

**TOWN OF BEEKMAN TOWN BOARD
Minutes for Wednesday June 20, 2023**

The Town of Beekman Board met for their regularly scheduled meeting on Wednesday June 20th, 2023. The meeting was called to order by Supervisor Covucci at 7:02PM. The following members were present: Supervisor Mary Covucci, Councilman Stiegler, Councilman Battaglini, Councilman Lemak and Councilwoman Sharon Wohrman.

Also present were the Town Clerk – Laureen Abbatantuono

Supervisor Covucci led the Pledge of Allegiance. Supervisor Covucci pointed out the emergency exits and called for a moment of silence for all those who have served our Country.

Supervisor Covucci introduced Tom Smith from EFPR to give his presentation on the 2023 Town of Beekman Audit. (see the attached) Supervisor Covucci thanked Tom and EFPR for their efforts and for being efficient and she also wanted to thank the Finance Dept, they have been a tremendous help with keeping everything in order.

SUPERVISOR COVUCCI MADE A MOTION AT 7:06PM TO SUSPEND THE RULES TO TAKE TWO ITEMS OUT OF TURN, RESOLUTION SEVEN AND RESOLUTION EIGHT AS WE ARE NOT READY TO CONSIDER THEM AT THIS TIME, ROLL CALL VOTE WAS CALLED, ALL IN FAVOR, AYE SECONDED BY COUNCILMAN STIEGLER. SUPERVISOR COVUCCI MADE A MOTION AT 7:07PM TO TAKE RESOLUTIONS SEVEN AND EIGHT OFF OF THE AGENDA FOR THE TOWN BOARD MEETING DATE THAT THE TOWN ATTORNEY CAN BE PRESENT, WE'RE LOOKING AT JULY 25TH, ROLL CALL VOTE WAS CALLED, ALL IN FAVOR, AYE SECONDED BY COUNCILMAN STIEGLER.

SUPERVISOR COVUCCI went over the agenda items.

Public Comments on Agenda Items: Leonard Jerram 112 Beyer Drive, asked about Resolution #3 you would have to allow for late resolutions, at times it may be a little difficult for everyone to get the items in on time and he hopes that in the future they will change the rules. Also asked about Resolution #4, Life Insurance policies, #6 asked who Patrick is that will be joining the CAC.

Public Comments: NONE

Town Board members read the Resolutions skipping Resolution #'s 7 and 8 as they have been pulled until the July 25th meeting.

Other Town Board business: Supervisor Covucci, Baseball had closing day this weekend, it was a fun experience for the kids. The Sheriff funded an ice cream truck for the kids, which they enjoyed. They also had trophies and a dunk tank which was a nice event to bring back to the town. The last concert was a fun evening, we had a great turn-out. The next concert is July 28th, the next board meeting she will provide details. The next Town Board meeting is July 11th @ 7:00PM. **Councilman Battaglini**, the Beekman Fire Dept filled the dunk tank for the event and his 6 year old granddaughter won tickets for dunking her coach. **Supervisor Covucci**, I hope everyone had a wonderful Father's Day.

Supervisor Covucci made a motion at 7:19PM to adjourn the meeting, All in Favor, AYE seconded by Councilman Stiegler.

Respectfully Submitted by Town Clerk

Laureen Abbatantuono

22nd June, 2023

Laureen Abbatantuono



**BEEKMAN TOWN BOARD
TOWN BOARD MEETING AGENDA
JUNE 20, 2023**

7:00 PM

- Meeting called to order
- Pledge of Allegiance
- Administrative Announcement--Fire Exits

PRESENTATION:

- EFPR - 2022 Audit Presentation – Tom Smith

TOWN BOARD MEETING

- Supervisor Comments
- Public comment on Agenda Items and Resolutions

RESOLUTIONS

1. Approval of June 7, 2023 Minutes
 2. Establish Procedures for Town Board Meeting Agendas
 3. Approve Vision Insurance Renewal
 4. Approve Life Insurance Renewal
 5. Approve Health Insurance Renewal
 6. Board Appointment to CAC
 7. Approve Expenditure of Highway Monies **(PULLED)**
 8. Replacement of Transmission for Highway Pickup P6 **(PULLED)**
 9. Approval of Payment of Claims
-
- Other Town Board Business
 - General Board Comments
 - **Next Regular Town Board Meeting: Tuesday, July 11, 2023 at 7:00 PM**

***AGENDA SUBJECT TO CHANGE**

RESOLUTION NO.06:20:23-1
RE: APPROVAL OF PAST TOWN BOARD MINUTES

WHEREAS, Town Clerk Laureen Abbatantuono has provided copies of the minutes of the June 7, 2023 Town Board Meeting to all members of the Beekman Town Board; and

WHEREAS, Town Board members have had the opportunity to review said minutes;

NOW, THEREFORE, BE IT RESOLVED, that the Town Board hereby accepts the minutes of the June 7, 2023 Town Board Meeting.

Introduced: COUNCILMAN STIEGLER

Seconded: COUNCILMAN BATTAGLINI

ROLL CALL VOTE:

Councilman Stiegler	AYE
Councilman Battaglini	AYE
Councilman Lemak	AYE
Councilwoman Woehrman	AYE
Supervisor Covucci	AYE

Dated: June 20, 2023

RESOLUTION NO. 06:20:23-2
RE: RESOLUTION ESTABLISHING PROCEDURES FOR TOWN BOARD MEETING
AGENDAS FOR THE YEAR 2023

WHEREAS, the Office of the Supervisor strives to make the regular Town Board Meeting Agendas available to the public at the earliest possible time.

NOW, THEREFORE, BE IT RESOLVED, that the Town of Beekman Town Board does hereby establish the following timeline:

Department Heads and Town Board members shall deliver agenda requests and submissions in their entirety, including request descriptions, justifications, and any backup data to the Supervisor's office no later than eight (8) days prior to the regular Town Board Meeting in order to be considered for inclusion on the next meeting's agenda. Those resolutions/agenda items that are incomplete will be returned to the person or Department Head submitting them. These requests may be re-submitted to the Supervisor for consideration for the next regular meeting.

Introduced: COUNCILMAN BATTAGLINI

Seconded: COUNCILMAN LEMAK

ROLL CALL VOTE:

Councilman Stiegler	AYE
Councilman Battaglini	AYE
Councilman Lemak	AYE
Councilwoman Woehrman	AYE
Supervisor Covucci	AYE

Dated: June 20, 2023

RESOLUTION NO.06:20:23-3
RE: AUTHORIZE VISION INSURANCE RENEWAL FOR TOWN EMPLOYEES

WHEREAS, the Town vision insurance coverage is due to expire June 30, 2023; and

WHEREAS, the town has obtained a proposal from Marshall and Sterling Insurance for vision insurance coverage through Shelter Point Insurance Company with the rates remaining the same as the year 2022;

NOW, THEREFORE, BE IT RESOLVED, that the Supervisor is hereby authorized to accept the proposal as submitted by Marshall and Sterling Insurance with Shelter Point Insurance Company and that the Supervisor is hereby authorized to execute the appropriate documents to implement the insurance renewal.

Introduced: SUPERVISOR COVUCCI

Seconded: COUNCILMAN LEMAK

ROLL CALL VOTE:

Councilman Stiegler	AYE
Councilman Battaglini	AYE
Councilman Lemak	AYE
Councilwoman Woehrman	AYE
Supervisor Covucci	AYE

Dated: June 20, 2023

RESOLUTION NO. 06:20:23-4

RE: AUTHORIZE GROUP LIFE INSURANCE RENEWAL FOR TOWN EMPLOYEES

WHEREAS, the Town is renewing life insurance covering full time employees and elected officials hired before January 1, 2016; and

WHEREAS, the Town life insurance coverage is due to expire June 30, 2023; and

WHEREAS, the town has obtained a proposal from Marshall and Sterling Insurance for life insurance coverage through Hartford basic Life & AD&D Insurance Company with an increase of \$0.203 per 1000;

NOW, THEREFORE, BE IT RESOLVED, that the Supervisor is hereby authorized to accept the proposal as submitted by Marshall and Sterling Insurance with Hartford basic Life & AD&D Insurance Company and that the Supervisor is hereby authorized to execute the appropriate documents to implement the insurance proposal.

Introduced: COUNCILMAN LEMAK

Seconded: COUNCILWOMAN WOHRMAN

ROLL CALL VOTE:

Councilman Stiegler	AYE
Councilman Battaglini	AYE
Councilman Lemak	AYE
Councilwoman Wohrman	AYE
Supervisor Covucci	AYE

Dated: June 20, 2023

RESOLUTION NO. 06:20:23-5
RE: AUTHORIZE HEALTH INSURANCE RENEWAL

WHEREAS, the Town Health insurance coverage is due to expire June 30, 2023; and

WHEREAS, the Supervisor has obtained proposals of insurance; and

WHEREAS, the Town Board has had time to review the attached proposal;

NOW, THEREFORE, BE IT RESOLVED, that the Supervisor is hereby authorized to renew the health insurance with MVP with an annual increase of **8.85%** as per the attached.

Introduced: COUNCILWOMAN WOHRMAN

Seconded: COUNCILMAN LEMAK

ROLL CALL VOTE:

Councilman Stiegler	AYE
Councilman Battaglini	AYE
Councilman Lemak	AYE
Councilwoman Wohrman	AYE
Supervisor Covucci	AYE

Dated: June 20, 2023

RESOLUTION NO. 06:20:23-6
RE: BOARD APPOINTMENT TO THE CAC

WHEREAS, the Town Board will make appointments to the various boards; and

WHEREAS a vacancy exists on the Conservation Advisory Board, and the chairman has interviewed and recommends the appointment,

NOW, THEREFORE, BE IT RESOLVED, that the Town of Beekman Town Board does hereby make the following appointment,

Patrick Crisci to the CAC with a term to expire December 31, 2023

BE IT FURTHER RESOLVED that all appointments are contingent upon completion and submission of the Disclosure of Interest Statement pursuant to Chapter 19-9 of the Town Code, unless already on file and the information has not changed; and

BE IT FURTHER RESOLVED, that all appointees shall file their Oath of Office with the Town Clerk of the Town of Beekman prior to serving their term.

Introduced: COUNCILMAN STIEGLER

Seconded: COUNCILMAM BATTAGLINI

ROLL CALL VOTE:

Councilman Stiegler	AYE
Councilman Battaglini	AYE
Councilman Lemak	AYE
Councilwoman Woehrman	AYE
Supervisor Covucci	AYE

Dated: June 20, 2023

RESOLUTION NO. 06:20:23-7 (PULLED)
RE: APPROVING MODIFICATIONS TO THE AGREEMENT FOR THE EXPENDITURE
OF HIGHWAY MONIES

BE IT RESOLVED, that the Agreement between the Town Highway Superintendent of the Town of Beekman, Dutchess County, New York and the undersigned members of the Town Board. Pursuant to the provisions of Section 284 of the Highway Law, agree that the moneys levied and collected in the Town for the repair and improvement of highways, and received from the State for State Aid for the repair and improvement of highways, shall be expended as follows:

1. **GENERAL REPAIRS.** sum of **\$511,112.75** shall be set aside to be expended for primary work and general repairs upon **3.85** miles "**7.70 Lane Miles**" out of **135.92** lane miles of town highways, including sluices, culverts and bridges having a span of less than five feet and boardwalks or the renewals thereof.

2. **PERMANENT IMPROVEMENTS:** The following sums shall be set aside to be expended for the "permanent improvement" of Town Highways:

(a) **DELAYED** Due to construction this road will not be paved in 2023. On the road commencing at the intersection of Sterling Drive and leading up onto **Gardner Hollow Rd** finishing at the pavement end a distance of **.68** miles, "**1.36 lane miles**" "**4780 feet**" there shall be expended not over the sum of **\$113,427.50** for **1185 Tons of Blacktop** Width of traveled surface 24 Feet **With a Thickness of 1.5"**

(b) On the road commencing at Lime Ridge Road traveling southeast on **Lime Ridge Road** **4850** feet ending at State Route 216, a distance of **.92** miles, "**1.84 lane miles**" there shall be expended not over the sum of **\$95,298.75** for **1000 Tons of Blacktop** Width of traveled surface 24 feet **with a Thickness of 1.5"**

(c) On the road commencing at the intersection of Gold Road and Depot Hill Road traveling northwest on **Gold Road** for a distance of **.46 miles** "**0.92 lane miles**" for a total of "**2500 feet**" there shall be expended not over the sum of **\$58,000.00** for **620 Tons of Blacktop for a thickness of 1.5"**

(d) ****UPDATED**** On the road commencing at the intersection of State Route 216 and **Depot Hill Road** traveling East on Depot Hill Road for **10450** feet ending at the Communications Tower "End of Paved Section" a distance of **1.97** miles, "**3.94 lane miles**", there shall be expended not over the sum of **\$284,488.00** for **3030 Tons of Blacktop** Width of traveled surface **22 Feet with a Thickness of 1.5"**

(e) On a road commencing at the intersection of Carol Lane and Depot Hill Road traveling north on **Carol Lane** for a distance of **.50 miles** "**1.0 lane miles** for a

total of **"2640 feet"** there shall be expended not over the sum of **\$73,326.00** for **726 Tons of Blacktop for a thickness of 1.5"**.

Introduced:

Seconded:

ROLL CALL VOTE:

Councilman Stiegler

Councilman Battaglini

Councilman Lemak

Councilwoman Wohrman

Supervisor Covucci

Dated: June 20, 2023

RESOLUTION NO. 06:20:23-8 (PULLED)

RE: APPROVE TRANSMISSION REPLACEMENT FOR HIGHWAY PICKUP TRUCK P6

WHEREAS, the Town of Beekman Highway Superintendent has submitted a request for the replacement of the transmission for a 2014 RAM 2500 HD SLT truck (P6); and

WHEREAS, the Town of Beekman Highway Superintendent has solicited quotes in conformity with its purchasing policy from three (3) vendors and has determined that a purchase quote from C.A.R.S. Inc. , is in the best interest of the Town; and

NOW, THEREFORE, BE IT RESOLVED, that the Town Board of the Town of Beekman does hereby accept the Quote of C.A.R.S. Inc. for the replacement of the transmission in the amount of \$5,017.00; and

BE IT FURTHER RESOLVED that the purchase/replacement of the transmission will come out of the Highway Vehicle Repairs budget line.

Introduced:

Seconded:

ROLL CALL VOTE:

Councilman Stiegler

Councilman Battaglini

Councilman Lemak

Councilwoman Woehrman

Supervisor Covucci

Dated: June 20, 2023

**RESOLUTION NO. 06:20:23-9
RE: PAYMENT OF CLAIMS**

WHEREAS, the Bookkeeper has audited and approved claims pursuant to Sect. 119 of Town Law as set forth in the attached abstracts; be it

RESOLVED, that the payment, therefore, is hereby authorized as follows:

Claims to be paid from the A-General Fund	\$ 51,825.90
Claims to be paid from the DA-Highway Fund	\$ 20,371.54
Claims to be paid from the SS-Dover Ridge Sewer	\$ 4,174.12
Claims to be paid from the SW-Dover Ridge Water	\$ 11,010.89
Claims to be paid from the T-Trust-Fund	\$ 4,569.50
Claims to be paid from the H-Capital Fund	<u>\$ 270.00</u>
	<u>\$ 92,221.95</u>

6/8/2023 Payroll #12

General Fund	\$ 35,692.75
Highway Fund	<u>\$ 22,045.13</u>
	<u>\$ 57,737.88</u>

Introduced: COUNCILMAN BATTAGLINI

Seconded: COUNCILMAN STIEGLER

ROLL CALL VOTE:

Councilman Stiegler	AYE
Councilman Battaglini	AYE
Councilman Lemak	AYE
Councilwoman Woehrman	AYE
Supervisor Covucci	AYE

Dated: June 20, 2023

AGREEMENT FOR THE EXPENDITURE OF HIGHWAY MONEYS

AGREEMENT between the Town Superintendent of the Town of Beekman, Dutchess County, New York and the undersigned members of the Town Board. Pursuant to the provisions of Section 284 of the Highway Law, we agree that the moneys levied and collected in the Town for the repair and improvement of highways, and received from the State for State Aid for the repair and improvement of highways, shall be expended as follows:

1. GENERAL REPAIRS. sum of **\$511,112.75** shall be set aside to be expended for primary work and general repairs upon **3.85 miles "7.70 Lane Miles"** out of **135.92** lane miles of town highways, including sluices, culverts and bridges having a span of less than five feet and boardwalks or the renewals thereof.

2. PERMANENT IMPORVEMENTS: The following sums shall be set aside to be expended for the "permanent improvements" of Town Highways:

(a) **DELAYED** Due to construction this road will not be paved in 2023. On the road commencing at the intersection of Sterling Drive and leading up **Gardner Hollow Rd** finishing at the pavement end a distance of **.68 miles, "1.36 lane miles"** "4780 feet" there shall be expended not over the sum of **\$113,427.50** for **1185 Tons of Blacktop** Width of traveled surface 24 feet **With a Thickness of 1.5"**

(b) On the road commencing at Lime Ridge Road traveling southeast on **Lime Ridge Road** **4850** feet ending at State Road 216, a distance of **.92 miles, "1.84 lane miles"** there shall be expended not over the sum of **\$95,298.75** for **1000 Tons of Blacktop** Width of traveled surface 24 feet **with a Thickness of 1.5"**

(c) On the road commencing at the intersection of Gold Road and Depot Hill Road traveling northwest on **Gold Road** for a distance of **.46 miles "0.92 lane miles** for a total of "**2500 feet**" there shall be expended not over the sum of **\$58,000.00** for **620 Tons of Blacktop for a thickness of 1.5"**

(d) ****UPDATED**** On the road commencing at the intersection of State Route 216 and **Depot Hill Road** traveling East on Depot Hill Road **for 10450** feet ending at the Communication Tower "End of Paved Section" a distance of **1.97 miles, "3.94 lane miles"**, there shall be expended not over the sum of **\$284,488.00** for **3030 Tons of Blacktop** Width of traveled surface **22 Feet with a Thickness of 1.5"**

(e) On the road commencing at the intersection of Carol lane and Depot Hill Road traveling north on **Carol Lane** for a distance of **.50 miles** "**1.0 lane miles** for a total of "**2640 feet**" there shall be expended not over the sum of **\$73,326.00** for **726 Tons of Blacktop for a thickness of 1.5"**

Executed in duplicate this ____ day of _____, 2023

Supervisor

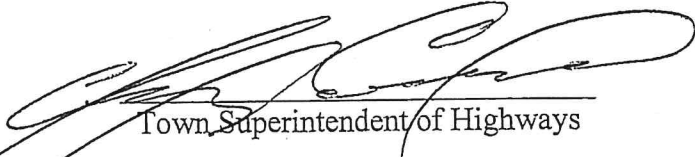
Councilperson

Councilperson

Councilperson

Councilperson

County Superintendent of Highways



Town Superintendent of Highways

NOTE: This Agreement should be signed in duplicate by a majority of the members of the Town Board and by the Town Superintendent of Highways. Both copies must be approved by the County Superintendent of Highways. One copy must be filed in the Town Clerk's office and one in the County Superintendent of Highway's Office. **COPIES DO NOT TO HAVE TO BE FILED IN ALBANY.**

TOWN OF BEEKMAN PURCHASE REQUISITION

Contact: Tony Coviello Date: 5/19/23
 Department: Highway Phone: 845-235-1714

Location: _____

Vendor Name: C.A.R.S. Inc. Date: 4/25/23


Address: 2501 Rt. 55
Hopewell Jct NY 12533

Phone: _____

Quantity	Description	Unit Price	Total
	TRANSMISSION		
	Remove & replace		5017.00

QUOTES RECEIVED FROM: (Attach 3 written quotes for purchases amounting to \$3,000 & less than \$20,000)

	Vendor Name	Amount
1.	CARS	5017.00
2.	Benerco Enterprises	6808.40
3.	Spurdell Supercars	6552.15

REQUEST BY DEPT HEAD 

Approval By Town Board/Finance Department: _____

APPROVED _____ DENIED _____

Date: _____

APPROPRIATION CODE: _____

C.A.R.S. INC.
 2501 RT. 55
 HOPEWELL JCT, NY. 12533
 Phone: 845-223-9831 Fax: 845- -
 MAKING CUSTOMERS FOR LIFE

INVOICE

11372

Org. Est. # 014200
 7104185

INVOICE

Printed Date: 04/25/2023 Work Completed: 04/25/2023

TOWN OF BEEKMAN HIGHWAY DEPT.
 4 MAIN STREET
 Poughquag, NY 12570
 Office 845-724-5300 -- Fax 845-724-3399

2014 RAM - 2500 HD SLT - 6.4L, V8 (392Ci) VIN(J)
 Lic # :
 Odometer In : 75000
 VIN # : 3C6MR5AJ6 EG133058

Part Description / Number	Qty	Sale	Ext	Labor Description	Hours	Ext
NAPA Premium Performance ATF+4 Automatic Transmission Fluid - 1 qt 75206	12.00	13.00	156.00	TRANSMISSION ASSEMBLY - Remove & Replace - Trans Mfr CD 66RFE, V8, 4WD	6.10	811.00
REMANUFACTURED AUTOMATIC A213502	1.00	4,050.00	4,050.00			

[Payments -]

I hereby authorize the above repair work to be done along with the necessary material and hereby grant you and/or your employees permission to operate the car or truck herein described on street, highways or elsewhere for the purpose to testing and/or inspection. An express mechanic's lien is hereby acknowledged on above car or truck to secure the amount of repairs thereto.

Labor:	811.00
Parts:	4,206.00
Sub:	5,017.00
Tax:	0.00
Total:	\$5,017.00
Bal Due:	\$5,017.00

Vehicle Received: 4/25/2023

Customer Number : 1615

Signature _____ Date _____

Visit us on the web: www.carsincbeekman.com

Email Address: CARSINCORPORATED@YAHOO.COM

Beekman

Town Of

03/29/2023

R/O #135827

72365

66RFE

14 Dodge

Ram 2500

red

3C6MR5AJEG133058

AT5815

845-724-5300

6.4



#20491

Beneco Enterprises, Inc.

42 Manchester Road

Poughkeepsie, NY 12603

845-473-1640

Reg# 3140623

Customer Description of Problem:
 slipping, and not shifting at times

External Diagnostic Service	49.00
1 CE2320 Aamco rebuilt transmission	5485.00
8 total labor to remove and replace transmission	1192.00
12 quarts of new fluids	131.40



SPEIDELL SUPERCARS & AUTO REPAIR

2636 ROUTE 55
POUGHQUAG, NY 12570-5118
Tel: 845-724-4866 • Fax: 845-724-4867
speidellsupercars@yahoo.com • www.speidellsupercars.com

Estimate Q001547

Date: 05-03-2023 09:00 AM

Town of Beekman Town Highway (626)

4 Main Street
Poughquag 12570

Home: (845) 724-5300
Work: (845) 724-5406-FAX
TONY EXT 2 (SUPER)

2014 Ram 2500 Tradesman
6.4 GAS
3C6MRSAJ6EG133058

License Plate: X39 00

Miles In: 0
Miles Out: 0

WORK TO BE PERFORMED

Labor

Work Description

Customer requested estimate for transmission replacement. Vehicle was not seen or diagnosed by Speidell supercars. This is just an estimate and more parts and repairs may be needed to complete the estimated work listed but will not be known until time of repair. Such examples are gaskets, exhaust work and fluid repair/replacement etc. associated with repair.

Transmission has a 3 year / 100,000 mile warranty which covers mechanical failure, fluids and labor up to \$140.00 per hour labor.

As of 5/3 the estimated time of delivery is late June, early July.

Labor	Tech	Hrs	Price	Total
Replace transmission		8.00	155.00	1,240.00

Parts	Part No	Qty	Price	Total
Remanufactured transmission 66RFE	AAAJASPER	1.00	5,184.00	5,184.00
Transmission fluid	AAAATF+4	17.00	6.95	118.15

SubTotal: Labor

\$6,542.15

Labor	1,240.00
Parts	5,302.15
Hazmat*	0.00
Supplies*	10.00
Taxes	531.55

Estimate Total

\$7,083.70

* Shop Supply & Hazmat Fees: This charge represents costs and profits (where applicable) to this repair facility for miscellaneous shop supplies, and/or waste removal

AUTHORIZATION

Date/Time:	Original Estimate Total:				
Authorization Method:	<input type="checkbox"/> Email	<input type="checkbox"/> Text	<input type="checkbox"/> Phone	<input type="checkbox"/> In Person	<input type="checkbox"/> Fax
Contact Details:					
X _____	Authorized By (Please Print)				
Customer Signature					

Save replacement parts for inspection or return? (Core may apply)

Yes No

Intended Method of Payment:

Check Credit card Cash Other

All Quotes / Estimates valid for 30 days



ShelterPoint Life Insurance Company
1225 Franklin Avenue, Ste. 475
Garden City, NY 11530
Fax: 516.504.6412 (main) | 516.504.6436 (service) | 516.504.6414 (claims)
Phone: 800.365.4999 (516.829.8100)
www.shelterpoint.com

March 31, 2023

FNA INSURANCE SERVICES INC
1000 WOODBURY ROAD SUITE 403
WOODBURY, NY 11797

RE: Policyholder: TOWN OF BEEKMAN
Group Policy #: GVNY19807
Policy Effective Date: 07/01/2013

Dear Broker:

We have completed our annual renewal evaluation of your client's group vision coverage.

After careful consideration and review, we have established our pricing for the upcoming policy year. The following are the current rates as of the date of this letter and the renewal rates effective on 07/01/2023.

<u>Current Rates</u>	<u>Renewal Rates</u>	<u>Coverage Tier</u>
\$6.15	\$6.15	Single
\$14.72	\$14.72	Employee /Spouse
\$11.85	\$11.85	Employee /Child(ren)
\$19.77	\$19.77	Full Family

Rates are guaranteed for a period of 12 months and are subject to the terms, conditions and provisions of the group insurance policy. Please provide this information to the policyholder.

It is our intent to provide your client with the best possible relationship of benefit costs to the products we provide. Please be assured that our analysis has been completed with this in mind. We appreciate the opportunity to provide your client with benefits and look forward to continuing our relationship. If you have any questions regarding our assessment, please do not hesitate to contact your sales rep, MICHAEL POST at 516-237-9763.

Very truly yours,

ShelterPoint Life Insurance Company
Underwriting Dept.

cc: MICHAEL POST

**Town of Beekman
Board Summary
December 31, 2022**

- Financial Statements and Auditors' Reports were reviewed with the Town's management and Town financial consultant.
- Unmodified (i.e. unqualified or "clean") opinions are expected to be issued on the Town's financial statements.
- No material weaknesses or significant deficiencies were noted in the Town's internal controls over financial reporting or in the Town's compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the financial statements.
- Management provided everything we asked for in a timely manner.
- General Fund Highlights:
 - Fund balance increased by \$533,024 to a total of \$4,288,936. This increase was mainly generated through sales tax and mortgage tax being \$272,175 greater than budgeted amounts.
 - Actual revenue was \$528,047 higher than budgeted. Revenue increased \$224,596 from 2021 primarily due to federal aid.
 - Actual expenditures were \$327,776 less than budgeted. Expenditures increased \$216,943 from 2021 due to legal expenses in general government support.
 - Unassigned fund balance represents 61% of total 2022 general fund expenditures and other financing uses.
 - 2023 Budget is \$2,950,000 - total fund balance at December 31, 2022 is 145% of 2023 budget, Town is financially healthy.
- Highway Fund Highlights:
 - Fund balance increased by \$208,168 to a total of \$671,641.
 - Actual revenue was \$94,540 less than budgeted. Revenue decreased \$139,208 from 2021 due to sale of equipment that occurred in the 2021.
 - Actual expenditures were \$299,924 less than budgeted. Expenditures decreased \$39,299 from 2021 primarily due to a capital lease being fully repaid in 2021.
 - 2023 budget is \$2,050,000 - fund balance at December 31, 2022 is 33% of 2023 budget.
- Capital Projects Fund Highlights:
 - \$1,434,042 expended on four capital projects consisted of \$578,174 on Town hall accessibility, \$735,762 on Gardner Hollow Road Bridge, \$1,640 on Dover Ridge Water District upgrade, \$116,006 on Park Improvements, and \$2,460 on highway machinery.
 - Projects funded through a \$900,000 bond anticipation note which carries an interest rate of 4%.
- Nonmajor Funds:
 - Special Recreation fund balance increased by \$248 to a total of \$137,875.
 - Sewer District fund balance decreased by \$37,681 to a total of \$95,039.
 - Water District fund balance decreased by \$2,976 to a total of \$138,765.

- Other Discussion Items:

- The Town created capital projects for a Town hall generator of \$50,000, highway garage improvements of \$250,000 and is near completion of the town hall accessibility project, recreational center park, and Gardner Hollow Road Bridge.
- Received \$737,824 from American Rescue Plan Act's State and Local Fiscal Recovery Funds in 2022, bringing its total allocation to \$1,475,648. The Town has \$1,127,237 unspent at year-end including accumulated interest earnings.
- Town Justice Court was also audited. Unmodified (i.e. unqualified or "clean") opinion expected to be issued on the Town Justice Court financial statements.

Marshall & Sterling Small Group Financial Ratings and Consolidated Appropriations Act (CAA) Disclosure

A.M. Best's Ratings as of 01/03/2022

Company Name	Ticker	AM Best Rating	Outlook	Change	Last Updated	Filed - Standard Vision Commission
Small Group Vision Carriers						
MW Davis Vision	* Not listed on AM Best					
Ameritas	N/A	A	Stable	None	4/16/2021	10%
Empire BCBS (Anthem, Inc.)	ANTM	A	Stable	None	12/1/2021	10%
Empire HealthChoice Assurance, Inc.	N/A	A	Stable	None	1/7/2021	10%
EyeMed Vision	N/A	A	Stable	None	1/13/2021	10%
EyeMed Insurance Company	EQH	A	Stable	None	1/13/2021	10%
Equitable Financial Life Insurance Company (formally AXA Equitable Life Insurance Company)	N/A	A++	Stable	None	7/13/2021	Decreasing scale starts with 10%
Guardian Life Insurance Company of America	LNC	A+	Stable	None	12/17/2021	10%
Lincoln Financial	MET	A+	Stable	None	12/17/2021	10%
MetLife	*Not rated on AM Best Withdrew from A.M. Best 12/20/2017					
MVP Health Plan, Inc.	PFG	A+	Stable	None	2/19/2021	Decreasing scale starts with 10%
Principal Life Insurance Company	N/A	A-	Stable	None	11/12/2021	12%
ShelterPoint	*Not Listed on AM Best					
Solstice	UNH	A+	Stable	Was A	12/9/2021	10%
UnitedHealthcare Insurance Company	N/A	A-	Stable	None	5/14/2021	10%
MW VSP/Vision Service Plan	N/A	A-	Stable	None	5/14/2021	Decreasing scale starts with 10%
VSP Direct	N/A	A-	Stable	None	5/14/2021	Decreasing scale starts with 10%

In accordance with the Consolidated Appropriations Act (CAA), this overview is a required report of service and compensation provided by Marshall & Sterling Employee Benefits (MSEB). Our services include, but are not limited to, providing brokerage and consulting services, selection of insurance products, insurance vendor selection, recordkeeping services, medical management with vendors, benefits administration, stop-loss insurance, pharmacy benefit management services, wellness design management services, transparency tools, group purchasing organization agreements, participation in and services from preferred vendor panels, disease management, compliance services, employee assistance programs, or third party administration services, among other solutions. We do not provide services to the health plan as fiduciary. MSEB may receive additional commission in the form of future incentive compensation from the insurer, including contingent commissions and other awards and bonuses based upon factors that typically include total sales volume, growth, profitability, and retention of business placed. Any additional incentive compensation is only paid if the performance criteria established in the Agency/Insurer agreement is met. Although the exact amount, if any, is unknown, we estimate this to be <03% of premium under management based on history.

Town of Beekman
Group Health Insurance Renewal 7/1/2023

Current MVP Gold 2 Plan (7/1/2022 - 6/30/2023)	
Monthly Premium	\$40,844.00
Annual Premium	\$490,128.00
Maximum Annual HRA Expense	\$51,200.00
Potential Annual Expense	<u>\$541,328.00</u>

Renewal - MVP Gold 2 Plan (7/1/2023 - 6/30/2024)		% Increase
Monthly Premium	\$44,459.36	8.85%
Annual Premium	\$533,512.32	
Maximum Annual HRA Expense	\$51,200.00	
Potential Annual Expense	<u>\$584,712.32</u>	8.01%

Option - CDPHP Gold Plan (7/1/2023 - 6/30/2024)		% Decrease
Monthly Premium	\$36,213.28	-11.34%
Annual Premium	\$434,559.36	
Maximum Annual HRA Expense	\$48,000.00	
Potential Annual Expense	<u>\$482,559.36</u>	-10.86%



Hartford Life and Accident Insurance Company

May 19, 2023

Town of Beekman
4 Main Street
Poughquag, NY 12570

Re: Renewal Date and Information for Your Hartford Group Insurance Benefits

Dear Linda Bloomer and Theresa Manzo,

Thank you for giving The Hartford the opportunity to provide benefits to your employees. We are looking forward to renewing your group benefits contract, effective on August 1, 2023 and continuing our relationship for many years to come.

To determine your renewal rates, we analyze a variety of factors to ensure that you receive excellent benefits and valuable services at a competitive price. To that end, we have conducted a careful review of your demographic information, industry classification, claim experience, and total benefit package from The Hartford.

Factors Affecting Premium.

Global and national economies have a direct impact on our business. Interest rates, unemployment levels, lack of industry growth across a large number of industries – these all factor into the price for our products and services we provide to all small employers.

- **Low interest rates.** Near record low rates negatively affect insurers’ returns on investments, which help fund reserves and pay claims. This puts additional pressure on premium.
- **Employee demographics.** Age, gender and salary mix play a key role in determining renewal premium – particularly if those factors have changed since the last renewal.
- **Industry Experience.** Industry and occupation classifications are also key factors in the risk assumed by The Hartford. When determining premium levels, we look at the claims experience from other employers with fewer than 500 employees that we serve in your industry. Many factors can impact disability and life claims in your industry, such as the previously mentioned macro economic factors, but also the level of experience, attained education, and the particular skills and ability occupations within your industry.

Having completed our review and analysis, we have summarized below the appropriate funding level for the upcoming new policy period.

Coverage and Policy Number	Current Rate	Renewal Rate as of 08/01/2023	Monthly Premium Change	Rate Guaranteed Until
Basic Life - 885846G	\$ 0.508 per 1000	\$ 0.711 per 1000	\$ 53	08/01/2025
Basic ADD - 885846G	\$ 0.035 per 1000	No Change	\$ 0	08/01/2025

* For policies that are list-billed by The Hartford, premium and volumes are based on the most recent list bill. For policies that are self-administered, premiums and volumes are based on the most recent census information that we have on file.

Prepare. Protect. Prevail.SM



Business Insurance
Employee Benefits
Auto
Home

With this rate structure the employer may be electing to partially support employer paid coverages with the rate for the employee paid coverages. This means that premiums paid for one coverage may cover the cost of another coverage under the Plan. When we quote rates with such partial support between the employee paid and employer paid coverages we do so with the understanding that the employer and employee coverages are part of a single ERISA plan sponsored by the employer and that the employer has determined that the rate structure is consistent with information provided to employees and with its ERISA obligations. For those cases that are not governed by ERISA, we are quoting the rates with the understanding that the employer has determined the rate structure is consistent with the information provided to employees. If our understanding is not accurate, please contact us.

The rates above will be effective as of your upcoming renewal date and will be reflected on your billing statement for that month. Please be sure to make any necessary adjustments to payroll deductions for employees who share the cost of their coverage.

Doing business with The Hartford is about much more than price. Our rich 200-year history of helping our customers prepare, protect and prevail, combined with our expertise in delivering Group Benefits, allows us to create solutions that honor our relationships and make good on our promises.

Our partnership – and what we have learned about your culture and business objectives – provides us real insight into how we can work together to reach your goals. We appreciate your business and look forward to being your group benefits carrier of choice for many years to come.

If you have questions or need additional information, please contact your benefits advisor or our Small Business Center.

Sincerely,

The Hartford's Small Business Team
Toll Free (888) 899-9174
Email - gbdcustomerservice@thehartford.com

cc: Fna Insurance Services Inc

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting companies Hartford Life and Accident Insurance Company and Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.thehartford.com. The Hartford is the administrator for certain group benefits business written by Aetna Life Insurance Company and Talcott Resolution Life Insurance Company (formerly known as Hartford Life Insurance Company). All benefits are subject to the terms and conditions of the policy. Policies underwritten by the underwriting companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

This renewal includes one or more products, which are issued on the following forms: Accident Form Series includes GBD-2000, GBD-2300, or state equivalent. Accidental Death and Dismemberment Form Series includes GBD-1000 and GBD-1300, or state equivalent. Critical Illness Form Series includes GBD-2600, GBD-2700, or state equivalent. Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Life Form Series includes GBD-1000, GBD-1100, Z-PORT, or state equivalent. Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent. Group Retiree Health Form Series includes GBD-2400, GBD-2500, or state equivalent. In NY, Statutory Disability Form Series includes GBD-1850, or state equivalent and Statutory Family Leave Form Series includes GBD-1851, or state equivalent. For HI and NJ Temporary Disability Form Series includes GBD-1850, or state equivalent. Blanket Accident Form Series includes BTA-1000, BTA-1300, BSR-1000, BSR-1200, or state equivalent.