

VLCT NEWS



A PUBLICATION OF THE VERMONT LEAGUE OF CITIES & TOWNS

SERVING AND STRENGTHENING VERMONT LOCAL GOVERNMENTS

October 2010

VIVA LA SEMIQUINCENTENNIAL!

Attention, residents of Hartford, Norwich, Plymouth, Reading, Windsor, Sherburne, and 57 other Vermont towns: Did you know that you'll soon be able to celebrate the semiquincentennial (i.e. 250th) anniversary of your town's founding? Thanks to Benning Wentworth – the New Hampshire colonial governor who felt that the land that would become the Green Mountain State should be part of his colony – 1761 was a big year in Vermont as far as township grants were concerned. And 2011 will be the time to commemorate this historic event. The Vermont League of Cities and Towns together with the Vermont Historical Society and the Department of Tourism and Marketing want to encourage you to celebrate your town's quarter-millennial anniversary. How? That's up to you, of course, but here are a few suggestions, with more to follow:



1. Create an historical walking tour of your town.
2. Conduct a survey of the historic properties in your town.
3. Preserve a local landmark.
4. Handcraft an anniversary-themed quilt square for VLCT's Local Government Quilt (if you haven't already done so).
5. Create an exhibit about your town's founding and its subsequent history for display at the library, town hall or school.
6. Coordinate with other towns in your area that are also celebrating their 250th anniversary to develop a bicycle or driving tour.

(continued on next page)

PACIF'S MODEL LAW ENFORCEMENT POLICY MANUAL IN PROGRESS

Municipal police chiefs and other law enforcement professionals from across Vermont will meet the afternoon of Town Fair to proceed with a new project that's forward-thinking and very sensible, if not downright exciting.

In June 2010, VLCT PACIF contracted with the Public Agency Training Council (PATC) to develop a Vermont-specific law enforcement manual to define policies, procedures, and best practices for use by PACIF member police agencies. PATC, with a staff that includes six lawyers who spent years as law enforcement officers, has completed similar manuals for the municipal risk pools of

ten other state leagues around the country.

The manual, which contains 38 model policies, is currently in a draft stage and is slated to be completed by the end of 2010. About 20 Vermont law enforcement professionals and Nancy Sheahan, a Vermont lawyer specializing in municipal law and police civil liability, are presently editing the manual. When it is complete, VLCT PACIF members will be eligible to receive it in electronic and printed form after they take a "train the trainer" course provided by VLCT. Other non-member agencies can contact

(continued on page 5)

MUNICIPALITIES AND SOCIAL MEDIA

The following is the first in a series of articles in upcoming issues of the VLCT News that explore the emerging policy and legal issues surrounding the use of social media applications by municipalities, their employees and elected officials.

What's A Bebo?

Twitter. LinkedIn. Nixle. Digg. Bebo. Reddit. Do any of these names sound familiar to you? If they don't, you're not alone (though you may soon be). No, they aren't characters from "The Hobbit." They're all social media applications, and if you're not currently using one, you're quickly becoming the minority. In fact, since the launch in 1997 of SixDegrees.com, widely considered the first social networking site, social media applications have become so ubiquitous that if Facebook were a country, its

(continued on page 14)

INSIDE THIS ISSUE

The Power of Pooling	2
Legal and Regulatory Notes	4
Selectboard FAQ	6
Trivia	7
To Your Health	8
Risk Management Services	10
SALGBA Conference	16
Classifieds	17
Calendar	20



VLCT NEWS

A PUBLICATION OF THE VERMONT LEAGUE OF CITIES & TOWNS

89 Main Street, Suite 4
Montpelier, VT 05602-2948
Tel.: (802) 229-9111 • Fax: (802) 229-2211
Email: info@vlct.org
Web: www.vlct.org

Follow us on Twitter:
[@VLCTAdvocacy](https://twitter.com/VLCTAdvocacy)

VLCT Board

Sanford Miller, President
City Manager, South Burlington

Hunter Rieseberg, Vice President
Manager, Hartford

Bill Shepeluk, Immediate Past President
Municipal Manager, Waterbury

Jared Cadwell
Selectperson, Fayston

William Fraser
City Manager, Montpelier

Sandra Harris
Town Clerk, Vernon

Alison Kaiser
Town Clerk, Stowe

Honorable Bob Kiss
Mayor, Burlington

Tammy Legacy
Town Clerk, Roxbury

Honorable Chris Louras
Mayor, Rutland City

Eric Osgood
Selectperson, Johnson

Bob Rusten
Manager, Wilmington

Roland (Ted) Simmons
Selectboard Chair, Orwell

Steven E. Jeffrey
Executive Director

Allyson Barrieau
Co-editor/Layout

David Gunn
Co-editor/Copy Editor

The *VLCT News* is published eleven times per year (the August and September issues are combined) by the Vermont League of Cities and Towns, a non-profit, nonpartisan organization founded in 1967 to serve the needs and interests of Vermont municipalities. The *VLCT News* is distributed to all VLCT member towns. Additional subscriptions are available for \$25 to VLCT members (\$60, non-members), plus sales tax if applicable. Please contact VLCT for subscription and advertising information.

THE POWER OF POOLING: CERTAIN, SECURE, AND STABLE

The three self-insurance pools that VLCT administers were all formed in response to specific needs of municipal governments. The longevity of these trusts is a testament to the power of pooling – independent entities cooperating for mutual benefit. The League is your locally owned, municipality-focused alternative to the commercial insurance marketplace. In fact, **members own these trusts collectively** and can participate in how they are run. Our job is to manage the pools responsibly for the benefit of our members, not to make profits for distant investors. To support that goal, we offer programs and services to help members reduce the frequency and severity of their claims as a step toward lowering their contributions to the trusts.

Compared to commercial insurance alternatives, pooling is certain, secure, and stable. **Coverage is certain** because the pool doesn't abandon members the way for-profit insurers can drop customers. **Finances are secure** because they are managed with sensible long-term goals that assure claims will be paid when they are due. And **costs are stable** over time, without the sharp year-to-year rises and falls of the commercial marketplace. We won't set rates artificially low in order to win an account one year, only to raise rates to compensate the next year.

As members' coverage needs develop, we seek cost-effective ways to expand coverage so the pools can continue to be relevant and valuable. We are currently in the process of reviewing our coverage in anticipation of 2011 member renewals. Data from the recent PACIF Underwriting survey have already given us ideas how we can better serve our members. Upon learning of the added value of pool-based coverage, municipal organizations that had previously only used commercial insurers are joining PACIF at an impressive rate.

And PACIF and Health Trust members that take advantage of our complimentary safety and wellness services know that our support is an invaluable asset to their organizations.

– Ken Canning, CPCU, Director, Risk Management Services

VLCT's 2010 RISK MANAGEMENT POOL MEMBERSHIP LEVELS

Unemployment Insurance Trust
210 members

Health Trust
243 members

PACIF
325 members, including

- 97.5% of Vermont's 242 towns and villages
- 8 of Vermont's 9 cities
- 81 special purpose municipal districts

SEMIQUINCENTENNIAL!

(continued from previous page)

7. Work with your local schools to develop curricula and activities around the anniversary.
8. Vermont is awash in talented composers, songwriters, dancers, poets, playwrights, painters and artisans of all types, and several almost certainly live and work in your community. Commission from them a commemorative piece for your community band, orchestra or chorus, or a dance, poem, mural, sculpture, play, work of pottery, glassware, chainsaw art, or any of numerous other examples of new artwork.

We will soon post a **Vermont Town Semiquincentennial** page on our website

that will include links to other towns and cities in the "original thirteen plus one" that have recently celebrated their 250th anniversaries. To see what other communities around the country are doing to celebrate their quarter-millennial anniversaries, follow these links:

<http://guilford250.com/>
www.shutesbury.org/250th
www.goffstown250th.net/
www.nh.com/nh/events/exhibits/24177/historical-artwork-celebrating-amherst-39s-250th-anniversary

Please let VLCT know what you are planning as well so we can help you celebrate by getting the word out. Viva la Semiquincentennial!

David Gunn, Co-editor and SSA
(Semiquincentennial Sesquipedalian Aficionado)



HELPING YOU HELP YOUR COMMUNITY

At TD Bank, our Government Banking Team knows how demanding it is to run local, state, and county municipalities. That's why we're focused exclusively on helping communities make the most of taxpayer dollars. With personal, responsive service, our local team will go above and beyond to meet your banking needs.

Call today for an appointment to learn more about our services.



Gene Arnold



Marge Barker



Connie Brennan



Patricia Carlino



John Conte



Nicole Dumais



Wanda Oczechowski



Dianne Skerry



Melissa Williams

- Deposits
- CDs and Savings
- Leasing
- Cash Management
- Lending
- Financial Advice



America's Most Convenient Bank®

1-800-642-3145 | www.tdbank.com



LEGAL AND REGULATORY NOTES



JOHNSON SCORES VICTORY WITH PROPERTY TAX EXEMPTION DECISION

In a recent decision, the Vermont Supreme Court held that property owned by Vermont Studio Center, Inc. (VSC) in Johnson is not exempt from property tax. *Vermont Studio Center, Inc. v. Town of Johnson*, 2010 VT 59.

VSC's property is primarily used for an artists' residency program. Approximately 2000 artists, writers, printmakers, and photographers apply annually for 612 four-week

residencies. Those who wish to participate in the program must submit an application, an application fee, a portfolio of their work or a manuscript, a current resume and three references. A jury reviews these documents and selects participants. Participants are charged \$3,750 for a four-week residency, although most seek financial aid.

VSC claimed a tax exemption under 32 V.S.A. § 3802(4), which exempts from tax-

ation "[r]eal estate ... used for public ... uses." The Johnson listers determined that VSC did not satisfy these requirements and the board of civil authority agreed. VSC then appealed to the superior court which reached a similar conclusion.

The Vermont Supreme Court noted that those persons seeking to benefit from the use

(continued on next page)

Don't dig yourself into trouble...



The Perfect Excavation:

- *Pre-mark the location of intended excavation using white stakes, paint or flags.*
- *In MA, ME, NH and RI, notify Dig Safe® at least 72 business hours in advance.*
- *In Vermont, notify Dig Safe® at least 48 business hours in advance.*
- *Notify non-member facility owners.*
- *Maintain the marks placed by underground facility owners.*
- *Use caution and dig by hand when working within 18" of a marked facility.*
- *If a line is damaged, do not backfill. Notify the affected utility company immediately if the facility, its protective coating, or a tracer wire is damaged.*
- *Call 911 if the damaged facility poses a risk to public safety.*
- *Know your state's excavation requirements. Go to digsafe.com for educational material and current laws.*



1-888-DIG-SAFE

digsafe.com



Call Dig Safe®. It's Smart, It's Free, and It's the Law.



LEGAL AND REG.

(continued from previous page)

of VSC's property must file an application and VSC exercises sole discretion in determining who qualifies. The existence of VSC's screening process and the restrictions it imposes on those who can benefit from the primary use of the property prohibited it from being considered a "public" use. Instead, according to the Court, VSC's beneficiaries are "finite and limited." While an organization need not actually serve every member of the community to be entitled to a tax ex-

emption under § 3802(4), the benefits conferred nonetheless "must be upon the public at large, or an indefinite part of such public, rather than a closed circle, or group determined by choice or selection." In cases where beneficiaries are restricted to persons selected by a particular organization, a tax exemption cannot be granted under 32 V.S.A. § 3802(4) because the service provided is "not essentially public in nature."

A copy of the *Vermont Studio Center* decision can be obtained at <http://info.libraries.vermont.gov/supct/current/op2009-361.html>

*Jim Barlow, Senior Staff Attorney
Municipal Assistance Center*

PACIF'S MODEL LAW

(continued from page 1)

VLCT if they want to purchase the manual. "This will be a valuable resource to police managers across the state," says Rutland City Police Captain Scott Tucker. "Rutland City will definitely use this in the national accreditation program we are entering."

PACIF had to raise its rates for law enforcement liability coverage in recent years due to increased claims and national trends. "It is challenging for us to defend law enforcement claims when there are either no relevant policies or the policies are unclear or out of date," explains Kelly Kindestin, VLCT's Manager of Property and Casualty Claims. "Some Vermont police departments, in an effort to have policies on the books, have adopted them from other sources, but doing so leaves a risk of the policies not holding up in court." PACIF's Claims team should have a much easier time defending members who use consistent policies and procedures which have been carefully tailored to Vermont and federal case law.

"This will be a valuable resource to police managers across the state."
—Scott Tucker, Captain, Rutland City Police Department

PACIF has worked with PATC for a few years on related issues and has come to respect their experience, work style, and dedication. In researching all qualified companies for writing the policies manual, it became clear that PATC's product would best serve PACIF members. PACIF has also signed a three-year follow-up agreement with PATC, which includes two important services: (1) consulting on an as-needed basis not only with PACIF staff but also with members – meaning that through May 2013, member agencies can pose questions directly to the professionals at PATC; and (2) updating the manual annually with all pertinent changes in state and federal case law.

"Our goal is to provide proven, consistent policies written by national experts with practical input from Vermont law enforcement professionals and attorneys," says Ken Canning, Director, Risk Management Services. PACIF is already well on its way to accomplishing this goal.

Joe Damiata, Manager, Safety and Health Promotion, Risk Management Services

MAC WORKSHOP CALENDAR

The Municipal Assistance Center is pleased to announce educational workshops for October and November. Detailed agendas and registration information will be sent out via U.S. mail and posted online at www.vlct.org under events. Call 800-649-7915 or email info@vlct.org with any questions.

October 27, Three Stallion Inn, Randolph
November 4, Carter Ctr., NVDA, Lyndonville
November 9, Mt. Snow, Dover
November 10, Doubletree Hotel, S. Burlington

TOWN HEALTH OFFICERS

(Sponsored by the VLCT Municipal Assistance Center and the Vermont Department of Health)

This workshop will comprehensively review the national Healthy Homes initiative, asthma environmental triggers in homes, and monitoring and complying with Vermont's rental housing code. It will also provide guidance on writing health orders, emergency health orders, and inspection reports.

October 28, Capitol Plaza, Montpelier

PLANNING AND ZONING FORUM

(Sponsored by the VLCT Municipal Assistance Center)

Planning officials from around the state will consider important topics in planning and zoning regulation. Join us for a discussion of On the Record review, writing defensible land use decisions, regulating home occupations, the intersection of municipal regulation and agricultural uses, and new legislation that affects local land use permitting.

November 9, Capitol Plaza, Montpelier

BUDGET AND FINANCIAL MANAGEMENT

November 16, Capitol Plaza, Montpelier

AUDITORS WORKSHOP

November 17, Vermont Interactive Television sites

ETHICS AND MUNICIPAL LAND USE OFFICIALS

(Co-Sponsored by Vermont's Regional Planning Commissions)

November 30, Middlebury Inn, Middlebury

December 2, Hotel Coolidge, White River Junction

EFFECTIVE DELINQUENT TAX COLLECTION



ASK THE LEAGUE

SELECTBOARD FAQ

Is the selectboard required to have a chair?

Yes. Statute provides, "Forthwith after its election and qualification, the selectboard shall organize and elect a chair" 24 V.S.A. §871. In many municipalities, the chair is the most senior board member. While experience can be helpful, an effective board chair must be a good leader and be able to manage meetings effectively and make the best use of the board's limited time and re-

sources. Seniority should not be the only factor in choosing a chair.

How does the selectboard choose a chair?

By majority vote. Under Vermont law, a majority of the members of the selectboard must be present in order to hold a meeting. In order to take a binding vote or action, there must be "the concurrence of a majority of" the total number of selectboard mem-

bers. 1 V.S.A. §172. For example, if there is a five-member board, with four members present and they vote three to one to elect a chair, the chair is elected because three of the five members have concurred. However, if only three of the five members are present and they vote two to one to elect a chair, that vote is not binding because only two members of the five-member board have concurred.

Can the selectboard chair vote?

Absolutely. There is no Vermont statute that prevents the selectboard chair from voting on any matter that comes before the board. While the selectboard chair has the responsibility to effectively facilitate board decisions and actions, being chair does not take away a board member's right to vote on matters before the board. The chair may curb his or her participation in board discussions to allow others the opportunity to express their thoughts, but the chair can still have, and express, an opinion. The successful chair makes sure all members have had an opportunity to speak on an issue and fulfills the board's legal duty to afford the public reasonable opportunity for participation and comment. 1 V.S.A. § 312(h).

What is the role of the selectboard chair?

The selectboard chair often has additional duties beyond the coordination and the running of board meetings, including calling special and emergency meetings, acting as spokesperson for the board and coordinating contact with the news media. The

(continued on next page)

VLCT FINANCIAL CONSULTING AVAILABLE

VLCT's Senior Financial Consultant, Bill Hall, is available to assist towns and cities on a wide range of financial topics, including:

- Basic governmental accounting
- Preparing for an outside audit
- Internal fraud risk assessment/internal control review
- Financial reporting
- Implementing VLCT's Model Financial Policies
- Debt management
- Complying with audit recommendations
- Management of cash and investments
- Capital improvement program planning
- GASB 34 implementation



Bill Hall

FOR MORE INFORMATION ON FINANCIAL CONSULTING AND POSSIBLE DISCOUNTS FOR PACIF MEMBERS, PLEASE CALL ABBY FRIEDMAN AT 1-800-649-7915.



ASK THE LEAGUE

(continued from previous page)

selectboard chair also has a few statutory duties and rights not held by other members of the board. The chair must keep, or cause to be kept, a record of all orders drawn by the board showing the number, date, to whom payable, for what purpose and the amount. 24 V.S.A. § 1622. The board chair also has the authority to sign written decisions and orders approved by the board. 24 V.S.A. § 1141.

What rules of procedure govern selectboard meetings?

Selectboard meetings are not required to be conducted under any specific set of rules or procedures. Nevertheless, we strongly recommend that meetings be conducted by some set of procedural rules. Many selectboards profess to be following *Robert's Rules of Order*, but on closer examination, they rarely are. *Robert's Rules of Order* may work well for town meeting but they are not particularly suited for municipal boards. Most people find *Robert's Rules* confusing. In fact, the current 10th edition of *Robert's Rules of Order* is more than 700 pages long – not an easy place to find a quick answer. VLCT has prepared a simple set of model rules of procedure for selectboards that address important topics such as public comment periods, agendas, and voting requirements. It is available though the VLCT resource library at <http://resources.vlct.org>.

Does a selectboard meeting have to follow an agenda?

There is no direct reference to selectboard meeting agendas in the Open Meeting Law, but a provision in the law requires that the agenda for a special or regular meeting be made available to the news media or concerned persons prior to the meeting upon specific request. 1 V.S.A. § 312(d). The practical implication of this provision is that an agenda should be prepared for every regular and special selectboard meeting.

What should be included in the agenda?

The Vermont Supreme Court has routinely interpreted the Open Meeting Law with an eye toward making information available to the public. It can be inferred from the few cases that have addressed the Open Meeting Law that a vague or inaccu-

rate agenda will not pass muster. An agenda should be crafted to give the public actual notice of the matters to be considered by the board at the meeting. In many towns, the board chair or town clerk is responsible for drafting the selectboard meeting agenda. While an informal approach can work, a dispute can arise regarding the content of the agenda, especially when no one is sure who has the final authority to determine the agenda's content. The best way to avoid this conflict is for the selectboard to specify, as part of its rules of procedure, who will craft the agenda, how the content will be determined, and who will have final say over the content. Often the person responsible for the agenda will present the agenda to the board as a draft at the beginning to the meeting. The members of the board can then suggest additions to the draft that will be approved by the entire board.

How closely should the agenda be followed?

When considering a deviation from the agenda, a selectboard must balance the public's right to notice and the board's ability to effectively deal with an emerging issue in a timely manner. When a selectboard engages

in extensive discussion of issues not included on the agenda or takes binding action on matters not included in the agenda, it does so with the risk that the public trust, if not the law, will be violated. Agenda items such as "other business" or "public comment," while necessary, should be used sparingly and not as cover to avoid public scrutiny on difficult or controversial issues.

*Jim Barlow, Senior Staff Attorney
Municipal Assistance Center*

OCTOBER TRIVIA

Wilmington Town Clerk **Susie Haughwout** was the *only* person who knew that "Gawenio" was the Mohawk Indian name for Grand Isle. But *enough* of these murky language references (for now, that is).

Try this one: **What do the words "deformed annuity" have to do with Vermont?** (A hint? Nah, not this time.)

Email your answer to dgunn@vlct.org. Then watch this space in the duly dependable November issue for the answer.

 **DELTA DENTAL**



Oral health is important to overall health.

Through your membership in the Vermont League of Cities and Towns, Northeast Delta Dental offers dental plans designed for your employees.

For more information, call
Delta Dental Plan of Vermont
135 College Street
Burlington, VT 05401-8384
800-329-2011
www.nedelta.com



Tips for making the most of your health benefits

To Your Health



WHY AND HOW TO USE A HIGH DEDUCTIBLE HEALTH PLAN WITH AN HSA

Author's Note: This article is a simplified description of a particular health plan scenario, which may or may not be the best choice for certain employers or their employees. Please contact your Member Relations representative to address your municipality's specific requirements and goals.

For decades, employers have been trying to figure out how to keep health care costs low. In the 1980s and '90s, the trend was toward managed care through health maintenance organizations (HMOs), but they passed out of favor when limited options and

limited choice of doctors proved too restrictive for many people. Insurers and employers now understand that people want more control over their health care choices and how their money is spent. High deductible health plans (HDHPs) are one way to provide that. When coupled with federally approved health savings accounts (HSAs), HDHPs also help employers meet other goals, including stabilizing their health care costs, promoting health care consumerism, and giving employees an opportunity to accrue wealth in a tax-effective savings vehicle while offer-

ing protection from financial ruin in case of a health catastrophe.

The principle behind having an HDHP with an HSA is that in exchange for lower premiums, subscribers will pay their medical bills up to a maximum amount, after which the insurer pays. VLCT offers two types of HDHP: one has rather low premiums and 100 percent coverage after a deductible of \$1,500 or \$2,250 for an individual or \$3,000-\$4,500 for a couple or family in a calendar year; the other has much lower

(continued on next page)

Examples of items that can be paid with an HSA even if they're not covered by insurance

- Dental, orthodontic, and vision care
- Durable medical equipment such as eyeglasses, hearing aids, wheelchairs, and artificial limbs
- Transportation and lodging expenses related to medical care
- Items needed to relieve a diagnosed medical condition such as orthopedic shoes, guide dogs, and air conditioners (for allergies or breathing disorders)
- Medical expenses for dependents not covered by an HDHP
- COBRA, Medicaid, or other insurance premiums while receiving unemployment benefits
- Medicare premiums

According to the U.S. Treasury, "the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness" for valid withdrawals from an HSA. The full list is defined in IRS code section 213(d).

Visit the **Mobile DriveSim Training System** this month at one of two Chittenden County locations:



**Thursday, October 7th
at VLCT Town Fair in Essex**

and

**the week of October 25-29
in Milton**

This high-tech system is the low-risk way to practice maneuvering in challenging driving situations. The "cab" will be set up for fire truck or snow plow simulation, and a specially trained instructor will be on site.



Contact Joe Damiata at jdamiata@vlct.org or 800-649-7915 to inquire about training opportunities.



To Your Health

(continued from previous page)

premiums but higher out-of-pocket expenses (deductible, co-pays, and coinsurance), especially when using out-of-network providers.

Softening the impact of the high deductible are four significant facts:

1. For VLCT Health Trust subscribers in HDHPs, most preventive care (such as routine checkups, many nationally recommended screenings, and preventive prescriptions) is paid 100 percent by the insurer and is therefore not included in the deductible.
2. The subscriber can set aside money for paying the deductible in an HSA, which provides a tax advantage if the money is used for federally qualified health related expenses.
3. The employer can choose to help the subscriber by contributing money to the HSA.
4. The subscriber retains full control of all money in the HSA from year to year and job to job.

One approach is for the subscriber to budget a similar amount for healthcare as in previous high-premium years and have the amount not needed for premiums paid into the HSA on a pre-tax basis. The employer can also contribute pre-tax dollars to the HSA through direct deposit. When a medical or pharmacy bill needs to be paid, the subscriber can pay it from the HSA and file the receipt to show that the expense met federal guidelines (in case of an IRS audit). When the bills that the subscriber has paid add up to the plan's predefined out-of-pocket maximum amount (deductible and any coinsurance), the insurance company starts paying for everything (prescriptions, office visits, treatments, medical equipment, etc.). **Any money still in the HSA at the end of the year stays there for the subscriber's future use**, and if it is used for federally qualified medical expenses, this money is never taxed. (An HSA is the only savings vehicle for which money can avoid being taxed both going in and coming out. Non-medical withdrawals are, however, subject to federal income tax and likely penalties.) By comparison, if the subscriber had stayed with a high-premium plan, the money spent on premiums would never be recovered, and

any medical services used would still have incurred out-of-pocket expenses.

To make the best use of a high deductible health plan, subscribers should utilize medical services and products judiciously yet without depriving themselves of necessary care. A savvy medical consumer will pay attention to costs before and after receiving care. For example, VLCT's Dave Sichel (who is not just a Health Trust administrator – he's also a subscriber) was on vacation in Michigan when a health issue arose. Not sure how serious it might be, he phoned CIGNA's toll-free 24-hour Nurse Hotline, explained his symptoms, and was advised to go to an urgent care clinic nearby. If he had not done this, he would likely have been hospitalized for several days. This simple pre-screening step saved time, money, and hassle compared

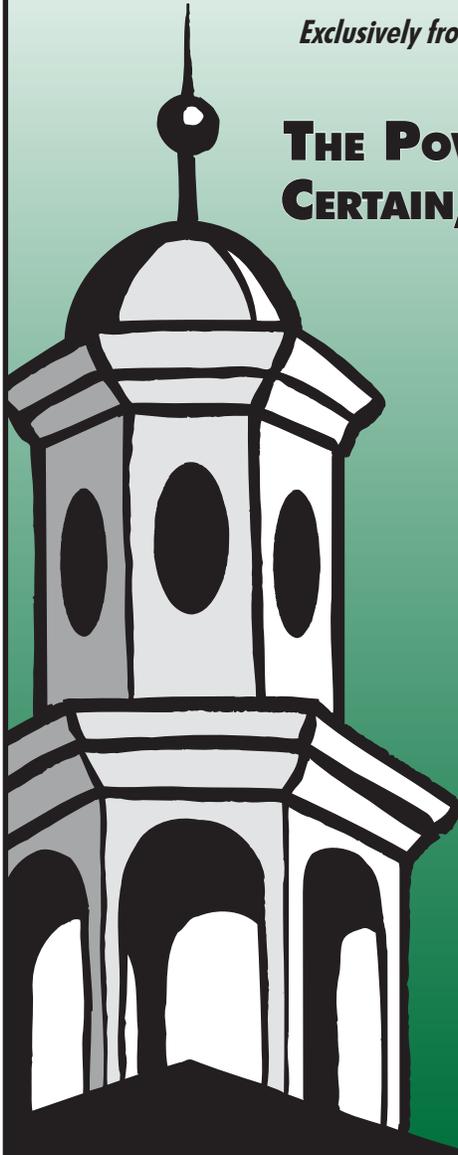
to going to an emergency room or ignoring the problem. Subscribers should also know that they can do some comparison shopping before they receive services. Particularly helpful are two of CIGNA's online tools: the Provider Directory and the Prescription Drug Price Tool. The Provider Directory not only identifies providers that meet specific criteria, but in some cases can compare the cost and quality of services such as MRIs and colonoscopies. The Prescription Drug Price Tool compares prices for particular prescriptions from different nearby pharmacies and points out any lower-cost generic options.

After you receive care, keeping track of claims and amounts you paid toward the deductible is as easy as reading mailed explana-

(continued on page 12)

Exclusively from VLCT Risk Management Services

THE POWER OF POOLING: CERTAIN, SECURE, STABLE.



HEALTH TRUST
*Your Partner for Health
and Employee Benefit
Programs*

PACIF
*Proactive, Responsive, Local
Risk Management Solutions*

**UNEMPLOYMENT
INSURANCE
TRUST**
*Cost Stability and
Hassle-free Administration*

**Visit the Member Relations table
at Town Fair to ask about the
range of services available
to VLCT members.
Say the special phrase
and get a free gift!**

STATE AND FEDERAL CHANGES AFFECT UI COSTS AND BENEFITS

Vermont legislators recently made state-level unemployment law changes that affect both employer costs and benefits to claimants.

Employer cost changes:

- The taxable wage base will be raised
 - from \$10,000 to \$13,000 on January 1, 2011 and
 - from \$13,000 to \$16,000 on January 1, 2012.
- Penalties and fines for late reporting on separation or wage information have been increased from \$35 to \$100 per occurrence.
- Employers will be charged \$5,000 for misclassification of workers – failure to report a worker who qualifies as an employee under Vermont’s “ABC Test.”
- Employers are also now required by law to report to the state all new hires within ten days, down from the previous requirement of 20 days.

Rule changes affecting claimants:

- Effective immediately, the maximum weekly benefit amount is frozen at \$425 until the state trust fund returns to solvency (projected for the year 2015).
- Effective immediately, being fired for gross misconduct increases the maximum disqualification period for claimants from 12 to 15 weeks.
- Effective for claims filed after July 1, 2011 by claimants fired for gross misconduct, the maximum number of weeks for which they can collect will be capped at 23 weeks, and the use of wages from the firing employer will be excluded from their weekly benefit amount (which might make them ineligible to collect at all).
- Effective July 1, 2011, the maximum number of weeks a claimant may

collect unemployment will change from the standard 26 weeks to either 26 weeks or 46 percent of the state-calculated base period wages, whichever is less. Claimants who work year-round and suddenly find themselves unemployed should not be affected by this change. However, this is likely to reduce the unemployment benefit of part-time and seasonal employees.

- Effective July 1, 2012, the state will impose a one-week waiting period after separation before claimants can collect. Additionally, \$40 or 30 percent of gross wages earned, whichever is greater, will be exempted from part-time employee earnings when determining benefits.

As for federal law, on July 22, 2010, President Obama signed legislation to extend Emergency Unemployment Compensation (EUC) for an additional six months. This extension is retroactive to the beginning of June, when the program last expired. The bill does not add any new weeks of benefits, but it does extend the timeframe in which claims for EUC may be established.

The deadline for claimants to apply for EUC is now extended through November 30, 2010, and no payments will be made on EUC after April 30, 2011. The program continues to provide 34 to 53 weeks of additional, 100-percent federally fund-

(continued on page 15)

REMINDER REGARDING WELLNESS PROGRAM PAYMENTS

We ask Health Trust members to keep in mind that all Wellness Program payments – for example for flu shots, wellness workshops, the Keep It Off or Pedometer programs, and health screenings for non-subscribers – must be made separately from health insurance premium payments. Wellness programs are sponsored exclusively by VLCT and are different from our health insurance coverage, so their funds require separate handling. Please send all Wellness Program payments to the VLCT Health Trust, VLCT Wellness Programs, 89 Main Street, Suite 4, Montpelier, VT 05602. Health insurance premium payments should continue to be mailed to the VLCT Health Trust at our external billing and eligibility processing center: PO Box 39, Montpelier, VT 05601-0039.

If you have any questions about which category a certain payment is in, please feel to call Kelley Avery at (800) 649-7915.

PLEASE PAY HEALTH INSURANCE PREMIUMS AS BILLED

VLCT Health Trust members please note that we need you to pay your premiums as they are billed – in terms of both amount and timing. If a billing adjustment is required, please wait until the adjustment appears on your billing statement (at least one full cycle after the event that precipitates the adjustment). Well-meaning members who anticipate changes and adjust their payments themselves unintentionally create accounting difficulties that can be time-consuming to resolve. Trust operations run most efficiently when members match each monthly premium payment to their bill for that month.

Please contact your Member Relations representative or Kelley Avery at (800) 649-7915 if you have any questions regarding a health insurance premium billing statement.

MENT SERVICES

NEW DETAIL IN MONTHLY HEALTH TRUST BILLS

A few Health Trust members have voiced confusion about the premium billing statements that were mailed on September 1. Two details are relevant – one old and one new.

- Each month's statement indicates the amount due for the following month's premium. For example, the bills for October were mailed on September 1 and are due to be paid on or before October 1.
- Effective with the October premium billing statements (mailed on September 1), there is a new line item on the final page. Labeled "**Prior balance owed of,**" it will show any overdue premiums or balances owed on your account as of the most recent billing date. Below it, the item labeled "**Balance due**" includes both the prior balance owed and the current bill's premium.

We always appreciate your efforts to pay your bills in full and on time. For members that have any amount overdue, we will continue to send follow-up overdue notices accompanied by a payment history report. If you have any questions regarding your premium billing statement, please contact Kelley Avery, Benefit Program Administrator, at (800) 649-7915, ext. 1965.

WELCOME, NEW PACIF MEMBERS!

Ascutney Fire District 2
Coventry Fire District 1
Enosburgh Town
Jamaica Fire Department
Ottawaquechee Natural Resources
Conservation District

2010 RMS CALENDAR

VLCT Local Officials Golf Outing. Wednesday, October 6, The Links at Lang Farm, Essex Junction. A relaxing day and friendly competition at the only 18-hole championship executive course in New England. For information, go to www.vlct.org and select Events Calendar – Upcoming Events.

VCJTC Driving Simulator at Town Fair. Thursday October 7, 8:30 a.m. to 12 noon, Champlain Valley Exposition, Essex Junction. Experience the high-tech, low-risk way to practice maneuvering in challenging driving situations. The "cab" will be set up for fire truck and snow plow simulation.

2010 PACIF Annual Meeting and Unemployment Insurance Trust Annual Meeting. Thursday October 7, 11:00 a.m. to 12 noon, Expo North Room A, Champlain Valley Exposition, Essex Junction. Everyone is welcome to attend the annual meeting of two VLCT insurance pools at one time and place. No preregistration is necessary.

Vermont Law Enforcement Policies, Procedures, and Best Police Practices Manual Discussion. Thursday October 7, 2:30-4:00 p.m., Champlain Valley Exposition, Essex Junction. PACIF Member police chiefs who have reviewed the draft version of the manual are invited to suggest and discuss revisions. For access to a draft, contact Joe Damiata at VLCT. If you plan to attend, please notify Steve McQueen by October 6 at smcqueen@dps.state.vt.us.

Stevens Advanced Driver Training. October 14-15, 8:15 a.m. to 4:30 p.m., Stowe Mountain Resort. In each one-day training session, participants receive instruction and hands-on practice to become more cautious and aware of their vehicle's limitations, reducing the potential of an accident. Presented free of charge to VLCT PACIF member employees who drive non-CDL vehicles as part of their job, administrators, and selectboard members. Space is limited, so register soon by calling Shawna O'Neill at 800-649-7915, ext. 1935.

Annual Safety EXPO of the Vermont Safety and Health Council (VSHC). Thursday, October 14, 8:00 a.m. to 4:00 p.m., Lake Morey Resort, Fairlee. A full day of Safety and Health "Back to Basics — and Beyond." Hear a Vermont workers' compensation update, learn about winning workplace safety initiatives, attend special topic workshops, and visit vendor displays. Registration includes a hot and cold buffet lunch. VSHC is a non-profit membership organization dedicated to promoting workplace safety. Learn more and register through the events calendar at www.vshc.org.

2010 VLCT Health Trust Leader materials due date. Monday, October 18. Health Trust members that submit Leader documentation by this date can earn up to four percent of their municipality's insurance premium at the end of 2010. For more information, visit the Wellness Initiatives page at www.vlct.org or call (800) 649-7915. Submit completed materials to Heidi Joyce at hjoyce@vlct.org.

PACIF renewal applications due date. Friday, October 22. Please fax, mail, or scan and email your completed applications to VLCT, attn: Vicky Abare (vabare@vlct.org). Direct any questions to Vicky (800-649-7915, ext. 1941) or to Pam VanDeursen (pvan-deursen@vlct.org, 800-649-7915, ext. 1971).

VCJTC Driving Simulator in Chittenden County. Monday to Friday, October 25 to 29. Tucked inside a windowless white trailer is the high-tech, low-risk way to practice maneuvering in challenging driving situations. The "cab" will be set up for fire truck and snow plow simulation, and an instructor will be on hand to train PACIF member employees. Contact Joe Damiata at 800-649-7915, ext. 1936 to inquire about openings.



To Your Health

(continued from page 9)

tions of benefits (EOBs) or checking at MY-CIGNA.com for EOBs and account status information. **For every medical visit, check the bill carefully** to make sure that the charges are accurate, because oversights and honest mistakes do occur. If a subscriber finds an item to question, he or she can call the doctor's office to discuss it. They

might agree and resubmit a corrected bill to CIGNA. The subscriber can then check the new EOB for the correction.

National studies conducted by three major insurance companies (CIGNA, Aetna, and Blue Cross/Blue Shield) show remarkably similar trends in how subscribers make use of their high deductible health plans, including:

- The amount of routine and preventive care sought was similar to or

higher than in other plan types.

- HDHP subscribers who used HSAs were more engaged in controlling the costs of their care, through seeking less expensive treatment options, asking doctors about the cost of treatments, and finding lower cost prescriptions online or through mail order.
- Health care costs were reduced, even among people with chronic conditions.

(continued on next page)

How an HSA Compares to an HRA

Although this article focuses on how HDHPs work with HSAs, some municipalities find that a Health Reimbursement Arrangement (HRA) meets their needs best. In short, **an HRA is an account funded and operated by the employer from which the employer reimburses employees' out-of-pocket medical expenses.** The table below is only meant to highlight some major differences between HSAs and HRAs. Your Member Relations rep. can help you gain a better understanding of the pros and cons in light of your municipality's needs.

Point of Comparison	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
Summary	Employee – and employer, if it chooses – fund the account with pre-tax dollars so that the employee can pay qualified medical expenses directly from the account (with a check or debit card). Any money remaining in the account at the end of the plan year stays in the employee's control. Money withdrawn for federally approved ("qualified") medical expenses incurs no penalty or taxes when used. Money withdrawn for non-qualified expenses incurs federal tax and penalty.	Employer funds the account with pre-tax dollars so that when an employee presents a receipt for a covered medical expense, the money can be reimbursed to the employee immediately. Any money remaining in the account at the end of the plan year can be used at the employer's discretion.
Owned & controlled by	Employee	Employer
Available to	Any individual in a federally qualified HDHP	Any employer; any health plan
Total maximum annual contribution	Set by federal law: in 2011, \$3050 for individual and \$6150 for couple or family	Employer decides
Year begins and ends	January 1 to December 31	Employer decides
Federal tax savings	Contribution is tax free for employer. Contribution & benefit are both tax-free for employee.	Contribution is tax free for employer. Benefit is tax free for employee.
Moves job-to-job w/ employee?	Yes	No
What is covered w/o deductible? ("First Dollar Coverage")	Preventive care and prescriptions	Employer decides
Account fully funded on Day 1?	No, because deposits are incremental via payroll. Employees might have to pay with other means and reimburse themselves from their HSA after money has accrued there.	Not necessarily, but employer must be prepared to pay claims as they are submitted.
Funds roll over year-to-year?	Yes	Employer decides
What expenses are eligible?	Items listed in IRS section 213(d)	Employer decides
Who keeps receipts for IRS?	Employee	Employer
Debit card for withdrawals?	Yes	Yes
Non-medical withdrawals	Incur penalty and tax before age 65	Not allowed at all



To Your Health

(continued from previous page)

- Quality of care was maintained, even among people with chronic conditions.

Perhaps the best thing about an HDHP is that in case of serious illness or injury, it provides full coverage after the deductible amount and coinsurance (if any) have been met. **Subscribers who sign up knowing they might have to pay the entire deductible can rest assured that if they do have to pay that amount, CIGNA will pay 100 percent of the remaining covered services.** Because medical bills resulting from catastrophic illness and injury are a significant cause of personal bankruptcy in this country, being protected from the highest medical bills is reassuring.

To learn details about this and other health insurance plan and funding options, please consult with your Member Relations representative. He or she can address all of your concerns, and VLCT always operates under the principle of serving and strengthening Vermont's local governments.

-- Ione L. Minot, Marketing Specialist,
Risk Management Services Department

Follow us on Twitter:

@VLCTAdvocacy

YES, PACIF DOES COVER FOOD PRODUCT LIABILITY

Have you ever heard of food insurance? Technically, it is called **food product liability insurance**, and it protects the insured entity if a consumer is injured or made ill by purchasing or consuming a food. The exposure can take the form of food poisoning, contamination, or an allergic reaction due to improper storage or preparation of the product.

Who is responsible when a product causes an injury? Liability can occur at any point along the chain of production and distribution: the manufacturer, wholesaler, and retailer can all be held accountable for an injury caused by a product. Food product liability insurance protects the insured member from any claim related to food the member sells or serves, whether the event is private or public.

We have all seen horrifying headlines: "Processed chicken breasts shipped to restaurants are allegedly contaminated with *Listeria*;" "Ground beef allegedly contaminated with *E-coli* bacteria now in supermarkets;" "Wood splinters discovered in thousands of boxes of cereal;" "Cases of bottled iced tea distributed and ready for sale but allegedly contaminated with glass particles."

Suppose a child got sick from eating potato salad served at a municipality-sponsored lunch. The municipality would have a liability exposure and, if it did not have product liability coverage, might have to pay a large amount of money as a result of a suit alleging damage caused by selling or serving a tainted food product.

According to the PACIF Coverage Document Agreement C, General Liability, PACIF members automatically receive product liability coverage. Although the term "product liability" is not directly stated, it is covered because it is not specifically excluded. PACIF indemnifies members "for all sums which the member shall be obligated to pay by reason of the liability imposed upon the Member by law or assumed by the Named Member to have been suffered by any person or persons arising out of any Occurrence happening during the Period of Coverage." PACIF will also defend the member against any claim or suit seeking damages as covered above.

If your municipality is a PACIF member, rest assured that PACIF General Liability Coverage covers product liability exposures, including bodily injury or illness that results from unfit food. That means you can enjoy your town's Oktoberfest – or game supper or pancake breakfast – without worrying that the food might ruin you financially!

Cindy W. Bouchard, CPCU, CIC, ARM, AU
Manager, Underwriting
VLCT PACIF



OTTER CREEK
ENGINEERING

Working for Our
Clients and
Our Community

Water Supply
Wastewater Treatment
Site Design
Environmental Remediation
Stormwater Control
Construction Review



East Middlebury 802.382.8522 • Rutland 802.747.3080



Great-West
RETIREMENT SERVICES™

The Power of Partnering™

Kay M Kuzmik
Office Manager
Ronald "Chip" Sanville
Account Executive
Jonathan Smith
Account Representative

100 State Street, Suite 346
Montpelier, Vermont 05602
(802) 229-2391
(800) 457-1028 x 2
(802) 229-2637 Fax
www.gwrs.com

kay.kuzmik@gwrs.com
ronald.sanville@gwrs.com
jonathan.smith@gwrs.com
Securities offered through
GWFS Equities, Inc.
A Great-West Company





SOCIAL MEDIA

(continued from page 1)

population of 400 million would be surpassed only by China and India.¹ And if you think that social media usage is just for the kiddos, think again. The average age of a Facebook user is 38; the average age of a Twitter user is 39.² Municipal officials considering using social media should be fully aware of not only the uses and benefits of such a tool, but also the potential pitfalls if it isn't thoughtfully implemented.

What is Social Media?

Social media or "Web 2.0" is a term given to various internet-based information sharing communication tools or broadcast mediums that allow users to post comments or upload videos or other user-generated content. These tools won't change what you have to say or how you say it, but they will outfit you with a new delivery vehicle for your message. Social media encompasses a whole host of disparate applications relative to the user, available technology, prospective audience and content. It includes social networking sites such as Facebook, LinkedIn, and MySpace; blogs (there are an estimat-

ed 112,000,000 blogs both personal, corporate, media and topic specific); microblogs including Twitter, Tumblr, and Plurk; and video and photo sharing sites like YouTube, Hulu, Google Video, TwitPic, and Flickr, to name a few.

Which tool you use will depend on what information you want to share and the technological means by which you're capable of delivering it. For example, a blog or web log allows users to post commentary, news, or other information by utilizing text, links to other sites, audio files, images, or a combination of them on a webpage or part of a webpage. A microblog is essentially the same as a blog, but, as the name implies, just on a smaller scale both in content and in file size. This format lends itself to quick, short comments, updates or announcements uploaded typically via mobile electronic devices. Social networking sites (SNSs) provide people and organizations the opportunity to connect with one another electronically. Akin to pre-screened, web based gathering spaces, SNSs are typically reserved for building and keeping relationships and sharing information with friends, family, colleagues, or those with similar interests. Users can post background information and updates about themselves, upload and post pictures, video, and audio

files, leave comments or connect with other "friends" in this web-based community by email or instant messaging.

What do municipalities use social media technologies for?

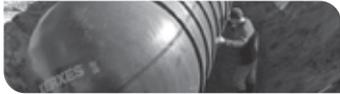
The principal benefit social media tools confer upon municipalities is the ability to share information in real time. Municipalities around the country (such as St. Paul, Minn., Coral Springs, Fla., Chandler, Ariz., Arvada, Colo., Seattle, Wash., and Hampton, Va.) are already utilizing social media to promote program offerings, registration deadlines for recreation department activities and seasonal program offerings, warn quasi-judicial hearings or board meetings, inform residents and visitors of upcoming events, post job openings, provide contact information for municipal services, release traffic alerts, facilitate community policing efforts, advertise public forums to solicit comment on proposed legislation, as a marketing tools to attract business, and as a mouthpiece to tell the rest of the world just how great their communities are.

"Social media sounds great! How do we start?"

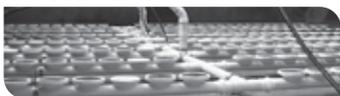
Not so fast. Before you log in to Facebook or Twitter and create a town account

(continued on next page)

water supply



wastewater



environmental



renewable energy



Weston&Sampson
environmental/infrastructure consultants

contact: Ken Bisceglia, P.E., CHMM



802-244-5051
westonandsampson.com

98 South Main Street, Waterbury, VT 05676
offices in: VT, MA, CT, RI, NH, ME, NY & FL



Meeting the capital needs of
Vermont's municipalities
since 1970

Recovery Zone Economic Development Bonds

A less expensive alternative to tax-exempt municipal bonds
Available only in 2010

The VMBB has been authorized to issue Recovery Zone Economic Development Bonds. RZEDB are between 15% and 20% cheaper than tax-exempt municipal bonds. Projects that can be financed with RZEDB's are the same as those with tax-exempt bonds. Davis Bacon wage rules apply to RZEDBs.

To request an estimated debt amortization schedule or for more information contact Bob Giroux, Executive Director at:

Vermont Municipal Bond Bank
Champlain Mill
20 Winooski Falls Way, Suite 305
Winooski, VT 05404

(802) 654-7377 (phone)
(802) 654-7379 (fax)
Bond-bank@vtbondagency.org
www.vtbondagency.org



SOCIAL MEDIA

(continued from previous page)

there are a few issues that you're going to want to explore to determine whether the administrative costs and potential exposure to liability outweigh the benefits this technology brings. A few of these issues include:

- Which employees will be allowed to access town social media tools? Will they be required to adhere to a prescribed code of conduct when doing so?
- Will any restrictions be imposed on user-generated content?
- Can comments be managed without violating users' First Amendment rights?
- Will citizens be allowed access to take advantage of the instant interactive capabilities between the public and local government that this technology affords?
- What is the affect of social media on Vermont's Public Record and Open Meeting laws?

Based on all those questions, you can probably understand why the City Council for Redondo Beach, Calif. decided to remove its Facebook page. When asked why he made this recommendation to the council, City Attorney Mike Webb said "Social media is inevitable, but we just think from a legal point of view Facebook has too many complications." He said that he believes these and other questions will eventually be answered in court decisions. "I would just prefer that the case law not have City of Redondo Beach in the title."⁴

VLCT doesn't want to see the name of any of Vermont's towns in the title of these cases either, so we'll attempt to address these and other issues in future installments of the *VLCT News*.

*Garrett Baxter, Staff Attorney,
Municipal Assistance Center*

¹Online Media Gazette, omgzam.com/informative-how-facebook-grew-to-400-million-users/

²Royal Pingdom, royal.pingdom.com/2010/02/16/study-ages-of-social-network-users/

³Welcome to Technorati, web.archive.org/web/20080504092447/http://www.technorati.com/about/

⁴Kristin S. Agostoni, *Redondo Beach does about face on Facebook*, DailyBreeze.com, Aug. 22, 2010, www.dailybreeze.com/news/ci_15863747

UI COSTS AND BENEFITS

(continued from page 10)

ed (meaning there are no costs to employers) benefits through four separate EUC tiers. Vermont is eligible under the first three tiers, allowing a claimant up to 47 weeks of additional benefits beyond the 26-week regular unemployment benefit period. Claimants must first exhaust this 26-week benefit period in order to be eligible for any EUC continued benefits.

Another layer of benefits known as EB (extended benefits) is also available to claimants when EUC benefits have been exhausted. However, due to the steadily declining unemployment rate in Vermont, the EB re-

cently "triggered off" here, and extended benefits are no longer available to claimants. Because EB was not 100 percent federally funded for Indian tribes and government entities, municipal employers were seeing increased unemployment claims costs due to the inclusion of EB benefits being paid out.

These recent changes are subject to revision in upcoming legislative sessions. For more information on state and federal unemployment changes, please refer to the Vermont Department of Labor (DOL) website, www.labor.vermont.gov, or contact the DOL Employer Information line at (802) 828-8344. VLCT UI Trust members may also contact Benefit Program Administrator Kelley Avery at (802) 262-1954 or kavery@vlct.org for more information.



Efficiency Vermont

**SAVE ENERGY,
SAVE MONEY**



To help your community save money, reduce energy use, and be more comfortable, call Efficiency Vermont.

Financial incentives may also be available.

www.encyvermont.com | 888-921-5990



SALGBA BRINGS TOGETHER NEW FACES AND IDEAS

August 30 was warm and sunny as dozens of attendees from the region's state and local governments met in Burlington at the 2010 regional conference of the State and Local Government Benefits Association (SALGBA) to explore various approaches for encouraging the streamlined, cost-effective delivery of health care and wellness services. Representatives from four New England states shared their experience and successes, citing data and relating anecdotes.

“See? I’m wearing my pedometer!”

— Jim Douglas, Governor, State of Vermont

The morning featured Vermonters speaking in pairs on Health System Improvement. After Burlington Mayor Robert Kiss welcomed the attendees, Dr. Craig Jones, Director of the Vermont Blueprint for Health (a Vermont Department of Health program that helps patients to actively manage their own chronic conditions), described several aspects of the Blueprint. One of its goals is to create cohesive “medical homes” that will enclose various disciplines and services under a single roof and treat patients in a continuum of care. This will serve the larger purpose of “changing health care to a system focused on preventing illness and complications rather than reacting to health emergencies,” as the Blueprint’s website puts it. Soon after, Dr. Rob Hockmuth of CIGNA spoke on CIGNA’s efforts to move from just treating acutely ill people to also preventing people from getting ill. Having collected and analyzed a plethora of data on medical care and patient populations, CIGNA is now sharing this information with physicians in what it calls Collaborative Accountable Care. Dr. Hockmuth pointed out ways that insurers such as CIGNA can help bridge the distance between the current health care system and the one that the Vermont Blueprint for Health is working toward.

The second pair of presenters explained how third-party services can manage care and close gaps between patients, medical staff, and insurers. Barbara Drapola, R.N., of Vermont Managed Care, and Gerald Russo, M.D., Medical Director of Innovative Solutions, each described how their companies

handle medical data and structure communications among providers and with patients to foster healthier outcomes and save treatment dollars. The morning’s final two presenters were VLCT’s David Sichel and Tanya Chambers, who explained how employers can structure their health insurance plans and set up supportive programs to encourage employees to become engaged consumers of health care services.

The afternoon focused on public-employer-based health and wellness programs in New England. Rhode Island’s presenter was from state government, Massachusetts and New Hampshire’s were from municipal leagues, and Vermont’s Pam Cruickshank spoke on Ludlow’s individual programs. The State of Rhode Island runs its own programs, stretching a small budget across a single large workforce. The Massachusetts Interlocal Insurance Association has a wellness coordinator, much like VLCT’s Heidi Joyce (but with a bigger budget), who designs and oversees its programs. The New Hampshire Local Government Center (VLCT’s cross-river counterpart) contracts wellness services for its members with a company called Gordion On-life Health. Ludlow uses the VLCT-supplied wellness programs, but has added many of its own incentives and activities.

Vermont Governor Jim Douglas stopped in during the afternoon session, showed off his pedometer, and discussed, among other things, the value of preventive care. The afternoon’s consensus was that a successful health and wellness program:

- distinguishes ill people from healthy ones, then helps prevent the ill ones

from getting worse and helps the healthy people stay healthy;

- offers one or more levels of financial incentive to subscribers who take a health assessment and engage in other health-enhancing activities such as a having a health screening or flu shot, taking tobacco cessation classes, or participating in an exercise program;
- uses “carrot”-type (rather than stick-type) incentives to achieve long-term positive results; and
- includes enjoyable activities that expand people’s involvement.

Because the conference finished early, attendees were able to get outside and enjoy a late-summer dose of natural Vitamin D. It was the ideal close to a health-minded day.

— Ione L. Minot, Marketing Specialist, Risk Management Services

VLCT NEWS ONLINE

We still encourage all subscribers, especially single-use readers, to consider switching from paper copies to online viewing of the *VLCT News*.

If you are ready to switch to accessing the *VLCT News* completely online, please email us so we can remove you from our postal mailing list and make sure that your correct email address is on our *News* email list.

To view the *VLCT News*, please go to www.vlct.org/aboutvlct/vlctnews/.

SERVICES TO HELP YOUR COMMUNITY

Wastewater • Water Supply
Site Planning • Stormwater
Mechanical • Environmental
Community Solutions



Phelps Engineering, Inc. Since 1976

79 Court Street
P.O. Box 367
Middlebury, VT 05753

(802) 388-7829
info@phelpseng.com
www.phelpseng.com



Classifieds

Please visit the VLCT website www.vlct.org/marketplace/classifiedads/ to view more classified ads. You may also submit your ad via an email link on this page of the site.

VLCT NEWS ADVERTISING POLICY

The *VLCT News* welcomes classified advertisements from municipal entities, public agencies, businesses and individuals. This service is free for VLCT members (regular, contributing and associate); the non-member rate is \$41 per ad.

Classified ads are generally limited to 150 words and run for one issue. These ads are also placed on the VLCT website for up to one month.

The *VLCT News* is published eleven times per year (the August and September issues are combined) and reaches readers during the first week of the month.

The deadline for submitting advertisements is the first Friday of the month prior to the issue date. Space is sometimes available for late additions; please feel free to check with the editor for availability.

For more information on placing classified ads in the *VLCT News*, contact classifieds@vlct.org. For details on display advertising, email vlctnews@vlct.org. Information on ad requirements may also be downloaded at www.vlct.org/aboutvlct/vlctnewsletter/advertisinginformation/.

HELP WANTED

Zoning Administrator. The Town of Dorset seeks a qualified Zoning Administrator to work directly with the public, field questions regarding zoning/land use, issue building permits, and enforce the zoning by-laws. Other duties include respond-

ing to complaints concerning zoning violations, and transmitting applications for appeals, conditional use permits, variances or other related matters to the Planning Commission and/or Board of Adjustment. The Zoning Administrator reports to the Town Manager and Selectboard. This is a part-time position (approx. 15+ hours per week) with required attendance at monthly meetings. Mileage and training provided; hourly rate based on experience. Bachelor's degree and past experience in planning and zoning or a

related field are preferred. To apply, please submit a letter of interest and resume to Town of Dorset, c/o Planning Commission, Zoning Administrator Application, PO Box 715, East Dorset, VT 05253. Position open until filled. EOE. (09-08)

Claim Representative and Insurance Underwriter/Risk Management Analyst. VLCT has two excellent opportunities for individuals with strong analytical, systems, and communication skills to

(continued on next page)

Make the Best Choice in Banking.

Merchants Bank—Vermont's largest independent bank—provides expertise ideally suited for Vermont's municipalities.

"We pledge to improve your municipality's banking through dedicated professionals and specialized products that align with your municipality's specific needs."



Our Government Banking Division—Anita Bourgeois, Geoffrey Hesslink, Shelley Quinn and Jeanie Kelly—focus solely on Vermont.

Our commitment, as the Government Banking Division of Vermont's 160-year-old, independent statewide bank, is to offer the depth of knowledge required by Vermont's cities, towns and school districts, supported by strong products and services.

Products include:

- Collateralized Sweep Accounts
- Premium Money Market Accounts
- Municipal Interest Checking Accounts
- Online Banking
- Remote Deposit
- Flexible Certificate of Deposit
- Loans

Start gaining from our expertise by calling or emailing today.



Anita: 802-865-1641; abourgeois@mbvt.com
Shelley: 802-865-1644; squinn@mbvt.com | Jeanie: 802-236-1022; jkelly@mbvt.com

Member FDIC Equal Housing Lender



CLASSIFIEDS

(continued from previous page)

join our team of risk management professionals and advance our mission of serving and strengthening Vermont local government. The **PACIF Claim Representative** serves the municipal members of the VLCT Property and Casualty Intermunicipal Fund (VLCT PACIF) handling property, liability, and automobile claims. The successful candidate will conduct investigations and site visitations, determine liability, attend mediations, negotiate settlements, interpret policies, set reserves, and prepare required forms and reports. Requirements: Vermont Property and Casualty Adjuster license (WC license de-

sired); Bachelor's degree or equivalent plus three years insurance claims experience and in-depth knowledge of property, liability, and automobile insurance principles; basic knowledge of workers' compensation and general insurance principles preferred; superior communication and problem solving skills and ability to analyze information; valid Vermont driver's license for in-state travel; AIC or CPCU designation is a plus. The **Insurance Underwriter/Risk Management Analyst** provides direct underwriting service to our membership and analyzes risk management programs and book of business to enhance operational results and efficiencies. The Analyst will answer coverage and risk management questions

from members; discuss risk management program with decision makers at their location; conduct exposure basis analysis; conduct, review and process premium audits; prepare new business and renewal quotations; and review and analyze claim and underwriting data for loss trends and emergent issues. We seek a strong team player who will enjoy collaborating with others. Requirements: Bachelor's degree; property, liability automobile and workers' compensation insurance or risk management experience; excellent communication and presentation skills; strong customer service orientation; in-state travel, and some evening hours; CPCU or similar designation plus experience in quantitative analysis or research through prior work or education preferred. VLCT offers an excellent total compensation package, convenient downtown Montpelier location, great reputation, and great colleagues! To apply, email a confidential cover letter, resume, and names/phone numbers of three references to job-search@vlct.org with either **Claims Rep.** or **Insurance Underwriter** as the subject. You may also surface mail your documentation to Human Resources, VLCT, 89 Main Street, Montpelier VT 05602. EOE. (09-07)

Water, the most powerful force on earth.

Now at your beck and call.

Knowing that the water you deliver to customers is safe, and of the highest quality possible. What could be more satisfying? Knowing you've done the right thing for your budget and for the environment, too.

Since 1955, municipalities have entrusted EJP to deliver high quality water systems solutions.



PIPELINE SPECIALISTS



Harnessing the power of water

Montpelier (Barre): 802-223-2385

So. Burlington: 802-865-3958

1-800-EJP-24HR
(357-2447)

www.ejprescott.com

Assistant to City Manager or Assistant City Manager. The City of South Burlington seeks an energetic, team-oriented and experienced individual with the highest ethical standards and integrity to fill a position as either Assistant to the City Manager or Assistant City Manager. The City intends to fill only one of these positions and will make its appointment based on the qualifications of the successful applicant. We seek a candidate with a broad range of experience in several (preferably all), of the following areas: budgeting, financial management (including managing audits), economic development, capital planning, human resources, personnel administration, grant management, communications, community relations, management-labor relations and legislative affairs. Requirements include at least five years experience at mid or upper level management related to the above areas, excellent analytical and written and oral communications skills. This position

WATER, SEWER, DRAIN & STORMWATER SOLUTIONS

(continued on next page)



CLASSIFIEDS

(continued from previous page)

reports directly to the City Manager. Salary, \$60-82k, DOQ/E. To apply, submit cover letter, resume and three references to Human Resource Dept., 575 Dorset Street, South Burlington, VT 05403, or email to jladd@sburl.com. Position open until filled. EOE. (09-02)

City Manager. The City of Lebanon, New Hampshire (pop. 13,500 resident; 35,000 daytime) seeks a City Manager. Lebanon provides the perfect laboratory, on a manageable scale, for anyone interested in implementing in the real world the principles of smart growth and sustainability and preservation of the quality of community life. The City offers a skilled staff and an unusually intelligent and dedicated Council with which to work. A Manager willing to make the commitment can build here a model for similar communities across the nation. Strong manager form, full-service government with the City Manager as CEO/CAO reporting to a 9-member directly elected City

Council; \$42.3 million annual budget, 172 employees; 12 managers since being recognized by ICMA in 1958. The ideal candidate will have a Bachelor's degree (Master's preferred) in public administration or a closely related field. We have a strong interest in candidates with a background in planning and/or a proven facility for using the tools of that discipline to shape the future land use, economic development, and overall character of a community. Other requirements: minimum 5-10 years management experience of similar scale and complexity; strong interpersonal, personnel, fiscal and analytic skills; and experience with municipal or county government. A comprehensive job profile is available on the City's website (www.lebnh.net). Salary negotiable DOQ + outstanding benefits; previous salary package \$138K with performance component. To apply in confidence, please email your current resume and an introductory cover letter that includes salary history (as a single document, preferably in MS Word) to our recruiter, Civic Solutions, at recruitlebanoncm@gmail.com. If you have any questions or a colleague

to recommend, please contact Ned Rightor, Project Manager (781-449-4448), or Geri Connors, Senior Recruiter (508-209-2930). **Application deadline, September 30, 2010.** (08-27)

Town Planning Administrator. The Town of St. Albans, Vt. is re-opening its search for a Planning Administrator. This is currently a part-time (24 hour/week) position, however, we anticipate that it will become full-time on July 1, 2011. The Administrator performs technical, administrative, and regulatory work related to the Town's planning process. The successful applicant will have excellent research, analytic, and communication skills, a positive attitude, and the ability to work as part of a team. For a complete job description, please go to www.stalbanstown.com and click on the job ad link on the home page, or contact Jennifer Gray at adminast@comcast.net or (802) 527-8346. Benefits are available and salary is negotiable. To apply, please email a cover letter and resume **by September 30, 2010** to adminast@comcast.net. EOE. (08-26)



Vanasse Hangen Brustlin, Inc.

Transportation | Land Development | Environmental Services

7056 US Route 7
Post Office Box 120
North Ferrisburgh, VT 05743
802.425.7788
www.vhb.com

Connecting to Communities

Where you live, work, learn and play, VHB is there, engineering the framework for the region's future. We understand the intricacies of working in both rural areas and densely populated urban environments, navigating complex regulatory requirements and designing sustainable solutions.



Cross Street Bridge, Middlebury



Main Street Reconstruction, Barre City



Geothermal Feasibility Study, Rockingham



City Center, South Burlington



89 Main Street, Suite 4
Montpelier, VT 05602-2948

PRSRT STD
U.S. Postage
PAID
Montpelier, VT
Permit No. 358

Calendar

For more information about the following workshops or events, please contact Jessica Hill, Manager, VLCT Administrative Services, tel. (800) 649-7915, or email jhill@vlct.org. Or visit www.vlct.org's Events Calendar and select a workshop for more information or to register online. For non-VLCT events listed below, please contact the individuals directly. (The online registration option is available for VLCT workshops and events only.)

Thursday, October 7, Champlain Valley Expo, Essex Junction

Town Fair (Sponsored by VLCT, VLCT PACIF, VLCT Health and Unemployment Insurance Trusts) VLCT's annual conference and exposition. Learn from a variety of workshops, network with your peers, attend local government organizations' annual and special meetings, and help set VLCT's legislative priorities for the upcoming year at the Annual Meeting.

October 27, Three Stallion Inn, Randolph
November 4, Carter Ctr., NVDA, Lyndonville
November 9, Mt. Snow, Dover

November 10, Doubletree Hotel, S. Burlington

Town Health Officers (Sponsored by the VLCT Municipal Assistance Center and the Vermont Department of Health) This workshop will comprehensively review the national Healthy Homes initiative, asthma environmental triggers in homes, and monitoring and complying with Vermont's rental housing code. It will also provide guidance on writing health orders, emergency health orders, and inspection reports.

Thursday, October 28, Capitol Plaza, Montpelier

Planning and Zoning Forum (Sponsored by the VLCT Municipal Assistance Center)

Planning officials from around the state will consider important topics in planning and zoning regulation. Join us for a discussion

of On the Record review, writing defensible land use decisions, regulating home occupations, the intersection of municipal regulation and agricultural uses, and new legislation that affects local land use permitting.

November 9, Capitol Plaza, Montpelier
Budget and Financial Management (Sponsored by the VLCT Municipal Assistance Center)

This annual workshop provides an introduction to governmental accounting, strategies for grants management, developing the annual operating budget, and tips for managing the politics of the budgeting process

November 12, Capitol Plaza, Montpelier
Health Trust Annual Meeting (Sponsored by the VLCT Health Trust)

Members and directors of the VLCT Health Trust will gather to hear annual financial and performance reports as well as information about renewal of the health insurance program.