and send demographic data on BOE/Town and demonstrate how this has an impact on costs.

4. Discussion on the Town's medical insurance.

5. Discussion on the Study Group's recommendation(s) to the Town Council.

Sean Kimball explained that the budget workshop focusing on insurance will be April 14th.

Katie Archer agreed to organize the Study Group's recommendations, and the members will also plan to attend the Town Council Budget Workshop on April 14th.

6. Adjournment.

Charlie Martin motioned to adjourn the meeting, and Katie Archer seconded the motion. All in favor, the motion passed, 2-0. The meeting adjourned at 2:56 p.m.

Attest:

Noelle Shepard, Management Specialist