



# TOWN OF STRATHAM

INCORPORATED 1716

10 BUNKER HILL AVENUE • STRATHAM NH 03885

VOICE (603) 772-7391 • FAX (603) 775-0517

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## SELECT BOARD AGENDA

**JANUARY 18, 2022**

**7:00 P.M.**

**Hutton Room, Stratham Municipal Center  
10 Bunker Hill Avenue, Stratham, NH 03885**

**This meeting of the Select Board will be held in the Hutton Room of the Stratham Municipal Center**

The public may access this meeting at the date and time above using this conference call information. Please dial the conference number **(877) 205 7349** and input **2254** when prompted for a user pin/code.

If at any time during the meeting you have difficulty hearing the proceedings, please e-mail [dmoore@strathamnh.gov](mailto:dmoore@strathamnh.gov).

To access materials related to this meeting, please see this link:

<https://www.strathamnh.gov/select-board>

- I. Call to order
- II. Roll Call
- III. Consideration of Minutes – [January 3, 2022](#)
- IV. Treasurer Report (first meeting of the month)
- V. Department Reports & Presentations
  - A. Legislative Delegation
  - B. Planning – Mark Connors
- VI. Correspondence
  - A. [NH DOT letter regarding Rt. 33 project](#)
- VII. Public Comment
- VIII. Public Hearings, Ordinances and/or Resolutions

The Select Board reserves the right to take up business in any order deemed appropriate by the Chair. A motion to enter Non-Public Session in accordance with RSA 91-A:3 may occur at any time during the meeting. Submission of items to be placed on the Agenda must be to the Town Administrator by 4 pm the Wednesday before the scheduled meeting.



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- IX. Discussion of Monthly Reports – (second meeting of the Month)
  - X. New Business and Action Items
    - A. Town Meeting Preparations (Annual Report)
    - B. Presentation on Research on Public Works Commission
    - C. [Discussion of Life, Short- and Long-term Disability](#)
    - D. Assessing - [Veterans Credit – Map 10, Lot 72](#)
  - XI. Town Administrator Report
  - XII. Informational Items
    - A. [Legislative Bulletin for January 3, 2021](#)
  - XIII. Reservations, Event Requests & Permits
  - XIV. Review of Recent or Upcoming Board & Commissions Agendas
  - XV. Boards and Commissions Nominations & Appointments
    - A. Appointments *for consideration*:
      - a. Age-Friendly Committee ([See Memorandum from Mark Connors, Town Planner](#)):
        - Tracy-Lynn Abbott
        - Lucy Cushman
        - Richard Swett
        - Roberta Febbo
        - Christopher Zarembo
        - Mark Connors, Town Planner
        - Scott Campbell, Assistant Library Director
        - Allison Knab, Select Board Member (also appointed to Regional Committee)
    - B. Appointments *to be voted on*: none for this meeting
- XVI. Miscellaneous & Old Business
  - A. PFAS in Town Center
  - B. Open Items Tracking
- XVII. Adjournment

## **MINUTES OF THE JANUARY 3, 2022 SELECT BOARD MEETING**

Meeting held in the Hutton Room at the Stratham Municipal Center

**MEMBERS PRESENT:** Board Members Chair Mike Houghton, Vice Chair Joe Lovejoy and Allison Knab.

**ALSO PRESENT:** Town Administrator David Moore, Finance Administrator Christiane McAllister, Police Chief Anthony King

At 7:00 pm Mr. Houghton opened the regular meeting.

Mr. Lovejoy motioned to accept the minutes from the December 20, 2021 Select Board meeting. Ms. Knab seconded the motion. All voted in favor.

Mr. Houghton called for comments on the Treasurer's Report. On a related note, Mr. Moore and Ms. McAllister discussed additional report templates in development that will provide additional insight into the status of Town accounts on a monthly basis.

### **POLICE DEPT.**

Mr. Houghton recognized Police Chief Anthony King to give his department report. Chief King summarized his Performance Goals and Objectives from his previously submitted report. He noted that the department received 19,500 calls (up over 1,000 calls for service opposed to last year). Motor vehicle stops were also up at 3,900, which is a little over the 2,400 stops last year. Reportable incidents were at 377, opposed to 344 last year. Although crashes were slightly up (115) this year from 110 last year, previous years were in the 200's. Medicals and assisting the Fire Dept. went up a lot, 515 this year; 385 last year (120). Mutual aid also increased from 140 opposed to 103 last year.

Chief King called attention to the highlights in his report. The dept. achieved the CALEA accreditation which is on a 4 year cycle. They will be seeking an advanced accreditation at that the end of the cycle. The dept. is already meeting a lot of the advanced criteria. New officers Wood and Poole will be sworn in tomorrow. Officer Wood is advancing through the field training. Officer Poole is part-time, therefore his training is going a little slower.

Chief King reported working with Director of Public Works Nate Mears regarding potential future updates to the police building and better security for the station's back parking lot.

Chief King announced that out of over 1,000 police departments, we were awarded the Body Camera Grant. This, plus the donation from the Fire Department, will enable them to proceed with purchasing the equipment and training for its use.

Chief King explained that how the officers respond to mental illness in critical incidents was a training priority this year. Two officers, Bibeau and Holbrook, attended trainings in this area. They then trained the entire department in the classroom portion. This month, the department will be holding simulations and invite surrounding communities to attend.

Officer wellness for the officers and their families was also a top priority. Officer Gauthier was trained to be the department's Peer Support Liaison and will be assigned to the Regional Stress Team. Not only will he help us, but he will help other agencies as well. The PD has partnered with Seacoast Mental Health, who is developing a critical mobile device team. This mobile team will be state and county wide. If there is an incident involving mental health, we can call them to assist and get the person help without having them enter the criminal justice system. Seacoast Mental Health hopes to implement this service in the near future.

Chief King noted the Lights 4 Lives event was successful and expressed appreciation for the great teamwork the Police Department shares with the Fire Department. The Toy Drive coordinated by Lt. Pierce went above and beyond – 3 trailers filled with toys went to families in need. He is working with Parks & Recreation to restart the Coffee with a Cop program for the seniors. This summer he plans to start Citizens Police Academy. Lastly, Chief King created an awards policy and hopes to hold a ceremony in February.

In response to a question from Ms. Knab, Chief King responded that the goal of the Police Academy is help the public get better acquainted on what the PD does on a daily basis.

#### NEW BUSINESS

Mr. Moore distributed a preliminary draft of the budget and reviewed important deadline dates. It looks like the year over year increase in the operating budget will be less than 2%; the preliminary budget will be finalized and sent out to the BAC when appointed. He then gave a general overview of the budget presentation. His hope is to improve efficiency with the process. There will be no new programs and no net new positions this year. He received an inquiry from Nate Merrill, Heritage Commission Chair, asking if/when his committee should present. Mr. Moore noted that the commissions haven't presented in the last two years. Consensus from the Board was that there is no requirement to present; only if there is a change in budget request should commissions have that opportunity and they should appear if they feel strongly about doing so. Mr. Moore indicated he would follow-up.

Mr. Moore gave an update on the Town Report. He proposes decreasing the number of books that we have printed based on demand he has observed in three years. We get an electronic version, which is distributed widely and we will still ensure an adequate number of paper copies. Based on topics in the warrant, there are no drivers that would indicate that we need the number of Town Reports at Town Meeting as in the past. Discussion ensued regarding changing the date for Voter Information Night at the Library. CMS is reserved for Town Meeting on March 12. On Jan. 19<sup>th</sup> our request to use SMS for the local election on March 8<sup>th</sup> will be on the School Board agenda.

#### BOARDS & COMMISSIONS

Mr. Moore highlighted the Board and Commission appointments that are expiring at Town Meeting. He acknowledged the lack of consistency with the process for those members who want to renew their terms; he suggests that renewing members use the same application form as newly appointed residents. Mr. Lovejoy questioned the expiration of terms for the Public Works Commission. Mr. Moore will gather information and report back.



Mr. Moore reviewed the attendance records for the Boards and Commissions in accordance with the policy.

Next, Mr. Moore called attention to the request by Town Planner Mark Connors regarding Lindt. Mr. Houghton motioned to release \$810,000 for the performance bond for the project at Lindt. Mr. Lovejoy seconded the motion. Mr. Houghton called for discussion. Hearing none, all voted in favor.

Mr. Moore noted that the Assessing Assistant Jim Joseph noticed an assessing credit was inadvertently overlooked. The Board signed the paperwork to issue \$600 to the resident.

#### INFORMATIONAL ITEMS

Ms. McAllister send a communication to staff about payroll for 2022 explaining processing for cut off for accrued time is for 2022.

Mr. Moore said that he and Mr. Connors plan to attend the Regional Housing discussion sponsored by Rockingham Planning Commission.

The Board discussed the increase in Meals & Rooms Revenue the Town received in 2021 following the adjustment of the formula by the legislature in favor of the Towns.

#### RESERVATIONS

Mr. Moore read a request from Annie's Angels to use Room A on the first Thursday of every month and to have the fee be waived. Ms. Knab motioned to approve the request. Mr. Lovejoy seconded the motion. All voted in favor.

Mr. Moore read a request from the Greenland Vets to use the 4-H Pavilion for their annual cookout and request to have the fee waived. Ms. Knab motioned to approve the request. Mr. Lovejoy seconded the motion. All voted in favor.

#### BOARDS/COMMISSIONS

Mr. Moore presented the flyer Mr. Connors designed for the Route 33 Heritage District open houses. The Planning Board's zoning work is the target of this effort. The open houses are to bring people here to talk about the revised regulations and potential that provides residents to develop their property.

Mr. Moore heard back from our attorney regarding barn easements. He will forward the response to Mr. Merrill.

Mr. Connors sent an email to the Pedestrian Cyclist Advocacy Committee members notifying them of a change from being a separate committee to becoming a Planning Board subcommittee. This shift will allow them to refocus on Master Plan priorities.

Mr. Moore will meet with Parks & Recreation Director Seth Hickey to discuss the work of the Trail Management Advisory Committee. Their second public forum was held on the 15<sup>th</sup>. Attendance was light, but conversation was robust. They will continue to meet and have draft

recommendations to the Board by mid-March. They plan to do more community outreach. Mr. Houghton requested they submit their recommendations earlier if possible and Mr. Moore said he would follow-up.

Mr. Moore directed attention to the mask wearing policy currently in place in the Town offices. He suggested updating our policy to reflect the CDC guidelines to “strongly urge” everyone to wear a mask regardless of vaccination status. After discussion, the Board decided to adopt this recommendation.

Mr. Houghton asked Mr. Moore for the status on the organizational goals and objectives. Mr. Moore noted drinking water quality continues to gain attention. Our Water Source Protection Plan will be a resource for us to prioritize actions. Our focus should be on improving zoning related regulations to improve water source protection and long term planning to monitor PFAS contamination in Town Center.

Also on the list was to continue the discussions about the Fire Department. This year the Board and the Fire Chief identified the metrics that pointed to the structure working for the Town and that the Board expressed an interest in planning for long terms sustainability.

Another goal is to pursue Master Plan implementation by working with the Conservation Commission and Heritage Commission on projects derived from the Plan. If the Rt. 33 Legacy Highway Heritage District passes at Town Meeting, we will need a system in place to move forward. Funding is in the CIP.

Following up on the Trail Management Advisory Committee’s recommendations for Stratham Hill Park is another goal. We are pursuing an RFP for consulting services to bring clarity to our open space plan. Stratham Hill Park is intertwined in that RFP.

Mr. Moore also included the goal to increase efficiency and modernize our business practices. Particular attention will be paid to planning for financial oversight. First, he will identify changes to be made, then train staff.

Mr. Moore stated that we are ready to move forward with implementation of the new permit software. It will consume a significant amount of time for the Town Planner and Building Coordinator.

Continuing with his goals report, Mr. Moore will focus on assessing our IT contract with LS Solutions. We are in our third year of the contract.

Mr. Moore reported that a list issues have been identified to address to update the Employee Manual. He’ll continue to work on it with Ms. McAllister and perhaps involve staff. It should be completed by mid-2022.

At 8:45 pm Mr. Houghton motioned to go into a non-public session in accordance with RSA 91-A:3, II(c) to discuss a matter that may affect the reputation of another. Mr. Lovejoy seconded the motion. Houghton – yes; Lovejoy – yes; Knab - yes

9:00 pm Mr. Houghton motioned to come out of the non-public session and seal the minutes noting failure to do so may render a proposed action ineffective. Mr. Lovejoy seconded the motion. All voted in favor.

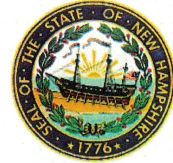
Mr. Houghton asked if there was any other business to discuss. Ms. McAllister discussed changing our short and long term disability insurance provider from Unum to HealthTrust to maintain continuity and potentially provide an added benefit to the employees.

At 9:05 p.m. Mr. Houghton motioned to adjourn. Mr. Lovejoy seconded the motion. All voted in favor.

Respectfully submitted,

Karen Richard  
Recording Secretary

THE STATE OF NEW HAMPSHIRE  
DEPARTMENT OF TRANSPORTATION



Victoria F. Sheehan  
Commissioner

William Cass, P.E.  
Assistant Commissioner

January 05, 2022

David Moore  
Town Administrator  
10 Bunker Hill Avenue  
Stratham, NH 03885

Re: Stratham-Greenland, 43272

Dear Mr. Moore:

The NH Department of Transportation (DOT) is planning the subject project, located on NH Route 33 from the driveway to former Great Bay Community College in Stratham to the intersection of Winnicut Road and Bayside Road in Greenland. The proposed project will entail improving the safety of traffic turning left at intersecting streets and access points by reallocating lanes within the existing width to provide a median 12' two-way left turning lane.

Some transportation projects require mitigation for possible wetland/stream impacts. The natural resources in this project area have not yet been identified and investigations are forthcoming. Preliminary engineering studies have begun and the Department will attempt to avoid, and minimize impacts through design before determining if there will be any stream or wetland impacts that may require mitigation. **As a proactive measure the Department would like to request a list of the Town's preferred/priority mitigation efforts that the Department may evaluate and consider undertaking if it is determined that the project does in fact require mitigation. Please let us know if your Town has identified such priorities.** In the absence of any Town priorities to evaluate the Department will pursue permittee responsible mitigation through the Stream Passage Improvement Program (SPIP). If it's determined that no viable options exist through the SPIP, the Department will pursue a payment into the Aquatic Resource Mitigation Fund (ARM Fund), at which time those funds will become competitively available through the ARM fund grant process.

Engineering studies have been initiated to refine the scope and limits of work necessary for this project. The Department's Bureau of Environment is in the process of evaluating the potential environmental impacts associated with the project. To assist in this evaluation, I am asking that you provide comments relative to the project's potential impacts on environmental, social, economic or cultural resources, by responding to the following questions.

1. Does the Town have a list of priority mitigation efforts (Top 10 Priority List) that the DOT may evaluate and consider undertaking if it is determined that the project does in fact require mitigation? If so, please provide the list. (e.g. problematic culvert/bridge crossings, land protection, habitat restoration, etc.)
2. Are there any existing or proposed community or regional plans that might have a bearing on this project?

3. Are there any natural resources of significance in the vicinity of the project? (e.g. prime wetlands, floodplains, rare species, etc.) Are there any known wildlife corridors or habitat strongholds in the vicinity of the project?
4. Are there any cultural resources of significance in the vicinity of the project? (e.g. stonewalls, cemeteries, historical or archeological resources, etc.) *Please note that Section 106 of the National Historic Preservation Act offers those that possess a direct interest in historical resources, including town officials, Historical Societies, and Historical Commissions, an opportunity to become more involved in an advisory role during project development as "Consulting Parties." Those interested should contact the Department.*
5. Are there any public parks, recreation areas, conservation lands, or wildlife/waterfowl refuges in the vicinity of the project? Have Land & Water Conservation Funds been used in the project area?
6. Are there any locally or regionally significant water resources or related protection areas in the project vicinity? (e.g. public water supplies, wellhead protection areas, aquifer protection districts, etc.)
7. Are there any water quality concerns that should be addressed during the development of this project? (e.g. stormwater management, NPDES Phase II, impaired waters, etc.)
8. Are you aware of any existing or potential hazardous materials or contaminants in the vicinity of the project? Are there asbestos landfills or asbestos containing utility pipes located within the project limits?
9. Do you have any environmental concerns not previously noted (e.g. noise impacts, farmland conversion, etc.) that you feel the Department should be aware of for this project?
10. Will the proposed project have a significant effect upon the surrounding area? If so, please explain.
11. Are you aware of any existing roadside populations of non-native invasive plant species (such as Japanese knotweed, phragmites, or purple loosestrife) in the project area?

This letter has been sent to the following departments, boards, and/or commissions:

- |                                   |                           |
|-----------------------------------|---------------------------|
| • Fire Department                 | • Police Department       |
| • Planning Board                  | • Heritage Commission     |
| • Town Administrator              | • Conservation Commission |
| • Board of Selectmen              | • Public Works Department |
| • Emergency Management Department | • Historical Society      |

The tentative advertising date for this project is August 16, 2022. Please feel free to contact me if you have any questions or require further information regarding the above referenced project. Thank you for your assistance.

Sincerely,

Dillan Schmidt  
Environmental Analyst  
NH Department of Transportation  
Bureau of Environment  
(603)271-3226  
[Dillan.C.Schmidt@dot.nh.gov](mailto:Dillan.C.Schmidt@dot.nh.gov)



Encl. Topographic map



# Stratham-Greenland Project Limits



1:24,000

0 0.125 0.25 0.5 0.75 1 Miles

## Legend

- Stratham-Greenland
- State Routes



UNUM			HEALTHTRUST					
Current Annual Premium			Quote Annual Premium		Quote Annual Premium		Quote Annual Premium	
			Option 1		Option 2		Option 3	
Life Insurance	\$50,000 cap	\$ 5,580.00	\$50,000 cap	\$ 4,356.00	\$75,000 cap	\$ 6,534.00	1.5 X basic salary	\$ 8,781.00
AD&D	\$50,000 cap		\$50,000 cap		\$75,000 cap		max \$150,000	
STD	60%	\$ 11,979.00	66.2/3%	\$ 9,092.00	66.2/3%	\$ 11,786.00		
	12 weeks		13 weeks		26 weeks			
	\$1,150 Max Benefit		\$1,200 Max Benefit		\$1,200 Max Benefit			
LTD	60%		60%		60%			
	90 day		90 day		180 day			
	\$5,000 Max Benefit	\$ 18,141.00	\$5,000 Max Benefit	\$ 13,015.00	\$5,000 Max Benefit	\$ 10,368.00		
			or		or			
			90 day		180 day			
			\$6,000 Max Benefit	\$ 13,044.00	\$6,000 Max Benefit	\$ 10,391.00		

TOTAL COST UNUM		TOTAL COST HEALTHTRUST			
		w/ \$5,000 Max LTD	\$ 26,463.00	w/ \$5,000 Max LTD	\$ 28,688.00
		w/ \$6,000 Max LTD	\$ 26,492.00	w/ \$6,000 Max LTD	\$ 28,711.00
		Total Cost of HEALTHTRUST options w/ Option 3 Life			
		w/ \$5,000 Max LTD	\$ 30,888.00	w/ \$5,000 Max LTD	\$ 30,935.00
		w/ \$6,000 Max LTD	\$ 30,917.00	w/ \$6,000 Max LTD	\$ 30,958.00

\$ 35,700.00





# **Proposal for Life, Long-Term Disability and Short-Term Disability Coverage**

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**Town of Stratham**

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**February 1, 2022**

**HealthTrust**



January 10, 2022

Mr. David Moore  
Town Administrator  
Town of Stratham  
10 Bunker Hill Avenue  
Stratham, NH 03885

Dear Mr. Moore:

HealthTrust is pleased to provide the Town of Stratham with a proposal for short-term disability, long-term disability and life coverage programs. The proposed rates provided are effective for the period of February 1, 2022 through December 31, 2022.

HealthTrust self-insures and administers the short-term disability coverage program and partners with National Insurance Services (NIS) to administer the life and long-term disability coverage programs. NIS has served the public sector since 1969 in offering term life and long-term disability protection through Madison National Life (MNL) – rated A- (Excellent) for financial strength by A.M. Best Company. Our combined public sector experience offers competitive pricing, comprehensive coverage, exceptional service and support.

By combining the benefits of long-term cost efficiency, comprehensive coverage, extensive health and risk management programming, and employee health awareness, HealthTrust offers the best in service and competitive pricing. HealthTrust understands the requirements of this proposal and commits our resources, if awarded this program, to a successful implementation for the Town of Stratham and its employees. As the current benefits administrator for medical and dental coverage, we value our long-standing partnership with the Town of Stratham and are committed to continuing this relationship into the future with all of HealthTrust's benefit offerings.

This proposal meets all terms and conditions requested by the Town of Stratham in its request for a proposal. As you consider this proposal, please note the following:

**Short-Term Disability:**

- Two coverage options are presented in this proposal. Please note the following:
  - **Option 1: Proposed rate is \$0.27 per \$10.00 of benefit; \$757.66 Approximate Monthly Cost.** This option provides a benefit waiting period of 1<sup>st</sup> day accident and 8<sup>th</sup> day illness, 66 2/3% of the weekly earnings to a maximum of \$1,200, and a benefit duration of 13 weeks.
  - **Option 2: Proposed rate is \$0.35 per \$10.00 of benefit; \$982.15 Approximate Monthly Cost.** This option provides a benefit waiting period of 1<sup>st</sup> day accident and 8<sup>th</sup> day illness, 66 2/3% of the weekly earnings to a maximum of \$1,200, and a benefit duration of 26 weeks.
- The rates in this proposal are based on the schedule of benefits, census provided, the coverage is fully employer paid (non-contributory for eligible employees), and that 100% of all eligible employees will enroll. Rates are subject to change if any of these factors are altered.
- The proposed rates are guaranteed for 90 days from the effective date of February 1, 2022. If coverage is elected, the new rates are secure through December 31, 2022. These rates may be modified within that period if the census changes, a benefit change is requested, or if a newly acquired employer unit is added.
- HealthTrust will process all claims payments through a direct Automatic Clearing House (ACH) transfer to your Group's bank account.

### Long-Term Disability:

- Four coverage options are presented in this proposal. Please note the following:
  - **Option 1: Proposed rate is \$0.59; \$13,044 Approximate Annual Premium.** This option includes HealthTrust's standard coverage of 60% of basic monthly earnings up to a maximum monthly benefit of \$6,000. The coverage would also pair seamlessly with the proposed short-term disability benefit (Option 1) and includes an elimination period of 90 consecutive calendar days.
  - **Option 2: Proposed rate is \$0.47; \$10,391 Approximate Annual Premium.** This option includes HealthTrust's standard coverage of 60% of basic monthly earnings up to a maximum monthly benefit of \$6,000. The coverage would also pair seamlessly with the proposed short-term disability benefit (Option 2) and includes an elimination period of 180 consecutive calendar days.
  - **Option 3: Proposed rate is \$0.59; \$13,015 Approximate Annual Premium.** This option includes HealthTrust's standard coverage of 60% of basic monthly earnings up to the Town's current maximum monthly benefit of \$5,000. The coverage would also pair seamlessly with the proposed short-term disability benefit (Option 1) and includes an elimination period of 90 consecutive calendar days.
  - **Option 4: Proposed rate is \$0.47; \$10,368 Approximate Annual Premium.** This option includes HealthTrust's standard coverage of 60% of basic monthly earnings up to the Town's current maximum monthly benefit of \$5,000. The coverage would also pair seamlessly with the proposed short-term disability benefit (Option 2) and includes an elimination period of 180 consecutive calendar days.
- The rates in this proposal are based on the schedule of benefits, census provided, the coverage is fully employer paid (non-contributory for eligible employees), and that 100% of all eligible employees will enroll. Rates are subject to change if any of these factors are altered.
- The rates provided in this proposal are effective for the period of February 1, 2022 through December 31, 2022. The proposal is valid for 90 days from the proposal date (January 5, 2022) after which time HealthTrust reserves the right to revise benefits and rates.

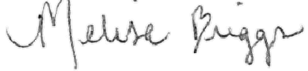
### Life:

- Three coverage options are presented in this proposal. Please note the following:
  - **Option 1: Proposed rate is \$0.18/\$0.04 per \$1,000 for Basic Life and AD&D coverage; \$4,356 Approximate Annual Premium.** This option matches your current life benefit of \$50,000.
  - **Option 2: Proposed rate is \$0.18/\$0.04 per \$1,000 for Basic Life and AD&D coverage; \$6,534 Approximate Annual Premium.** This option provides a life flat benefit of \$75,000.
  - **Option 3: Proposed rate is \$0.18/\$0.04 per \$1,000 for Basic Life and AD&D coverage; \$8,781 Approximate Annual Premium.** This option provides a life benefit of 1.5 times the Base Annual Salary rounded to the next highest \$1,000, up to a maximum of \$150,000.
- The rates in this proposal are based on the schedule of benefits, census provided, the coverage is fully employer paid (non-contributory for eligible employees), and that 100% of all eligible employees will enroll. Rates are subject to change if any of these factors are altered.
- Dependent Life rate is \$2.25 per family unit, per month, if coverage is elected. This proposal includes a flat life benefit of \$10,000 for the spouse, \$5,000 for dependent children 6 months and older and \$1,000 for children from birth to 6 months.
- The rates provided in this proposal are effective for the period of February 1, 2022 through December 31, 2022. The proposal is valid for 90 days from the proposal date (January 5, 2022) after which time HealthTrust reserves the right to revise benefits and rates.

As this proposal and its many features are reviewed, it will become evident that HealthTrust's combination of pricing, service, support and coverage will offer the best value for the Town of Stratham, its employees and local taxpayers.

Please contact me at 603.230.3370 if you have any questions related to the proposal. I would be glad to discuss it in further detail.

Sincerely,

A handwritten signature in cursive script that reads "Melisa Briggs".

Melisa Briggs  
Benefits Assistant Manager



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- Short-Term Disability Proposal

Section  
**2**

**Brochures**

Section  
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# Section 1

## OUR VISION

New Hampshire communities' most trusted partner in achieving optimum health through a culture of wellness

## OUR MISSION

To provide high quality, cost-effective employee benefit products and services for public employers and employees in New Hampshire in order to reduce costs through pooling strategies with a commitment to education, health promotion and disease prevention.

## OUR VALUES

Integrity  
Service  
Collaboration  
Innovation

## Who is HealthTrust?

HealthTrust is a nonprofit provider of high quality, cost-effective medical, dental, prescription drug and ancillary benefit plans exclusively for public sector employers and their employees in New Hampshire.

We are a risk pool. Our Members include schools, towns, cities, counties and quasi-governmental entities in New Hampshire who have pooled their insurance dollars to create, in effect, their own insurance coverage, or to "self-insure."

**PRESCRIPTION  
DRUG**

**DENTAL**

**MEDICAL**

**DISABILITY  
AND LIFE**

**BENEFIT  
ADVANTAGE**

**TRANSITION CARE  
SURVIVOR CARE**

### The Risk Pool Advantage

- Comprehensive employee benefit programs and services that meet public sector needs specifically
- A greater pool of resources
- Exceptional value
- Lower premiums and more stable pricing
- Coverage for groups of all sizes

**We specialize in you.** For more than 30 years, HealthTrust has served New Hampshire's public sector employers and their employees. Coverage is administered from our office in Concord. We are a New Hampshire organization serving New Hampshire's workers.

### Our Board represents you.

The 11 dedicated members of our Board of Directors include municipal, school and county officials and employees. They understand and share the unique needs of New Hampshire's public employers and employees.





# What sets us apart?

## 1 Our plan options

HealthTrust teams with the best-in class organizations to offer high quality, cost-effective, comprehensive benefit plans.



- **Medical and Prescription coverage** provided in collaboration with **Anthem Blue Cross and Blue Shield** and **CVS Caremark**
  - Discounts on hospitals and medical providers, reflected in our rates, provided through Anthem
  - An HMO network of providers that spans all six New England states, and access to in-network specialists without a referral
  - Coverage for preventive services at no cost
  - Worldwide coverage for emergency and urgent care
  - 24/7 NurseLine, Future Moms and a suite of other health management programs to keep employees healthy
  - Access to more than 64,000 network retail pharmacies nationwide
  - CVS Caremark Maintenance Choice provides the option to fill long-term prescriptions by mail service or at a CVS Pharmacy (including Target locations).
- **Dental coverage** provided in collaboration with **Northeast Delta Dental**
  - Most dental plans cover 100 percent of preventive care
  - Nationwide network of dentists, the most extensive of any provider
  - Direct billing through most New Hampshire dental offices
- **Disability and Life coverage** – Short-Term Disability (provided by HealthTrust directly); Long-Term Disability and Life (provided through **National Insurance Services and Madison National Life Insurance Company**)
- **Transition Care and Survivor Care** – Transition Care (coverage for an Enrollee’s family for up to one year after the Enrollee’s death) and Survivor Care (continuous coverage for an Enrollee’s eligible family members if the Enrollee dies while performing job duties)
- **Benefit Advantage** offering services for Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs) with low or no participant fees and free prepaid benefits card. No setup or plan document fees.

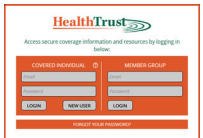
## 3 Our services

At HealthTrust, exceptional service isn’t the exception – it’s the rule. Our personal, local services save you time and money and provide your employees stress-reducing support.

94%  
INQUIRIES  
RESOLVED  
SAME DAY AS  
CALL OR VISIT

CALLS ANSWERED  
WITHIN  
15 SEC.  
ON AVERAGE

- **We answer the phone.** No electronic voices or computer directories! Our Enrollee Services Representatives include specialists in Retiree services, enrollment, ancillary coverage, and more who answer your questions personally and professionally.
  - About 24,000 calls handled annually
  - Calls answered within 15 seconds on average
  - 94 percent of inquiries resolved on the same day as call or visit
  - Claims specialists available to advocate for Enrollees when needed
- **We come to you.** Each Member Group is assigned their own HealthTrust Benefits Advisor and Wellness Advisor.
  - Our Benefits Advisors will come to your workplace to review your Group’s plan options with you.
  - Our Wellness Advisors will provide interactive presentations customized to your Group at your workplace.
  - HealthTrust advisors make more than 1,400 visits to Member Groups’ workplaces annually.
  - Many advisors serve the same Members for years.
- **We make administration easier.**
  - Benefits Administrator workshops and one-on-one trainings let Member Groups spend a few hours with HealthTrust to save time all year long.
  - Secure portal for Benefits Administrators makes it easy to update enrollment information, order supplies, access forms, and more.
  - Secure portal for Enrollees and Retirees offers detailed plan and program information and direct access to partner websites.
  - Affordable Care Act trainings – identifying what’s next in healthcare and making sure Member Groups are prepared
  - Retiree advocacy and workshops for Enrollees turning 65
  - In-house COBRA and Retiree billing
  - FSA and HRA services
  - Short-term disability claims processing and advocacy



## 2 Our programs

HealthTrust’s programs help employees be more informed, healthier medical consumers.



The **Slice of Life wellness program**, provided in collaboration with **Onlife Health**

- Cash rewards for making healthy choices
- Biometric Health Screenings at a screening event, ConvenientMD location, or from a PCP
- Worksite flu vaccine clinics
- Wellness Coordinator Academy – create a culture of wellness at your worksite

### SmartShopper

**SmartShopper**, provided in collaboration with **Vitals**

- Cash rewards to Enrollees who choose cost-effective healthcare options
- Raises awareness of wide-ranging healthcare costs and promotes medical consumerism
- More than \$6 million in gross savings since the program began

### LiveHealth ONLINE

**LiveHealth Online**, affordable care anytime, anywhere provided in collaboration with **Anthem Blue Cross and Blue Shield**

- Online visits with board-certified doctors and licensed therapists
- Cost is comparable to plan copay (and no more than \$49 for a medical visit or \$95 for a behavioral health visit)
- Covered by all HealthTrust medical plans (except Medicomp Three)

### LifeResources

**LifeResources Employee Assistance Program (EAP)** provided in collaboration with **AllOne Health**

- Referrals to free consultations with legal, financial and social services experts
- Caregiver support
- Educational resources through online and in-person trainings



## **Section 2**

**Proposal**  
**Group Term Life**  
**and**  
**Long Term Disability**  
**through**



**Town of Stratham**  
**Stratham, NH**

**January 5, 2022**

**This plan is offered through a partnership between**

**National Insurance Services**

250 South Executive Drive  
Brookfield, WI 53005  
Toll-Free Telephone: (800)-627-3660

and

**HealthTrust, Inc.**

25 Triangle Park Drive  
Concord, New Hampshire 03301  
Toll-Free Telephone: (800)-527-5001

**Administration, Billing, and Service to be provided by:**



**This plan is underwritten by:**

Madison National Life Insurance Company  
PO Box 5008  
Madison, WI 53705

**NATIONAL INSURANCE SERVICES**

Since 1969, NATIONAL INSURANCE SERVICES' custom-crafted vehicles for government entities, including but not limited to SCHOOLS, MUNICIPALITIES, CITIES, COUNTIES and HOSPITALS, has furnished outstanding group insurance programs generally not available on an individual basis.

This fine-tuned public-sector expertise originated in Wisconsin and quickly earned such great acceptance that NIS became a leading provider of Group Life and Disability products nationwide. NIS' group purchasing power has made it possible to obtain this plan, which fits the unique needs of government employees, at a much lower cost than would otherwise have been available.

NATIONAL INSURANCE SERVICES (NIS) is committed to meeting the needs of the public-sector community. With the partnership of HealthTrust, Inc., NIS combines longevity and stability in providing products and services you have come to rely on for your employee benefits. Members are invited to access the unsurpassed HealthTrust, Inc. and NIS resources and enjoy first-rate service.

Both NIS and HealthTrust, Inc., along with Madison National Life Insurance Company (MNL), understand that excellent service is the key to differentiating themselves from the competition. All three entities strive to provide that level of service to all of their clients.

**MADISON NATIONAL LIFE INSURANCE COMPANY**

Madison National Life Insurance Company, Inc. is a Wisconsin domiciled insurance carrier headquartered in Madison, WI., and a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE: HMN). Madison National Life was founded in 1961, is licensed in 49 states, and specializes in group life, disability, accident, and critical illness insurance as well as other specialty health products.

Town of Stratham, Stratham, New Hampshire  
**Proposal for a Group Term Life and AD&D Insurance Policy**

This coverage provides a benefit payment in the event of an insured's death or accidental dismemberment.

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Date prepared January 5, 2022

This proposal is valid for 90 days  
Proposed effective date February 1, 2022

Presented by:  
HEALTH TRUST, INC.

Offered through  
NATIONAL INSURANCE SERVICES

Underwritten by:  
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.

## BASIC LIFE AND AD&D INSURANCE

### OPTION 1

#### SCHEDULE OF BENEFITS - Proposed Benefits Flat \$50,000

To be eligible for coverage, an employee must be actively at work on the effective date of the insurance, be a member of a covered classification and meet the minimum hour requirement.

	Classification	Basic Life Insurance Amount	Basic AD&D Amount (Principal Sum)	Guarantee Issue Amount
01	All Eligible Full-Time Employees	\$50,000	Equal to Basic Life amount	\$50,000

#### COST - Proposed Benefits Flat \$50,000

	Number of Lives	Basic Life Volume	Basic Life Rate per \$1,000	Basic AD&D Volume	Basic AD&D Rate per \$1,000	Approximate Annual Premium
01	33	\$1,650,000	\$0.18	\$1,650,000	\$0.04	\$4,356
TOTALS	33	\$1,650,000		\$1,650,000		\$4,356

## BASIC LIFE AND AD&D INSURANCE

### OPTION 2

#### SCHEDULE OF BENEFITS - Proposed Benefits Flat \$75,000

To be eligible for coverage, an employee must be actively at work on the effective date of the insurance, be a member of a covered classification and meet the minimum hour requirement.

	Classification	Basic Life Insurance Amount	Basic AD&D Amount (Principal Sum)	Guarantee Issue Amount
01	All Eligible Full-Time Employees	\$75,000	Equal to Basic Life amount	\$75,000

#### COST - Proposed Benefits Flat \$75,000

	Number of Lives	Basic Life Volume	Basic Life Rate per \$1,000	Basic AD&D Volume	Basic AD&D Rate per \$1,000	Approximate Annual Premium
01	33	\$2,475,000	\$0.18	\$2,475,000	\$0.04	\$6,534
TOTALS	33	\$2,475,000		\$2,475,000		\$6,534

## BASIC LIFE AND AD&D INSURANCE

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### OPTION 3

#### SCHEDULE OF BENEFITS - Proposed Benefits Salary Based

To be eligible for coverage, an employee must be actively at work on the effective date of the insurance, be a member of a covered classification and meet the minimum hour requirement.

	Classification	Basic Life Insurance Amount	Basic AD&D Amount (Principal Sum)	Guarantee Issue Amount
01	All Eligible Full-Time Employees	1.5 times Annual Salary rounded to the next higher \$1,000 to a maximum of \$150,000	Equal to Basic Life amount	\$150,000

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#### COST - Proposed Benefits Salary Based

	Number of Lives	Basic Life Volume	Basic Life Rate per \$1,000	Basic AD&D Volume	Basic AD&D Rate per \$1,000	Approximate Annual Premium
01	33	\$3,326,000	\$0.18	\$3,326,000	\$0.04	\$8,781
TOTALS	33	\$3,326,000		\$3,326,000		\$8,781



## DEPENDENT BASIC LIFE INSURANCE

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### SCHEDULE OF BENEFITS

To be eligible for Dependent coverage, the Insured Employee must be actively at work on the effective date of the insurance, be a member of a covered classification and meet the minimum hour requirement. Dependents must meet the requirements of an Eligible Dependent as outlined under the Key Benefits and Provisions section of this proposal.

	Classification	Dependent Spouse Life Insurance Amount	Dependent Child Life Insurance Amount*
01	All Eligible Full-Time Employees	\$10,000	\$5,000

\* Dependent Child Life Insurance is limited to \$1,000 for children from birth to 6 months.

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### COST

	Dependent Life Rate per Unit
01	\$2.25

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**PLAN DETAILS – Applies to all Options**

<b>Rate Guarantee</b>	<b>Until the next HealthTrust block renewal</b>
<b>Minimum Hour Requirement</b>	<b>35 hours per week</b>
<b>Reductions and Terminations</b>	<p>Basic Life and AD&amp;D Insurance reduce to 50% at age 70 and terminate at retirement</p> <p>Dependent Spouse Basic Life Insurance does not reduce and terminates at the Employee's retirement. Dependent Child Basic Life Insurance does not reduce and terminates at the earlier of attainment of the Limiting Age or the Employee's retirement.</p>
<b>Evidence of Insurability</b>	<b>Applies to Late Enrollees, Increases in Benefits and Amounts over Guarantee Issue Amounts</b>
<b>Employee Premium Contribution</b>	<p>Basic Life - 0%</p> <p>Dependent Basic Life - 100%</p>
<b>Minimum Participation Requirement</b>	<p>Basic Life - 100%</p> <p>Dependent Basic Life - 0%</p>
<b>Waiver of Premium</b>	<b>Disabled prior to age 70; 3 month waiting period; terminates on 75th birthday</b>
<b>Continuation of Coverage</b>	<b>Coverage may continue with payment of premiums during FMLA; Illness or Injury: 24 months; Layoff: 2 months; Leave of Absence: 24 months; Labor Dispute: 6 months</b>

## **SERVICES INCLUDED**

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### **SEAMLESS WAIVER SERVICE**

Seamless Life Insurance Waiver of Premium Payment Service is for groups who have both Long Term Disability coverage and Life coverage through Madison National Life Insurance Company, Inc. With this service, the Employer does not have to file a Life Insurance Waiver of Premium application when an Employee is out of work due to a disability. Instead, Madison National Life Insurance Company, Inc. will notify both the Employee and Employer that an application has automatically been established.

## KEY DEFINITIONS AND PROVISIONS

(These provisions may vary by state)

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### EMPLOYEE ELIGIBILITY

To be eligible for insurance, the Candidate must be an Employee who works for the Employer as a member of an Eligible Class who is reported on the Employer's records for Social Security and tax withholding purposes. He or she must be a citizen or legal resident of the United States or one of its territories. The Candidate must be Actively at Work and capable of sustained Active Work on the effective date of his/her coverage and must be meeting the Minimum Hour Requirement. The Candidate cannot be a full-time member of the armed forces of any country, leased employee or independent contractor and must satisfy his/her Waiting Period.

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### DEPENDENT ELIGIBILITY

An eligible Spouse is a person to whom the Insured Employee is legally married, is not an Employee of the Employer, is not in a Period of Limited Activity and is not a full-time member of the armed forces of any country.

An eligible Child is a dependent child of the Insured Employee who is, from birth to 19 years of age (or 25 if a full-time student), is unmarried, is not an Employee of the Employer, is not already covered under the policy as a Dependent, is not in a Period of Limited Activity at the time of Enrollment, and is not a full-time member of the armed forces. A Disabled Child will be covered if covered under the previous carrier and may continue to be covered beyond the limiting age if continuously incapable of self-sustaining employment because of mental or physical handicap.

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### WAIVER OF PREMIUM BENEFIT

Should an Employee become Totally Disabled prior to age 60\*, the Company will waive the premium for the Insured and the Insured's Dependents. The waiver of premium will begin on the first of the month following 9\* months of disability and terminate upon the Insured Employee's attainment of age 65\*.

Premiums will be waived during the continuance of the disability, provided proof of such disability is submitted at regular intervals. Should death occur during such disability, the face amount of the Employee's insurance will be paid to his designated beneficiary.

*\*Unless otherwise stated in the Plan Details section of this proposal.*

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### DEFINITION OF DISABILITY

Disabled or Disability means that as a result of Physical Disease or Injury, you are unable to perform with reasonable continuity a majority of the material duties of any occupation for which you are qualified by education, training and experience, and you are under the Regular Care and Attendance of a Physician.

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### CONVERSION

If an Insured Person's coverage under the Policy ends, the Insured Person may apply for an individual life insurance policy without submitting Evidence of Insurability. The Insured Person must complete an application and pay the first premium within 31 days from their last date of coverage. The premium will be based on the Employee's age on the nearest birthday, the class of risk to which they belong and the premium rate in effect on the date of conversion.

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## LIVING BENEFIT

Terminally ill Insureds may elect to receive a portion of their Life Insurance Benefits while still living.

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## ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

If an Insured suffers a loss specified below as a result of bodily injury affected solely through accidental means, Madison National Life Insurance Company, Inc. will pay the amount shown for such loss, provided the loss occurs within 180 days of the accident.

The principal sum is shown in the Schedule of Benefits.

Loss of Life	100%
Loss of Both Hands or Both Feet	100%
Loss of One Hand or One Foot	50%
Loss of Entire Sight of Both Eyes	100%
Loss of Entire Sight of One Eye	50%
Loss of One Hand and One Foot	100%
Loss of One Hand and Entire Sight of One Eye	100%
Loss of One Foot and Entire Sight of One Eye	100%
Loss of Speech or Hearing in Both Ears	50%
Hemiplegia	50%
Paraplegia	75%
Quadriplegia	100%
Loss of Thumb and Index Finger of the same Hand	25%

The total amount payable under this provision shall in no event exceed the Principal Sum for all losses sustained for any one Insured in one accident.

Additional AD&D provisions included within this proposal:

- Seat Belt Benefit
- Air Bag Benefit
- Education Benefit
- Repatriation Benefit

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## EXCLUSIONS

The Accidental Death & Dismemberment benefit will not be payable for any loss caused by or resulting from:

- War or any act of war, declared or undeclared
- Committing or attempting to commit a felony or assault
- Actively participating in a violent disorder or riot
- The voluntary use or consumption of any poison, illegal drugs, or controlled substance
- Physical disease
- Medical negligence or malpractice
- Suicide, attempted suicide or other intentionally self-inflicted Injury
- Any loss incurred while operating, riding in or descending from any aircraft, except as a fare-paying passenger on a commercial aircraft.
- Any accident involving racing or speeding contests.
- Injury sustained flying in an ultra light, hang gliding, parachuting or bungee-cord jumping or by flight in a space craft or any craft designed for navigation above or beyond the earth's atmosphere.
- Any Injury sustained which is probable, expected or a natural result of being legally intoxicated as defined by the laws of the jurisdiction in which the Injury is sustained.

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## **BENEFICIARY**

The Insured Employee's beneficiary shall be that person or persons indicated on the Insured's individual application for insurance. The Insured Employee shall be the beneficiary of his or her Insured Dependents. If the Insured Employee has named more than one beneficiary, benefits shall be paid to the beneficiaries who survive the Insured, in equal shares, unless the Insured has specified a different proportion. If the beneficiary predeceases the Insured, or if the Insured does not designate a beneficiary, then the applicable benefit amount will be paid to the Insured's estate.

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## **TERMINATION**

The Insurer may terminate coverage as follows:

- If a premium payment is not received by the due date or grace period.
- If the number of people insured is less than the minimum participation number or percentage.
- If the employer fails to promptly furnish any requested information or fails to perform any other obligations relating to the group policy.
- By giving the employer at least 60 days advance written notice or on the date that the employer breaches any part of the contract.

The Employer may terminate coverage under the group policy by giving the insurer at least 31 days written notice. The effective date of termination will be the date stated in the notice or the next payment due date, whichever date is later.

An Insured Person's Insurance, subject to the When Coverage Ends provision found within the Certificate, will cease on the earliest of the following to occur:

- the date the Employer's coverage under the Group Policy terminates;
- the date he or she ceases to be an Eligible Insured Person;
- the date that premium payment is not paid when required;
- the date he or she becomes covered as an employee under another group term life insurance policy;
- his or her Retirement Date, unless eligible for Retiree coverage.

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## **CHANGES IN PREMIUM RATES**

Premium rates will not be changed during the initial rate guarantee period except if any of the following occur:

- A change or clarification in a law or governmental regulation affects the amount payable under the Group Policy. Any such change in premium rates will reflect only the change in the Insurer's obligations.
- Factors material to the underwriting risk the Insurer assumed under the Group Policy with respect to an Employer, including, but not limited to, the number of persons insured, age, Predisability Earnings, gender and occupational classification change significantly.
- The premium contribution arrangement for insured employees is changed or varies from that provided for under the Group Policy when issued or last renewed.
- Plan design changes are requested by the Employer.
- The Insurer and the Employer mutually agree to change premium rates.

**This proposal is a brief description of Life insurance for informational purposes only and is subject to the definitions, limitations, and exclusions as provided in the Group Life insurance policy.**

Town of Stratham, Stratham, New Hampshire  
**Proposal for a Long Term Disability Insurance Policy**

This coverage provides periodic benefit payments to help replace income when the insured is unable to work as a result of illness or injury.

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Date prepared January 5, 2022

This proposal is valid for 90 days  
Proposed effective date February 1, 2022

Presented by:  
HEALTH TRUST, INC.

Offered through  
NATIONAL INSURANCE SERVICES

Underwritten by:  
MADISON NATIONAL LIFE INSURANCE COMPANY, INC.

## LONG TERM DISABILITY PROPOSAL

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### COVERED MEMBERS

To be eligible for coverage, an Employee must be actively at work on the effective date of the insurance, be a member of a covered classification and meet the minimum hour requirement.

#### 01 All Eligible Employees

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**OPTION 1****PLAN DETAILS - 90 Consecutive Calendar Day Elimination Period and \$6,000 Maximum Monthly Benefit**

Rate Guarantee	Until the next HealthTrust block renewal
LTD Benefit Percent	60% of basic earnings
Maximum Monthly Covered Salary	\$10,000
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross LTD Benefit
Minimum Hour Requirement	35 hours per week
Benefit Calculation Type	Direct Offset
Elimination Period	90 consecutive calendar days
Guarantee Issue	\$6,000
Evidence of Insurability	Required for late enrollees, benefit increases, or coverage in excess of the Guarantee Issue amount.
Claim Payment Method	Monthly
Pre-Disability Earnings	Base Wage Only
Maximum Benefit Period	SSNRA, 12 month min. reducing after 59
Own Occupation Period	24 months following the end of the Elimination Period
Definition of Disability	Zero Day; Partial Disability from Date of Disability
Own Occ / Any Occ Earnings Threshold	80%/80% of Predisability earnings
Requirement to satisfy both the Occupation Test and Earnings Test	Yes
Mental Disorder	24 months per Occurrence unless Hospital confined, with recovery
Substance Abuse	Same as Mental Disorder Limitation
Benefit Freeze	General Freeze
Pre-Existing Conditions	3 months/6 months/12 months

Other Income Integration	Social Security – Full Family Sick Pay – Direct Offset Employer's Retirement Plan – Direct Offset Worker's Compensation – Direct Offset
Rehabilitation	Applies
Recurrent Disability (Successive)	6 months
Cumulative Elimination Period	14 Calendar Days
Employer Premium contribution	100%
Minimum Participation Required	100%
Continuation of Coverage	Coverage may continue with payment of premiums during FMLA; Layoff or Leave of Absence: End of the month following the month
Survivor Benefit	3 x Last Monthly Benefit

### **COST – OPTION 1**

#### **90 Consecutive Calendar Day Elimination Period and \$6,000 Maximum Monthly Benefit**

Classification	Number of Lives	Rate	Approximate Annual Insurable Payroll	Approximate Annual Premium
01 - All Eligible Employees	33	0.59% of covered payroll	\$2,210,928	\$13,044
<b>TOTALS</b>	33		\$2,210,928	\$13,044

**OPTION 2****PLAN DETAILS - 180 Consecutive Calendar Day Elimination Period and \$6,000 Maximum Monthly Benefit**

Rate Guarantee	Until the next HealthTrust block renewal
LTD Benefit Percent	60% of basic earnings
Maximum Monthly Covered Salary	\$10,000
Maximum Monthly Benefit	\$6,000
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross LTD Benefit
Minimum Hour Requirement	35 hours per week
Benefit Calculation Type	Direct Offset
Elimination Period	180 consecutive calendar days
Guarantee Issue	\$6,000
Evidence of Insurability	Required for late enrollees, benefit increases, or coverage in excess of the Guarantee Issue amount.
Claim Payment Method	Monthly
Pre-Disability Earnings	Base Wage Only
Maximum Benefit Period	SSNRA, 12 month min. reducing after 59
Own Occupation Period	24 months following the end of the Elimination Period
Definition of Disability	Zero Day; Partial Disability from Date of Disability
Own Occ / Any Occ Earnings Threshold	80%/80% of Predisability earnings
Requirement to satisfy both the Occupation Test and Earnings Test	Yes
Mental Disorder	24 months per Occurrence unless Hospital confined, with recovery
Substance Abuse	Same as Mental Disorder Limitation
Benefit Freeze	General Freeze
Pre-Existing Conditions	3 months/6 months/12 months

Other Income Integration	Social Security – Full Family Sick Pay – Direct Offset Employer's Retirement Plan – Direct Offset Worker's Compensation – Direct Offset
Rehabilitation	Applies
Recurrent Disability (Successive)	6 months
Cumulative Elimination Period	14 Calendar Days
Employer Premium contribution	100%
Minimum Participation Required	100%
Continuation of Coverage	Coverage may continue with payment of premiums during FMLA; Layoff or Leave of Absence: End of the month following the month
Survivor Benefit	3 x Last Monthly Benefit

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## **COST – OPTION 2**

### **180 Consecutive Calendar Day Elimination Period and \$6,000 Maximum Monthly Benefit**

Classification	Number of Lives	Rate	Approximate Annual Insurable Payroll	Approximate Annual Premium
01 - All Eligible Employees	33	0.47% of covered payroll	\$2,210,928	\$10,391
<b>TOTALS</b>	33		\$2,210,928	\$10,391

**OPTION 3****PLAN DETAILS - 90 Consecutive Calendar Day Elimination Period and \$5,000 Maximum Monthly Benefit**

Rate Guarantee	Until the next HealthTrust block renewal
LTD Benefit Percent	60% of basic earnings
Maximum Monthly Covered Salary	\$8,333
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross LTD Benefit
Minimum Hour Requirement	35 hours per week
Benefit Calculation Type	Direct Offset
Elimination Period	90 consecutive calendar days
Guarantee Issue	\$5,000
Evidence of Insurability	Required for late enrollees, benefit increases, or coverage in excess of the Guarantee Issue amount.
Claim Payment Method	Monthly
Pre-Disability Earnings	Base Wage Only
Maximum Benefit Period	SSNRA, 12 month min. reducing after 59
Own Occupation Period	24 months following the end of the Elimination Period
Definition of Disability	Zero Day; Partial Disability from Date of Disability
Own Occ / Any Occ Earnings Threshold	80%/80% of Predisability earnings
Requirement to satisfy both the Occupation Test and Earnings Test	Yes
Mental Disorder	24 months per Occurrence unless Hospital confined, with recovery
Substance Abuse	Same as Mental Disorder Limitation
Benefit Freeze	General Freeze
Pre-Existing Conditions	3 months/6 months/12 months

Other Income Integration	Social Security – Full Family Sick Pay – Direct Offset Employer's Retirement Plan – Direct Offset Worker's Compensation – Direct Offset
Rehabilitation	Applies
Recurrent Disability (Successive)	6 months
Cumulative Elimination Period	14 Calendar Days
Employer Premium contribution	100%
Minimum Participation Required	100%
Continuation of Coverage	Coverage may continue with payment of premiums during FMLA; Layoff or Leave of Absence: End of the month following the month
Survivor Benefit	3 x Last Monthly Benefit

### **COST – OPTION 3**

#### **90 Consecutive Calendar Day Elimination Period and \$5,000 Maximum Monthly Benefit**

Classification	Number of Lives	Rate	Approximate Annual Insurable Payroll	Approximate Annual Premium
01 - All Eligible Employees	33	0.59% of covered payroll	\$2,205,924	\$13,015
<b>TOTALS</b>	33		\$2,205,924	\$13,015

**OPTION 4****PLAN DETAILS - 180 Consecutive Calendar Day Elimination Period and \$5,000 Maximum Monthly Benefit**

Rate Guarantee	Until the next HealthTrust block renewal
LTD Benefit Percent	60% of basic earnings
Maximum Monthly Covered Salary	\$8,333
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	Greater of \$100 or 10% of Gross LTD Benefit
Minimum Hour Requirement	35 hours per week
Benefit Calculation Type	Direct Offset
Elimination Period	180 consecutive calendar days
Guarantee Issue	\$5,000
Evidence of Insurability	Required for late enrollees, benefit increases, or coverage in excess of the Guarantee Issue amount.
Claim Payment Method	Monthly
Pre-Disability Earnings	Base Wage Only
Maximum Benefit Period	SSNRA, 12 month min. reducing after 59
Own Occupation Period	24 months following the end of the Elimination Period
Definition of Disability	Zero Day; Partial Disability from Date of Disability
Own Occ / Any Occ Earnings Threshold	80%/80% of Predisability earnings
Requirement to satisfy both the Occupation Test and Earnings Test	Yes
Mental Disorder	24 months per Occurrence unless Hospital confined, with recovery
Substance Abuse	Same as Mental Disorder Limitation
Benefit Freeze	General Freeze
Pre-Existing Conditions	3 months/6 months/12 months

Other Income Integration	Social Security – Full Family Sick Pay – Direct Offset Employer's Retirement Plan – Direct Offset Worker's Compensation – Direct Offset
Rehabilitation	Applies
Recurrent Disability (Successive)	6 months
Cumulative Elimination Period	14 Calendar Days
Employer Premium contribution	100%
Minimum Participation Required	100%
Continuation of Coverage	Coverage may continue with payment of premiums during FMLA; Layoff or Leave of Absence: End of the month following the month
Survivor Benefit	3 x Last Monthly Benefit

#### **COST – OPTION 4**

#### **180 Consecutive Calendar Day Elimination Period and \$5,000 Maximum Monthly Benefit**

Classification	Number of Lives	Rate	Approximate Annual Insurable Payroll	Approximate Annual Premium
01 - All Eligible Employees	33	0.47% of covered payroll	\$2,205,924	\$10,368
<b>TOTALS</b>	33		\$2,205,924	\$10,368



## SERVICES INCLUDED

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### WAIVER OF PREMIUM PAYMENT

When a disabled Employee begins drawing benefits, all further insurance premium payments for that individual will be waived during disability.

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### SEAMLESS WAIVER SERVICE

Seamless Life Insurance Waiver of Premium Payment Service is for groups who have both Long Term Disability coverage and Life coverage through Madison National Life Insurance Company, Inc. With this service, the Employer does not have to file a Life Insurance Waiver of Premium application when an Employee is out of work due to a disability. Instead, Madison National Life Insurance Company, Inc. will notify both the Employee and Employer that an application has automatically been established.

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### CLAIMS MANAGEMENT

Madison National Life Insurance Company, Inc. understands that a disability may not only be stressful for an employee and his or her family, but also for the employer. So, even though it's not part of an insurance policy, we believe part of our job is to reduce the stress associated with a disabling illness or injury. In coordination with our carrier partners, we employ the following methods for handling claims and assisting a successful return-to-work.

- One point of contact – most groups assigned one claim specialist
- Expedited answers – most calls returned in 24 hours or less
- Rehabilitation intervention – vocational and site-modification programs
- Patient advocacy – helps restore patient's outlook and manage disability
- Social Security plan assistance
- Contact with claimant at certain milestones depending upon illness or injury

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### CLAIM PAYMENT METHOD

School groups may choose to have benefits paid on a daily compensation basis. If elected, teachers and other "contract day" Employees will have their annual pay divided by the number of contract working days to determine a daily benefit. For "non-contract day" Employees, the claimant's annual pay will be divided by the number of months which is closest to his or her actual work year.

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### FICA TAX SAVINGS

Madison National Life Insurance Company, Inc. will pay the Employer's portion of FICA withholding and release the Employer from 941 and W-2 reporting requirements. Madison National Life Insurance Company, Inc. does **not** require reimbursement from the Employer.

## KEY DEFINITIONS AND PROVISIONS

(These provisions may vary by state)

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### EMPLOYEE ELIGIBILITY

To be eligible for insurance, the Candidate must be an Employee who works for the Employer as a member of an Eligible Class who is reported on the Employer's records for Social Security and tax withholding purposes. He or she must be a citizen or legal resident of the United States or Canada, and must reside in the United States or Canada. The Candidate must be Actively at Work and capable of sustained Active Work on the effective date of his/her coverage and must be meeting the Minimum Hour Requirement. The Candidate cannot be a full-time member of the armed forces of any country, leased employee or independent contractor and must satisfy his/her Waiting Period.

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### DEFINITION OF DISABILITY

Disability or Disabled means that during the Elimination Period and the Own Occupation Period the Insured is, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of his or her Own Occupation, and, due to such inability, their Work Earnings are less than 80% of their Predisability Earnings, and he or she is incapable of earning 80% or more of their Predisability Earnings.

After the Own Occupation Period ends, Disability and Disabled means the Insured is, as a result of Physical Disease, Injury, Mental Disorder, Substance Abuse or Pregnancy, unable to perform one or more of the Material Duties of Any Occupation, and, due to such inability, their Work Earnings are less than 80% of their Predisability Earnings, and he or she is incapable of earning 80% or more of their Predisability Earnings.

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### WHEN LTD BENEFITS END

An Insured Person's LTD Benefits end automatically on the earliest of the following:

- The date he or she is no longer Disabled;
- The date his or her Maximum Benefit Period ends;
- The date he or she dies;
- The date he or she becomes eligible for coverage under any other group LTD plan obtained through employment;
- The date he or she fails to provide satisfactory objective medical evidence of continued Disability;
- The date he or she fails to comply with the Insurer's request to be examined by a Physician, other medical practitioner and/or a vocational or rehabilitation expert of the Insurer's choice;
- The date he or she refuses to accept an accommodated position, offered by the Employer, which he or she is able to perform, whether it is in the Insured Person's Own Occupation or Any Occupation;
- The date at which he or she has resided outside of the United States or Canada for 6 months;
- The date that he or she is confined in a penal or correctional institution or under house arrest;
- The date that he or she fails to comply with any requirements set forth in Section XIX, Responsibilities of Disabled Insureds.
- The date that he or she is able to work and earn the amount noted in the Earnings Threshold (outlined in the Plan Details section of this Proposal), but chooses not to.

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**MAXIMUM BENEFIT PERIOD**

Age at Disablement	Benefit Duration*
59 or younger	To age 65
60	5 years
61	4 years
62	3 ½ years
63	3 years
64	2 ½ years
65	2 years
66	1 ¾ years
67	1 ½ years
68	1 ¼ years
69 and over	1 year
*To the later of: 1) the specified length of time as stated above, or 2) the day before attaining the Social Security Normal Retirement Age under the United States Social Security Act, as revised.	

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**INCOME THAT REDUCES DISABILITY PAYMENTS**

Disability income from the Social Security Administration, any State Disability Plan and other deductible sources of income will be deducted from the insured's income for purposes of calculating benefits unless otherwise stated in the Plan Details section of this proposal. After the first deduction for Social Security benefits, the monthly benefit will not be further reduced due to any cost of living increase payable under Social Security benefits.

If the insured is eligible for Social Security Disability benefits, but chooses instead to receive Social Security Retirement benefits, this plan will estimate the amount of the eligible Social Security Disability benefit and reduce the gross Long Term Disability benefit with the estimated amount.

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**INCOME THAT DOES NOT REDUCE DISABILITY PAYMENTS**

This policy will not deduct individual disability insurance benefits, accelerated benefits under a life insurance policy, group credit or mortgage disability insurance benefits, or deferred compensation from the insured's income for the purpose of calculating benefits. Also, the insured's benefit payments will not be reduced by income earned through an occupation held in addition to the own occupation prior to becoming disabled, unless that income exceeds the amount earned immediately prior to disablement.

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## EXCLUSIONS

Disabilities which are caused by or which the following contributed to are not covered by this plan:

- War or any act of war, declared or undeclared
- Active participation in a violent disorder or riot
- Commission of, or attempt to commit, any crime or while engaging in an illegal activity
- Intentionally self-inflicted injury or attempted suicide
- During military leave in the armed forces of any state or country
- No disability benefits will be paid while confined in a penal/correctional institution or under house arrest

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## PRE-EXISTING CONDITIONS

The Insured is not covered for a Disability caused or contributed to by a Pre-existing Condition or medical or surgical treatment of a Pre-existing Condition unless:

- he/she has not received treatment for the Pre-existing Condition for 6 months; or
- he/she has been continuously insured under the Group Policy for at least 12 months and has been Actively at Work for at least one full day after the end of the 12 months.

If the Insured is not covered for a Disability because of the Pre-existing Condition exclusion for his/her current LTD coverage, he/she is not covered for that same Disability for any LTD coverage increase because of an Eligible Class or Group Policy change.

**Pre-existing Condition** means a mental or physical condition whether or not diagnosed or misdiagnosed for which the Insured has consulted a Physician or other licensed medical professional, received medical treatment, services or advice, undergone diagnostic procedures, including self-administered procedures, or taken prescribed drugs or medications at any time during the 3 months period just before the effective date of the Insured's insurance under the Group Policy or the effective date of the LTD coverage increase.

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## LIMITATIONS

**Mental Disorders and Substance Abuse.** LTD Benefit payments based on a Mental Disorder or Substance Abuse are limited to 24 months for each period of continuous Disability. This is not a separate maximum for each such condition, but a combined maximum for Mental Disorders or Substance Abuse, either separate or combined.

If Disability is caused by Substance Abuse, the Insured must be participating in an available rehabilitative program recommended by a Physician. An available rehabilitative program is a Substance Abuse program available to the Insured through either: (i) another group plan of the Employer (such as an Employee Assistance Program or Medical Plan); or (ii) services generally available to the public through local community services at no or minimal cost to the Insured. Except as otherwise provided for below, LTD benefits will not be made beyond the earlier of the following:

- the date on which LTD Benefits have been paid for the maximum duration specified in subsections A1 and A3 or under the Maximum Benefit Period;
- the date the Insured are no longer participating in the rehabilitative program;
- the date the Insured refuses to participate in an available rehabilitative program; or
- the date the Insured completes the rehabilitative program.

If at the end of that 24 month period, the Insured is confined to a Hospital or other facility qualified to provide necessary care and treatment for Mental Disorders or Substance Abuse, then the benefit period may be extended to include the time during which the Insured remains confined, not to exceed the Maximum Benefit Period.

Benefits will be payable for the length of the confinement and for up to 90 days following the end of the confinement. If the Insured is Hospital confined again during the 90 days period for at least 14 consecutive days, benefits will be payable for the length of the second confinement and for up to 14 days following the end of the second confinement.

**Foreign Residency.** Payment of LTD Benefits is limited to 6 months for each period of continuous Disability while the Insured resides outside of the United States or Canada.

**Payment Limit.** In no event will the LTD Benefit plus Deductible Income plus Work Earnings exceed 100% of Predisability Earnings. In the event the Insured's LTD Benefit plus Deductible Income plus Work Earnings exceeds 100% of Predisability Earnings, the LTD Benefit will be reduced by the amount in excess of 100% of Predisability Earnings, subject to the Minimum Monthly Benefit.

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## TERMINATION

The Insurer may terminate coverage as follows:

- If a premium payment is not received by the due date or grace period.
- If the number of people insured is less than the minimum participation number or percentage.
- If the Employer fails to promptly furnish any requested information or fails to perform any other obligations relating to the group policy.
- By giving the Employer at least 60 days advance written notice or on the date that the Employer breaches any part of the contract.

The Employer may terminate coverage under the group policy by giving the insurer at least 31 days written notice. The effective date of termination will be the date stated in the notice or the next payment due date, whichever date is later.

An Insured Person's Insurance, subject to the When Your Insurance Ends provision found within the Certificate, will cease on the earliest of the following to occur:

- the date the Employer's coverage under the Group Policy terminates;
- the date he or she ceases to be an Eligible Insured Person;
- the date that premium payment is not paid when required;
- his or her Retirement Date.

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## CHANGES IN PREMIUM RATES

Premium rates will not be changed during the initial rate guarantee period except if any of the following occur:

- A change or clarification in a law or governmental regulation affects the amount payable under the Group Policy. Any such change in premium rates will reflect only the change in the Insurer's obligations.
- Factors material to the underwriting risk the Insurer assumed under the Group Policy with respect to an Employer, including, but not limited to, the number of persons insured, age, Predisability Earnings, gender and occupational classification change significantly.
- The premium contribution arrangement for insured employees is changed or varies from that provided for under the Group Policy when issued or last renewed.
- Plan design changes are requested by the Employer.
- The Insurer and the Employer mutually agree to change premium rates.

**This proposal is a brief description of Long Term Disability insurance for informational purposes only and is subject to the definitions, limitations, and exclusions as provided in the Group Long Term Disability insurance policy.**



**SHORT-TERM DISABILITY PROPOSAL for:  
Town of Stratham**

**For the period of February 1, 2022 through December 31, 2022**

**Proposed Option 1**

**Benefit**

Class 01- All Eligible Employees

66.67% of weekly earnings to a maximum of \$1,200.

Benefit Waiting Period

1st day accident  
8th day illness

Maximum Benefit Period

13 weeks

**SUMMARY OF COST**

	Monthly Rate	Number Eligible	Number of \$10 Units	Monthly Cost
Short-term Disability per \$10.00 of Benefit	.27	33	2806.25	\$757.66

**Proposed Option 2**

**Benefit**

Class 01- All Eligible Employees

66.67% of weekly earnings to a maximum of \$1,200.

Benefit Waiting Period

1st day accident  
8th day illness

Maximum Benefit Period

26 weeks

**SUMMARY OF COST**

	Monthly Rate	Number Eligible	Number of \$10 Units	Monthly Cost
Short-term Disability per \$10.00 of Benefit	.35	33	2806.25	\$982.15

The rates in this proposal are based on the schedule of benefits, census provided, the coverage is fully employer paid (non-contributory for eligible employees), and that 100% of all eligible employees will enroll. **Rates are subject to change if any of these factors are altered.**

The proposed rates are guaranteed for 90 days from the effective date; February 1, 2022. If coverage is elected, the new case rates are secure through December 31, 2022. However, these rates may be modified within that period if a census changes, a benefit change is requested, or if a newly acquired employer unit is added.

**Note:** This proposal is an outline of the benefits available and is not a contract.

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## GENERAL INFORMATION

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### **Employee Eligibility**

All permanent employees that work at least twenty (20) hours per week and meet the minimum number of hours and other criteria established by the employer, may be insured for Short Term Disability insurance provided they are actively at work on the date their insurance becomes effective. If an employee is not actively at work on the date he/she would otherwise be eligible because of injury or illness, or he/she is on an unpaid leave of absence, his/her eligibility is deferred until the next succeeding day that he/she is actively at work on a full-time basis.

Any employee disabled on the effective date of the policy is not considered an eligible employee. A disabled employee must return to active employment to become eligible. Evidence of insurability requirements are shown in the STD Benefits Agreement.

Employees hired after the effective date of the plan become eligible for insurance after completing the eligibility waiting period established by the employer. If an employee does not apply for coverage within 60 days of becoming eligible, satisfactory evidence of insurability may be required prior to acceptance as an insured member of the group.

### **Schedule of Insurance**

Amounts of insurance may be determined as a function of annual salary, by job classification or a flat amount for all employees. Some schedules may be considered discriminatory under Federal regulations. If you have any questions, it is recommended that you seek the advice of legal counsel.

### **Schedule of Benefits**

Employees insured for Short Term Disability insurance will be issued schedules which outline their benefits. The employee's schedule will not replace the policy. The policy should be referred to for questions on benefit coverages.

### **Claims Administration**

Claims are administered by HealthTrust, Inc. HealthTrust will process all claims payments through a direct Automatic Clearing House (ACH) transfer to your Group's bank account.

### **Billing**

Monthly invoices are generated by HealthTrust, Inc. Each invoice reflects the employee name and the contribution due for the benefits provided.

### **Ongoing Administration**

Upon enrollment, you will be provided with a complete administration kit that will include detailed instructions on administrative procedures. Each new employee must complete an enrollment application. Complete information is necessary in the event of a claim.



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## PROPOSAL ASSUMPTIONS

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This proposal is based on the following assumptions:

- (1) That employees to be insured on the effective date of the group's plan with HealthTrust, Inc. are:
  - (a) in an eligible class as defined in the application; and
  - (b) are actively at work, as a permanent employee, at the employer's principal place of business on the policy's effective date.
- (2) HealthTrust, Inc. reserves the right to modify this proposal to conform to the statutes of this jurisdiction, if necessary;
- (3) The prior carrier retains the liability for:
  - (a) ongoing short-term disability benefits; and
  - (b) disabled employees, who became disabled while insured under the prior carrier's plan (both approved waiver claims and those disabled but not yet approved);
- (4) Salary as used in this proposal excludes overtime, commissions and bonuses, professional fees, retainers and other non-base compensation unless otherwise stated;
- (5) That a minimum of 100% of eligible employees will enroll upon acceptance of this proposal.



**Member Group  
Short-Term Disability (STD) ACH  
Payment Authorization Form**

---

**Group Information:**

---

Group Name

---

Street Address

Town/City

State

Zip

---

Email Address

**Bank Information:**

BANKING INSTITUTION

BANK ROUTING NUMBER

BANK ACCOUNT NUMBER

ACCOUNT TYPE

---

Nine Digit Number

Your Account Number

Checking X

Savings X

HealthTrust Inc. is hereby authorized to process "ACH" transactions for payment of the weekly STD payment. HealthTrust is authorized and instructed to deposit to the bank account indicated above the amount of your Group's weekly STD payment. We understand that the payment amount may change due to the number of covered individuals eligible and the applicable STD benefit amount to which the Group is entitled. This authorization will remain in force and effect until HealthTrust has received written notification from the Group of its termination of this authorization or termination of the applicable coverage.

**Agreed to by:** \_\_\_\_\_ **(Insert Name of Group)**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Duly Authorized**

**E-mail completed form to:** [finance@healthtrustnh.org](mailto:finance@healthtrustnh.org)

For Internal Use Only:

# Brochures

## The HealthTrust Advantage

- ✓ **Nonprofit Risk Pool** – We serve New Hampshire's public sector exclusively. As a self-funded risk pool we can keep premium costs competitive, provide coverage to Groups of all sizes, and customize our benefits to work for your Group's specific needs.
- ✓ **Prompt Payments** – Most Life claims are paid within 30 days (usually sooner). Checks are hand-delivered or sent overnight.
- ✓ **Exceptional Service** – Our Enrollee Services Representatives understand your coverage and answer your employees' questions by phone or in person. Calls are answered within 15 seconds on average and 94 percent of issues are resolved the same day.
- ✓ **One-on-One Consultations** – Our Benefits Advisors will meet with you at your workplace or ours to discuss plan options for your Member Group.
- ✓ **Ongoing Support** – A HealthTrust Claims Specialist will advocate for the beneficiary throughout the claim process.

*Contact your HealthTrust Benefits Advisor today  
to discuss the best options for your Group.*



PO Box 617 • Concord, NH 03302-0617 • Tel. 603.226.2861 • Toll Free 800.527.5001  
Fax: 603.226.2988 • Email: [enrolleeservices@healthtrustnh.org](mailto:enrolleeservices@healthtrustnh.org) • Website: [www.healthtrustnh.org](http://www.healthtrustnh.org)

04/2017

# Life Coverage



## We'll Be There When You Need Us Most

As a public employer, you make decisions that affect your employees every day. Offering them life coverage is one decision that can have a profound impact on the quality of life for your employees and their families.



HealthTrust • 800.527.5001 • [www.healthtrustnh.org](http://www.healthtrustnh.org)



**Y**ou can't anticipate all the misfortunes that could befall your employees and their loved ones, and thankfully, you don't have to. HealthTrust has done the hard part for you. Our coverage options help ensure your employees have the protection they need in case of a tragedy. Our Life coverage is provided in partnership with National Insurance Services (NIS) and is underwritten by Madison National Life Insurance Company. NIS, like HealthTrust, covers the public sector exclusively and understands the unique needs of public sector employers and employees.



## Why Offer Life Coverage?

For relatively little cost, you can:

- Give your employees greater peace of mind; they know if tragedy strikes, their families will be protected.
- Make your benefits package more robust to attract and retain talented employees.
- Increase productivity. Studies show that employees who have comprehensive benefit packages tend to work harder and are more dedicated to their jobs.

## 4 Smart Reasons to Choose HealthTrust

1. **Exceptional service.** HealthTrust will assist beneficiaries in the application and claim process. Most claims are paid within a maximum of 30 days (usually much sooner) and checks are hand-delivered to your office, or sent by overnight mail to ensure the money is available as soon as possible to beneficiaries.
2. **Groups of all sizes can obtain coverage.**
3. **Plans can be customized to fit your Group's needs.** Our Benefits Advisors can help you determine the best plan options for your Group.
4. **Health status does not affect benefit eligibility.** Even employees who have a pre-existing condition for whom private insurers may decline to offer coverage may be eligible for Life coverage from HealthTrust.

## The Facts of Life Coverage

- **85 percent** of consumers agree that most people need life insurance; only 62 percent say they have it.
- Close to **half of households** who have life insurance are underinsured by an average of \$200,000 in coverage.
- 70 percent of American households would have trouble meeting daily expenses within a few months if the primary wage earner died.
- **\$5.55/hour:** Average employer costs for providing insurance benefits to state and local government employees in America but only **½ of one cent/hour** of that is spent on Life coverage (Bureau of Labor Statistics, 2016)

## Standard Benefits

- An Accidental Death and Dismemberment (AD&D) benefit is provided automatically with any Life coverage and can often double the value of the coverage.
- Increased benefits are offered for beneficiaries of covered individuals who were wearing seatbelts at the time of death.
- Coverage allows terminally ill employees to receive part of their benefit for immediate use.
- A Life Waiver of Premium component is included with all plans. This waiver allows employees disabled prior to age 70 and who have been disabled for three months to keep their Life coverage free of charge for as long as they remain totally disabled, up to retirement or age 75.
- Our Conversion Benefit allows employees to take their policy with them if they leave your Group's employment.

## Customizable Options

- Supplemental policies give your employees the option to double or triple their coverage at their own expense.
- Dependent Life coverage is available.

### Do You Think Life Coverage is Too Costly? Take a Look at HealthTrust

**Town of Graniteville, New Hampshire:**  
HealthTrust Member Group (fictitious example)



The number of covered town employees (too few to qualify for Life coverage from some providers)

**\$41,000** PER

Average Life coverage amount per individual

**Basic Life** (Includes AD&D)

Approximate cost per month per employee



**\$1.23**

**Dependent Life** (Optional)

Approximate total cost per month per employee for spouse and all children

## Top 3 Reasons Individuals Say They Need Life Insurance

- 1 For funeral expenses (49 percent)
- 2 To replace income (35 percent)
- 3 To pay off mortgage (22 percent)



## The HealthTrust Advantage

- ✓ **Nonprofit Risk Pool** – We serve New Hampshire’s public sector exclusively. As a self-funded risk pool we can keep premium costs competitive, provide coverage to groups of all sizes, and customize our benefits to work for your group’s specific needs.
- ✓ **Prompt Payments** – Short-term disability claims are processed in our office in Concord; payments are made within seven days, usually sooner.
- ✓ **Exceptional Service** - Our Enrollee Services Representatives understand your coverage and answer your employees’ questions by phone or in person. Calls are answered within 13 seconds on average and 93 percent of issues are resolved the same day.
- ✓ **One-on-One Consultations** – Our Benefits Advisors will meet with you at your workplace or ours to discuss plan options for your group.
- ✓ **Ongoing Support** - A HealthTrust Claims Specialist will advocate for your employee throughout the claims process.

*Contact your HealthTrust Benefits Advisor today  
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Rev. 8.29.2019

# Protecting Your Employees’ Well-Being

Short-Term Disability  
Long-Term Disability



CUSTOMIZED OPTIONS WITH  
EXCEPTIONAL SERVICE OFFERED BY:



Special thanks to our featured Member group, Town of Hudson employees, pictured above: (left to right, back row) Matt Blazon, Police Officer; Sarah Graham, Firefighter; Kevin Hussey, Jr., Highway Truck Driver/Laborer; (left to right, front row) Donna Graham, Executive Assistant; Kathleen Wilson, Human Services Specialist, and Susan Kaempf, Administrative Aide.



# Why Provide Disability Coverage?

Most Americans live paycheck to paycheck. All it takes is one setback – one injury or illness – to put them on a path toward financial ruin. Medical problems contribute to 62 percent of all personal bankruptcies and more than half of all home foreclosures, according to the Council for Disability Awareness.

**HealthTrust**  
**800.527.5001**  
**www.healthtrustnh.org**

Disability coverage is a safety net that can prevent a health issue from becoming a financial crisis. By choosing HealthTrust you can offer your employees short-term disability and long-term disability coverage for low costs, making your benefits package more robust, and ensuring your employees have the protection they need.

- **Your employees *need* this coverage. More than one in four people will experience a disability** before reaching age 67, according to the Social Security Administration, and studies reveal nearly half of Americans don't have enough savings to cover an emergency.
- **Your employees *want* this coverage.** Providing disability coverage can help you recruit and retain the best employees. When surveyed, nearly **9 out of 10 workers** say having disability coverage is important to them and they would be willing to pay at least some of the monthly premiums to have it.
- **You can protect your employees for low costs to your group.** Disability coverage is a cost-effective way to make your benefits package more robust.
- **You can reduce “presenteeism.”** Having your employees at work isn't enough; they also need to be productive. Presenteeism (sick, injured or otherwise distressed employees coming to work, but underperforming) accounts for as much as 75 percent of lost employee productivity in the U.S. Disability coverage can reduce presenteeism and allow your employees to recover from sickness and injury so they are fully productive when they return to work.
- **Your employees know you care.** Adding disability coverage to your benefits package shows your employees you want them to be protected, no matter what challenges arise.

## CASE STUDY

### Carol, bookkeeper in a school office

**Disabling event:** A complicated pregnancy caused her to be bedridden before delivery and required a Caesarean section.

**Out of work:** 16 weeks

**Weekly salary:** \$499.96

**Short-term disability benefit:** 66.67% of her weekly wage

**Outcome:** Carol received \$333.32/week, for a total of \$5,333.12 over 16 weeks and was able to recover completely before returning to work.

**STD premium:**  
**\$16.38 per month**

## HealthTrust's Short-Term Disability (STD) Coverage

**Purpose:** When sick leave is not enough, STD provides employees a percentage of their salary if they become temporarily disabled and are unable to work for a short period of time.

- Administered directly by HealthTrust. All claims are processed in-house within seven days, usually sooner.
- Several plan options are available that typically pay 60 or 66<sup>2</sup>/<sub>3</sub> percent of an employee's income for up to 13 or 26 weeks, depending on the plan.
- Available for active employees who work at least 20 hours per week.
- We can customize benefits to your group's specific needs.
- HealthTrust sends the gross benefit check directly to you, the Member group. This process allows you to re-issue the benefit to the employee as payroll and deduct all applicable withholdings, such as retirement and insurance premiums.
- Existing employees of groups new to HealthTrust are covered beginning the first day the employer's HealthTrust coverage becomes active.
- New employees of HealthTrust groups can be eligible as soon as the first day of the month following the date of hire.
- Benefit waiting periods are customizable and can be set for both accident- and illness-related disabilities. One common example: Benefits could be payable one calendar day after an accident or eight calendar days after the onset of an illness.

## CASE STUDY

### Bill, firefighter

**Disabling event:** Fell off a ladder at home and hit his head, resulting in a subdural hematoma, traumatic brain injury.

**Out of work:** Indefinitely

**Weekly salary:** \$1,029.42.

**Short-Term Disability Benefit:** 66.67% of his weekly income. For the 26 weeks of his STD benefit, Bill received a total of \$17,844.06 or \$686.31/week.

**Long-Term Disability Benefit:** When his STD ran out, Bill transitioned to LTD, which provided 60 percent of his full-time monthly salary, or \$2,676.49 per month. He will receive this amount until he can return to work or becomes eligible for Social Security.

**Outcome:** Although he has been unable to return to work, Bill's family is making ends meet with some savings and his disability payments.

**STD premium:**  
**\$18.06 per month**  
**LTD premium:**  
**\$19.13 per month**

## HealthTrust's Long-Term Disability (LTD) Coverage

**Purpose:** LTD picks up where sick leave or STD ends to provide income over a longer period.

- Provided in partnership with National Insurance Services and Madison National Life Insurance Company, who, like HealthTrust, cover the public sector exclusively.
- Typically pays 60 percent of an employee's wages and may begin as early as 90 or 180 days after a disability-causing event.
- Can be coordinated to begin when short-term disability plan ends for uninterrupted benefits.
- Once the LTD claim is approved, there are no monthly premiums.
- Helps employees transition back to work, when possible.
  - All LTD plans offer a progressive partial benefit for employees who are able to return to work part-time.
  - LTD coverage includes a rehabilitation benefit including vocational training or education intended to assist the employees to return to work full-time.
- Employees who are completely disabled while completing the duties of a job and who cannot return to work can collect LTD benefits up to retirement age (subject to certain offsets).
- LTD coverage offers a survivor benefit.

## CASE STUDY

### George, DPW Worker

**Disabling event:** Suffered a heart attack while playing basketball with friends; required bypass surgery.

**Out of work:** 8 months

**Weekly salary:** \$801.60.

**Long-term disability benefit:** 60% of his monthly income or \$2,084.16 per month.

**Outcome:** Ninety days after his heart attack, his sick leave and savings depleted, George began receiving his long-term disability checks, which enabled him to pay his bills until he could return to work.

**LTD premium:**  
**\$16.58 per month**



## Top 5 Reasons to Offer Your Employees HealthTrust Disability Coverage

### **1) Your employees need this coverage. Disability coverage can prevent a health issue from becoming a financial crisis:**

- Most Americans live paycheck to paycheck.
- More than 1 in 4 people will experience a disability before reaching age 67.
- Medical problems contribute to 62 percent of all personal bankruptcies and more than half of all home foreclosures.

### **2) Your employees want this coverage. Offering disability coverage can help you recruit and retain the best employees. When surveyed, nearly 9 out of 10 workers say having disability coverage is important to them and they would be willing to help pay for it.**

### **3) It's affordable. For relatively low cost, disability coverage can make your benefits package much more robust.**

### **4) HealthTrust makes it easy for you.**

- Short-term disability claims are processed directly by HealthTrust in-house within seven days, usually sooner.
- HealthTrust Claims Specialists work closely with our trusted partners to advocate for enrollees and coordinate claims processing.

### **5) We offer exceptional service.**

- Our Benefits Advisors can help you determine the best plan options for your group.
- Our Claims Specialists can advocate for your employees throughout the claims process.
- Our Enrollee Services Representatives answer your employees' questions by phone or in person – resolving 93 percent of issues the same day.

*For a more detailed brochure or to discuss the best options for your group, contact your HealthTrust Benefits Advisor.*





**PO Box 617**  
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**[www.healthtrustnh.org](http://www.healthtrustnh.org)**

SELECT BOARD MEETING

1/18/2022

Date: 1/18/2022  
To: Select Board  
David Moore, TA  
From: Christina Murdough, Assessor  
Re: Signatures required

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VETERANS CREDIT

JOHNSTON, JACOB  
7 UNION ROAD  
MAP 10 LOT 72  
PERSIAN GULF

APPROVE

## PERMANENT APPLICATION FOR PROPERTY TAX CREDITS/EXEMPTIONS

## MUNICIPAL AUTHORIZATION - TO BE COMPLETED BY MUNICIPAL ASSESSING OFFICIALS

## VETERANS' TAX CREDIT

MUNICIPAL TAX MAP	BLOCK	LOT	AMOUNT	GRANTED	DENIED	DATE
<input type="checkbox"/> Veterans' Tax Credit RSA 72:28 (Standard \$50; Optional \$51 up to \$750)	10	72	600	<input checked="" type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> All Veterans' Tax Credit RSA 72:28-b (Standard \$50; Optional \$51 up to \$750)				<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Tax Credit for Service-Connected Total Disability (Standard \$700; Optional \$701 up to \$4,000)				<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Surviving Spouse Tax Credit (Standard \$700; Optional \$701 up to \$2,000)				<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Tax Credit for Combat Service pursuant to RSA 72:28-c (\$50 up to \$500)				<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Review Applicable Discharge Papers Form(s)						
<input type="checkbox"/> Other Information						

## VETERANS' EXEMPTION

☐ Certain Disabled Veterans' Exemption ☐ Veteran ☐ Surviving Spouse GRANTED ☐ DENIED ☐

## APPLICABLE ELDERLY, DISABLED AND DEAF EXEMPTION INCOME AND ASSET LIMITS

CONTACT YOUR MUNICIPALITY FOR INCOME AND ASSET LIMITS

Income Limits	Deaf Exemption	Disabled Exemption	Elderly Exemption	Elderly Exemption Per Age Category
Single				65-74 years of age
Married				75-79 years of age
Asset Limits				80+ years of age
Single				
Married				

## STANDARD and LOCAL OPTIONAL EXEMPTIONS (If adopted by the City/Town)

	AMOUNT	GRANTED	DENIED	DATE
<input type="checkbox"/> Elderly Exemption		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Improvements to Assist Persons with Disabilities		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Blind Exemption		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Deaf Exemption		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Disabled Exemption		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Electric Energy Storage Systems Exemption		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Solar Energy Systems Exemption		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Woodheating Energy Systems Exemption		<input type="radio"/>	<input type="radio"/>	
<input type="checkbox"/> Wind-powered Energy Systems Exemption		<input type="radio"/>	<input type="radio"/>	

A photocopy of this Form (Pages 1 and 2) or Form PA-35 must be returned to the property owner after approval or denial.

The following documentation may be requested at the time of application in accordance with RSA 72:34, II.

- |  |   |
|--|---|
| <input type="checkbox"/> * List of assets, value of each asset, net encumbrance and net value of each asset. | <input type="checkbox"/> * State Interest and Dividends Tax Form.               |
| <input type="checkbox"/> * Statement of applicant and spouse's income.                                       | <input type="checkbox"/> * Property Tax Inventory Form filed in any other town. |
| <input type="checkbox"/> * Federal Income Tax Form.  |   |

\* Documents are considered confidential and are returned to the applicant at the time a decision is made on the application.

## Municipal Notes

1/4/2022 Applicant meets all criteria for 72:28. (cm)

Michael Houghton PRINT / TYPE NAME OF SELECTMEN / MUNICIPAL ASSESSING OFFICIAL	SIGNATURE (IN INK) OF SELECTMEN / MUNICIPAL ASSESSING OFFICIAL	DATE
Joseph Lovejoy PRINT / TYPE NAME OF SELECTMEN / MUNICIPAL ASSESSING OFFICIAL	SIGNATURE (IN INK) OF SELECTMEN / MUNICIPAL ASSESSING OFFICIAL	DATE
Allison Knab PRINT / TYPE NAME OF SELECTMEN / MUNICIPAL ASSESSING OFFICIAL	SIGNATURE (IN INK) OF SELECTMEN / MUNICIPAL ASSESSING OFFICIAL	DATE



# LEGISLATIVE BULLETIN

## House and Senate Convene

As required by the New Hampshire Constitution, the House and Senate convened (separately) on Wednesday to begin the 2022 legislative session. As we predicted in our Legislative Preview Webinar, much of the focus in the House on the first day was on redistricting. Thursday saw the focus shift to a variety of bills of greater interest to municipal officials. (See “House Action on Water, Fluoride Bills,” below.)

We also learned the schedule for the first week of committee hearings in both the House and Senate. As with last year, the House will schedule committee meetings Monday – Friday, and both chambers are starting the year with committee hearings on a number of bills of municipal interest.

## Attorney-Client Privilege Under Threat

On **Thursday, January 13**, at **3:45 p.m.** in **LOB Rooms 306-308**, the **House Judiciary Committee** will hear **HB 1073**, repealing the exemption added into the Right-to-Know Law last year protecting attorney-client privileged and attorney-work product information from public disclosure. This exemption ensures that municipalities – and other public entities – can rely on having the same relationship with their attorney as any other organization.

Unless the legislature kills this bill, all of your municipality’s written communications with its legal counsel are at risk of being made public. Municipal attorneys will be reluctant to put anything in writing—and anyone who has ever tried to follow legal advice on a complicated issue understands how essential a written opinion is. Attorneys for the state, counties, and school districts—including the attorney general’s office, the House and Senate legal counsel, and all state agency attorneys—will be caught in the same bind. Local officials are encouraged to contact the [Judiciary Committee](#) and their own representatives and urge them to vote to recommend **HB 1073** as *Inexpedient to Legislate*.

NHMA Legislative Bulletin 03  
January 7, 2022

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## Retirement System Bills, Good and Bad

On **Thursday, January 13**, the House Executive Departments and Administration Committee will hear testimony on seven bills, some of which are described in more detail below, that affect the New Hampshire Retirement System (NHRS). We strongly encourage you to contact your representatives and members of the [committee](#), and to register your support for or opposition to these bills using the online [House Remote Sign In Sheet](#) (see article on remote sign-in later in this Bulletin); or consider testifying in person at the hearings.

**HB 1417** is an **NHMA policy bill** that would restore a portion of the state's NHRS employer contribution at 7.5 percent of the retirement costs for teachers, police, and firefighters. Over the last decade, the state has downshifted 100 percent of the employer contribution cost to the municipalities. Prior to 2012, the state contributed up to 35 percent toward these costs. Although a 7.5 percent contribution, estimated to be \$27.7 million in fiscal year 2023, would restore far less than the state's original 35 percent share (estimated to be \$129 million), this bill would provide significant and much-needed local tax relief.

**HB 1079** proposes an increase to the number of hours an NHRS retiree can work for an NHRS participating employer. NHMA supports this legislation as it will increase the current limitation of 26 hours per week to a total of 1,664 hours per year (an average of 32 hours per week) and remove the 28-day waiting period from the effective date of retirement before a retiree can work in a part-time capacity for the same or another NHRS employer. This is particularly important for smaller municipalities that rely on experienced NHRS retirees to fill part-time positions.

One of the most troubling NHRS bills is **HB 1590**, which would allow a municipal employer to withdraw new employees from the system by a vote of the legislative body. While current law allows a municipality to withdraw, the law also requires the withdrawing municipality to pay its share of the unfunded liability. As written, **HB 1590** would burden municipalities that remain in the system with the withdrawing municipality's share of the unfunded accrued liability. The NHRS cost-sharing contribution rates assume that current and future employees will continue in the system, creating an unknown future fiscal impact for municipalities that remain in NHRS if this legislation were adopted. The bill's fiscal note indicates an indeterminable increase to municipalities. Even more concerning, based on the shifting burden to the remaining towns, many if not all towns could choose to withdraw municipal employees from the system altogether. The bill does not address how the plan would be funded in such a scenario, and it clearly undermines the future solvency of the retirement system.

**HB 1535** would provide a 1.5 percent cost-of-living-adjustment (COLA) to all NHRS retirees who have been retired at least 5 years by July 1, 2023, on the first \$30,000 of the retiree's annual allowance. When the most recent COLA passed in 2019, NHMA testified in opposition to the bill because funding the COLA increased the existing \$5 billion NHRS unfunded liability, and municipalities are now seeing effects of the 19.6 percent aggregate increase on their municipal budgets.

With the additional COLA costs embedded in the adjusted employer contribution rates that took effect on July 1 of this year, NHMA maintains its position that **HB 1535's** estimated additional impact of \$135 million in fiscal year 2024, \$139 million in fiscal year 2025, and \$142 million in fiscal year 2026 would further strain municipal budgets.

We are certainly sympathetic to retirees who receive very modest pensions. Unfortunately, unlike some public pension systems, NHRS was not initially designed to provide automatic COLAs, but instead relied

for years on *ad hoc* COLAs granted by the legislature and paid for out of the state's general fund. To alleviate the pressure this caused on the general fund, in 1983 the "special account" was created; this diverted money from the pension corpus to be used for additional benefits such as COLAs and medical subsidies. The special account has since been abolished, but not before this diversion of funds significantly contributed to the unfunded liability that exists today – again, a liability that employers are paying off through their contribution rates over the next 20 years. We urge members to consider the impact that retirement costs have on municipal, school, and county budgets—and ultimately on the property taxpayers who fund those budgets—and to oppose **HB 1535**.

The times for these hearings next Thursday, in **LOB Rooms 302-304**, are:

- **9:00 a.m. – HB 1535**
- **10:00 a.m. – HB 1417**
- **11:00 a.m. – HB 1079**
- **3:15 p.m. – HB 1590**

Meanwhile, also on Thursday, the *Senate Executive Departments and Administration Committee* will hear **SB 434**, which would change the time of the 10 percent NHRS pension reduction from age 65 to the member's full retirement age under Social Security (up to age 67 depending on year of birth). That hearing is scheduled for **Thursday, January 13, at 9:20 a.m., in State House Room 103**. The fiscal note for this bill estimates that it will increase the actuarial accrued liability by **\$44.2 million**, which will increase the employer contribution rates for group I members (teachers and employees) over the next 18 years as that cost is paid off. (This bill does not affect group II police and firefighters, since they do not pay into Social Security or receive benefits.) The bill as written applies only to those group I members who retire on or after July 1, 2022.

If you have concerns about the negative impacts of **SB 434**, please consider testifying at the hearing; otherwise, register your position online using the [Senate Remote Sign In Sheet](#) and contact members of the [Senate Executive Departments and Administration Committee](#).

## **Building & Fire Code Adoption Changes**

On **Thursday, January 13, at 10:20 a.m. in State House Room 103**, the Senate Executive Departments and Administration will hear **SB 443**, pertaining to local amendments to the state building or fire code. Under current law, municipalities may adopt local amendments that are no less strict than those in the state building or fire code on their own initiative. This bill would change that process by requiring a municipality to have those local amendments reviewed and approved by the building code review board (for building code amendments) or state fire marshal's office (for fire code amendments) prior to their adoption and enforcement. We are concerned that this change could usurp local authority and be difficult to implement because of the need to coordinate the town meeting process with the building code review board and/or state fire marshal's office as local amendments are adopted. Local officials with an interest in building or fire code adoption should contact the Senate [Executive Departments and Administration](#) Committee to express their opinion on **SB 443**.

## All-Nighters for Election Officials

Among a slew of bad election law bills this year, one of the worst, [\*\*HB 1064\*\*](#), is scheduled for a hearing next week in the House Election Law Committee. The bill's title—"requiring the use of hand-marked, durable paper ballots in elections"—is misleading. New Hampshire already requires the use of paper ballots in all elections; the bill does not change that. The real change proposed by the bill is that all ballots "shall be hand-counted and tallied without use of electronic ballot counting devices."

Most election officials will immediately appreciate the calamity this would cause. There are 295 towns and city wards in New Hampshire, and according to information from the secretary of state's office, 197 of those jurisdictions used ballot-counting devices as of June 2020. As it is, even with the assistance of those devices, election officials are frequently at the polls until midnight or later on election day, reconciling the vote totals with the number of ballots cast and the number of voters who checked in. With this bill, election officials at larger polling places can expect to be there well into the next day—or the next night. And with sleep-deprived officials hand-counting thousands of ballots with multiple races, the number of mistakes is certain to skyrocket.

Everyone involved in elections in New Hampshire knows that the electronic ballot-counting devices are remarkably accurate and efficient. In the over 40 years that they have been used to count the votes in hundreds of thousands of election contests and ballot questions, there has been, to our knowledge, one significant counting error in one town—which was caused by the ballots, not the machines.

The hearing on **HB 1064** is scheduled for **Thursday, January 13, 2022, at 2:00 p.m., in LOB Rooms 306-308**. To express your opposition, please contact members of the [Election Law Committee](#), or sign in opposition to the bill before Thursday (see article on remote sign-in later in this Bulletin), or consider testifying at the hearing on Thursday.

## Meals & Rooms Tax Bill Returns

On **Thursday, January 13, at 2:00 p.m. in LOB Rooms 202-204**, the House Ways and Means Committee will hear testimony on [\*\*HB 1204\*\*](#), which would reduce the rate of the tax on meals, rooms, and gross rental receipts from 8.5 percent to 7.9 percent and increase the percentage of meals and rooms tax revenues distributed to municipalities from 30 percent to 40 percent.

**HB 1204** contains the same language as SB 99 from 2021. A modified version of SB 99 was included in HB 2, the state budget trailer bill, and has proven to be very beneficial to municipalities in its current state, by increasing the municipal distribution immediately to 30 percent and creating a dedicated state fund for the municipal distribution of this important revenue source. While NHMA supports any additional increase to municipal revenue sharing, we are concerned that **HB 1204** would reduce the tax rate, which was reduced from 9 percent to 8.5 percent in 2021; that change just took effect on October 1, 2021. Further reducing the tax rate is particularly troubling since we do not yet know the impact of the most recent reduction. Finally, HB 1204 does not address the dedicated fund, a new provision that was included in HB 2: the dedicated fund calculates the amount of shared revenue based on the actual revenue, rather than revenue estimates, collected at the close of the state's fiscal year. NHMA will be following this bill closely.

## Elimination of Liquor Commission's Enforcement Division

On **Wednesday, January 12, at 10:45 a.m.** in **LOB Rooms 302-304**, the House Commerce Committee will hear [\*\*HB 1591\*\*](#), eliminating the Enforcement Division of the Liquor Commission. This would cause enforcement of the liquor statutes – and the associated costs – to fall upon municipal police departments across the state. In addition, local police will likely see an increased volume of calls related to potentially intoxicated drivers, assaults or other physical or verbal altercations, and other types of calls related to intoxicated individuals, issues that are frequently addressed by the Enforcement Division either directly through enforcement of the criminal law, or indirectly by working with liquor serving establishments to ensure compliance with state regulations.

Local officials are encouraged to contact the [Commerce Committee](#) and their own representatives and urge them to vote to recommend **HB 1591** as *Inexpedient to Legislate*.

## Bill Proposes Changes to Opioid Abatement Trust Fund

On **Tuesday, January 11, at 2:00 p.m.**, in **LOB Rooms 202-204**, the House Ways and Means Committee will hear testimony on [\*\*HB 1565\*\*](#), a bill that would make changes to the distribution of the opioid abatement trust fund. Currently, under RSA 126-A:83, II, 15 percent of any monies entering the state from opioid settlements or judgments is to be distributed to the 23 political subdivisions identified in RSA 126-A:83, II. The remaining 85 percent is placed into a trust fund to be distributed to other political subdivisions and qualifying non-governmental programs, pursuant to RSA 126-A:84.

**HB 1565** would increase the 15 percent allocation to 40 percent; however, NHMA has expressed some concerns with the methodology used in the bill. We understand that an amendment will be presented at the hearing to address these concerns. We encourage local officials from municipalities involved in the litigation or interested in availing themselves of the trust fund grant opportunity to attend the hearing in person or watch it via live stream. You can also register your opinion using the [House Remote Sign In Form](#) or by emailing the [Ways and Means Committee](#).

## Bill Proposes New Financial Tool for Municipal Donations

On **Tuesday, January 11, at 9:00 a.m.**, in **LOB Rooms 202-204**, the House Ways and Means Committee will hear testimony on [\*\*HB 1189\*\*](#), which would permit municipalities to accept voluntary donations to fund specific projects or to reduce taxation. This bill creates a new financial tool for potential revenue capture for municipalities. The bill authorizes the governing body to establish a voluntary donations trust fund, which may be used for road, bridge, or building projects; the maintenance of parks; or to reduce taxation. These funds would be non-lapsing, and the governing body would have the authority to expend for the allowable purposes. Under this legislation, a municipality that chooses to establish a fund must “prominently display” on the municipal website the availability of donating to the fund, and every donor and corresponding donation must be listed in the annual report.

## House Action on Water, Fluoride Bills

Among other actions yesterday, the House passed retained bills [\*\*HB 398\*\*](#) and [\*\*HB 412\*\*](#), relative to state aid grants for municipal wastewater projects and water system projects, respectively. **HB 398** will fund the [\*\*11 forgotten wastewater projects\*\*](#) that qualified for state funding in the current biennium but were not funded



due to the pandemic budget freeze, as well as providing funding for [110 additional qualifying projects](#) that DES has identified across the state as eligible for state funding.

In addition, the House tabled [HB 611](#), which would prohibit the introduction of fluoride into any public water system in the state. The policy committee had recommended the bill, but representatives wisely set that recommendation aside, heeding the overwhelming, longstanding recommendations of the medical and dental community, as well as of the many municipalities that add fluoride to their water systems. Thank you to those local officials who contacted their legislators about this bill.

However, the bill is not dead—just on hold. It can be taken off the table at any time by a majority vote, and since the deadline for the House to act on its own bills is months away, there will be plenty of opportunities. Please ask your representatives to remain vigilant for any effort to revive the bill.

## Senate Passes Amended Gun Bill

By a 14-10 party-line vote, the Senate on Wednesday passed an amended version of [HB 307](#), the very troubling bill that would punish local officials for innocently adopting an ordinance that restricts the possession of guns on town property.

As we stated in [last week's Bulletin](#), the Senate amendment represented a significant improvement over the House version of the bill, which would have prohibited a town from even regulating the use of guns on town property; but it is still a bad bill. The idea of punishing local officials for adopting an ordinance that exceeds their authority, rather than relying on the standard remedy of having a court declare the ordinance unenforceable, demonstrates a disturbing hostility toward local government. It is already difficult to find volunteers to serve in local government. Bills like this do not help.

One of the principal arguments advanced in support of [HB 307](#) on the Senate floor was that New Hampshire is one of the safest states in the nation because it has sensible laws on the books that protect the rights of gun owners. It does not seem to follow that there is an urgent need to change the state's gun laws, as [HB 307](#) would do.

Nevertheless, [HB 307](#) will now go back to the House with a request for the House to concur with the Senate amendment. We will encourage House members instead to reject the Senate amendment and let the bill die.

## Register Your Position Remotely or Send a Letter

Currently, both the House and the Senate are planning to conduct all committee hearings in person, without the option to testify remotely that was available last year, and this seems unlikely to change. Thus, if you want to testify on a bill, you will need to come to Concord and attend the hearing in person. (You can watch the hearings on YouTube. See page 2 of the current [House Calendar](#) and page 1 of the current [Senate Calendar](#) for the links.)

However, you still can register your position on a bill remotely. To do so, go to the [General Court home page](#), and under “**Links to Meeting Schedules,**” click on either “**House Remote Sign In**” or “**Senate Remote Sign In,**” as appropriate, then follow the steps indicated, which are self-explanatory. If you have any questions, see the “**Remote Sign In Directions**” on the same page, and if you still have questions, call NHMA's government affairs staff.

Of course, registering as “support” or “oppose” merely makes you part of a number. While that helps a little, it is far better to send a letter or email to the committee that is hearing the bill and explain why the bill is good or bad. You can do this by finding the appropriate House or Senate committee (from the home page, go to “House” or “Senate,” then “Standing Committees”) and use the option to email all committee members. Again, contact us if you have questions.

## **HOUSE CALENDAR**

### **TUESDAY, JANUARY 11, 2022**

#### **EXECUTIVE DEPARTMENTS AND ADMINISTRATION, Room 302-304, LOB**

10:30 a.m.      **HB 1273**, relative to the use of free and open source software.

1:15 p.m.      **HB 1213-FN**, relative to legal holidays.

#### **SCIENCE, TECHNOLOGY AND ENERGY, Room 306-308, LOB**

3:00 p.m.      **HB 1621-FN**, relative to reducing the rebates distributed by the energy efficiency fund.

#### **WAYS AND MEANS, Room 202-204, LOB**

9:00 a.m.      **HB 1189**, permitting voluntary donations to municipalities or the state to fund certain projects or to reduce taxation.

### **WEDNESDAY, JANUARY 12, 2022**

#### **COMMERCE AND CONSUMER AFFAIRS, Room 302-304, LOB**

10:45 a.m.      **HB 1591-FN**, eliminating the enforcement division of the liquor commission.

#### **CRIMINAL JUSTICE AND PUBLIC SAFETY, Room 202-204, LOB**

11:15 a.m.      **HB 1296-FN**, relative to money, coin, or currency which may be forfeited in connection with a drug offense.

#### **FINANCE, Room 210-211, LOB**

10:00 a.m.      **HB 1300-FN-A**, making an appropriation to fund the Ash Landfill in Newport.

#### **JUDICIARY, Room 206-208, LOB**

9:30 a.m.      **HB 1020**, relative to additional lights on emergency vehicles

11:00 a.m.      **HB 1101**, relative to a forfeiture of personal property.

2:00 p.m.      **HB 1254**, relative to the housing appeals board.

2:30 p.m.      **HB 1216-FN**, repealing the housing appeals board.

#### **LEGISLATIVE ADMINISTRATION, Room 301-303, LOB**

3:30 p.m.      **CACR 33**, relating to recall elections. Providing that the general court may authorize recall elections.

#### **RESOURCES, RECREATION AND DEVELOPMENT, Room 305-307, LOB**

10:30 a.m.      **HB 1618-FN**, adding several perfluorinated chemicals to the list of per and polyfluoroalkyl substances with maximum contaminant levels and establishes a cumulative total for the maximum contaminant level of per and polyfluoroalkyl substances.

4:00 p.m.      **HB 1227**, relative to the definition of prime wetland

**THURSDAY, JANUARY 13, 2022**

**ELECTION LAW, Room 306-308, LOB**

- 10:00 a.m. **HB 1482-FN**, relative to ranked-choice voting.
- 10:30 a.m. **HB 1264**, establishing ranked-choice voting for state party primary elections and municipal elections.
- 11:00 a.m. **CACR 22**, relating to elections. Providing that all elections in New Hampshire shall be by ranked-choice voting.
- 1:00 p.m. **CACR 15**, relating to elections. Providing that the age to vote in the primary election be reduced to 17 for those who will be 18 by the general election.
- 1:30 p.m. **CACR 19**, relating to paper ballots. Providing that all elections shall be conducted through paper ballots.
- 2:00 p.m. **HB 1064-FN**, requiring the use of hand-marked, durable paper ballots in elections.
- 2:30 p.m. **HB 1157**, relative to electronic ballot counting devices.
- 3:00 p.m. **HB 1247**, relative to folded ballots.

**EXECUTIVE DEPARTMENTS AND ADMINISTRATION, Room 302-304, LOB**

- 9:00 a.m. **HB 1535-FN**, relative to cost of living adjustments for retirees in the state retirement system.
- 10:00 a.m. **HB 1417-FN-L**, relative to payment by the state of a portion of retirement system contributions of political subdivision employers.
- 11:00 a.m. **HB 1079-FN**, relative to part-time employment of a retirement system retiree.
- 1:00 p.m. **HB 1257-FN**, requiring the retirement system to divest from investment in companies located in China.
- 2:30 p.m. **HB 1318-FN-L**, relative to penalties for employer noncompliance with retirement system requirements.
- 3:15 p.m. **HB 1590-FN-L**, relative to municipalities withdrawing from the state retirement system. Executive session on pending legislation may be held throughout the day (time permitting) from the time the committee is initially convened.

**JUDICIARY, Room 206-208, LOB**

- 10:00 a.m. **HB 1389-FN**, establishing a superior court land use review docket.
- 3:45 p.m. **HB 1073**, repealing the right-to-know exemption for attorney-client work product. Executive session on pending legislation may be held throughout the day (time permitting) from the time the committee is initially convened.

**LABOR, INDUSTRIAL AND REHABILITATIVE SERVICES, Room 305-307, LOB**

- 10:00 a.m. **CACR 14**, relating to unions. Providing that all workers have the right to join a union
- 2:30 p.m. **HB 1207-FN**, requiring an employer to provide paid time off for an employee to vote.

**MUNICIPAL AND COUNTY GOVERNMENT, Room 301-303, LOB**

- 9:00 a.m. **HB 1029**, relative to the Claremont police commission.
- 10:30 a.m. **HB 1275**, relative to municipal representation on regional planning commissions.
- 11:00 a.m. **HB 1387**, enabling municipalities to adopt a property tax homestead exemption.
- 1:30 p.m. **HB 1277**, relative to the reporting of cybersecurity incidents.

**PUBLIC WORKS AND HIGHWAYS, Room 201-203, LOB**

- 11:00 a.m. **HB 1432**, prohibiting the use of state funds for new passenger rail projects.

**WAYS AND MEANS, Room 202-204, LOB**

- 9:30 a.m. **HB 1430-FN-A**, repealing the tax on rentals of motor vehicles under the meals and rooms tax.
- 2:00 p.m. **HB 1204-FN-A-L**, reducing the rate of the meals and rooms tax and increasing the revenue sharing of meals and rooms tax revenue with municipalities.

**FRIDAY, JANUARY 14, 2022**

**CRIMINAL JUSTICE AND PUBLIC SAFETY, Room 202-204, LOB**

- 10:30 a.m.     **HB 1031**, prohibiting law enforcement from encrypting public frequencies.  
11:15 a.m.     **HB 1682-FN-A**, establishing the law enforcement conduct review committee in the New Hampshire police standards and training council and making an appropriation therefor.  
2:00 p.m.     **HB 1540-FN**, relative to recording custodial interrogations.  
3:00 p.m.     **HB 1600**, relative to the use of body cameras by law enforcement during an interview or interrogation.

**TUESDAY, JANUARY 18, 2022**

**ENVIRONMENT AND AGRICULTURE, Room 301-303, LOB**

- 9:30 a.m.     **HB 1121**, relative to new solid waste sites.  
10:00 a.m.     **HB 1134**, establishing a commission to study proper labeling and disposal of disposable wipes.  
10:45 a.m.     **HB 1420-FN**, prohibiting the issuance of new landfill permits until the state's solid waste plan is updated.  
11:15 a.m.     **HB 1049**, establishing a committee to study landfill siting criteria and methods for reducing pressure on landfill capacity.  
1:00 p.m.     **HB 1454-FN**, relative to permits for the siting of new landfills.  
2:30 p.m.     **HB 1652-FN**, relative to the recycling of beverage containers.

**WEDNESDAY, JANUARY 19, 2022**

**PUBLIC WORKS AND HIGHWAYS, Room 201-203, LOB**

- 9:30 a.m.     **HB 1040**, establishing a commission to study revenue alternatives to the road toll for electric-powered and hybrid vehicles for the funding of improvements to the state's highways and bridges and their resulting improvements to the environment.  
10:30 a.m.     **HB 1656-FN-A-L**, establishing a road usage registration fee and making an appropriation therefor.  
1:15 p.m.     **HB 1675-FN-A**, establishing a surcharge collected through E-Z Pass for electric vehicles as an alternative road toll.

**THURSDAY, JANUARY 20, 2022**

**LABOR, INDUSTRIAL AND REHABILITATIVE SERVICES, Room 305-307, LOB**

- 10:00 a.m.     **HB 1053**, relative to the hourly rate paid to an employee for hours worked but not previously scheduled.  
11:00 a.m.     **HB 1385**, prohibiting the use of credit history in employment decisions.  
11:30 a.m.     **HB 1251**, prohibiting payment of subminimum wages.  
1:00 p.m.     **HB 1094**, relative to employee work schedules and rest periods.  
2:00 p.m.     **HB 1231-FN**, relative to failure to make payment of compensation.  
3:00 p.m.     **HB 1156-FN**, requiring certain public servants to receive a copy of a pre-employment background investigation.

**MUNICIPAL AND COUNTY GOVERNMENT, Room 301-303, LOB**

- 9:00 a.m.     **HB 1406**, authorizing municipalities to collect compost.  
9:30 a.m.     **HB 1055**, relative to the property tax exemption for individuals with disabilities and individuals who are deaf or severely hearing impaired.  
10:30 a.m.     **HB 1081**, relative to the dissolution of a village district.  
11:00 a.m.     **HB 1267**, relative to municipal authority for road and sidewalk closure.  
11:30 a.m.     **HB 1272**, limiting the authority of town health officers.

## SENATE CALENDAR

### MONDAY, JANUARY 10, 2022

#### **ELECTION LAW AND MUNICIPAL AFFAIRS, Representatives' Hall, SH**

- 1:00 p.m. **SB 240**, apportioning state senate districts.
- 1:00 p.m. **SB 241**, apportioning executive council districts.
- 1:00 p.m. **SB 253**, apportioning state senate districts.
- 1:00 p.m. **SB 254**, apportioning executive council districts.

### TUESDAY, JANUARY 11, 2022

#### **ENERGY AND NATURAL RESOURCES, Room 103, SH**

- 9:00 a.m. **SB 259**, relative to the definition of “municipal host” for purposes of limited electrical energy producers.
- 9:15 a.m. **SB 370-FN**, allowing the university system and community college system to be municipal host electric customer generators.
- 9:45 a.m. **SB 267-FN-A**, establishing the upland invasive species program, program fund, and program coordinator in the department of agriculture, markets, and food.

#### **FINANCE, Room 103, SH**

- 1:00 p.m. **SB 273-A**, relative to broadband infrastructure funding.
- 1:10 p.m. **SB 275**, relative to the opioid abatement trust fund.

#### **JUDICIARY, Room 100, SH**

- 1:30 p.m. **SB 302-FN**, establishing the personal privacy protection act.
- 2:00 p.m. **SB 377-FN**, relative to the diagnosis of post-traumatic stress disorder in state troopers.

### WEDNESDAY, JANUARY 12, 2022

#### **ELECTION LAW AND MUNICIPAL AFFAIRS, Room 103, SH**

- 1:00 p.m. **SB 200**, relative to the election of district commissioners in Haverhill.
- 1:20 p.m. **SB 242**, relative to the disqualification of certain persons from performing the duties of an election official.
- 1:40 p.m. **SB 328**, relative to the date of the state primary election.
- 2:00 p.m. **SB 364**, relative to the use of electronic poll books.
- 2:20 p.m. **SB 366-FN**, requiring an audit of ballots cast in the 2022 primary and general election.

#### **EXECUTIVE DEPARTMENTS AND ADMINISTRATION, Room 103, SH**

- 9:00 a.m. **SB 223**, relative to requirements for recovery houses.
- 9:50 a.m. **SB 363-FN**, relative to service credit for certain group II retirement eligibility.

#### **JUDICIARY, Room 100, SH**

- 1:30 p.m. **SB 301-FN-L**, relative to the procedure for violations under the right to know law.
- 1:45 p.m. **SB 304**, relative to discrimination in public workplaces and education.

### THURSDAY, JANUARY 13, 2022

#### **COMMERCE, Room 100, SH**

- 1:30 p.m. **SB 209**, relative to electronic wage payments.

**EXECUTIVE DEPARTMENTS AND ADMINISTRATION, Room 103, SH**

- 9:00 a.m. **SB 438-FN-L**, establishing state and local procurement policies intended to promote the use of American materials.
- 9:20 a.m. **SB 434-FN**, relative to the reduction in the calculation of state retirement annuities at age 65
- 9:40 a.m. **SB 411-FN**, relative to critical incident stress management for emergency services providers, and establishing a violent act injury disability retirement for public safety employees.
- 10:00 a.m. **SB 383-FN**, relative to land surveying services.
- 10:20 a.m. **SB 443-FN**, relative to municipal authority regarding the state building code.

**TUESDAY, JANUARY 18, 2022**

**FINANCE, Room 103, SH**

- 1:10 p.m. **SB 272**, establishing a committee to study the oversight and operation of the public deposit investment pool.
- 1:20 p.m. **SB 274**, relative to governmental construction contracts

**JUDICIARY, Room 100, SH**

- 1:00 p.m. **SB 300-FN**, relative to the state commission for human rights.

**WEDNESDAY, JANUARY 19, 2022**

**EXECUTIVE DEPARTMENTS AND ADMINISTRATION, Room 103, SH**

- 9:15 a.m. **SB 227-FN**, relative to death benefits for first responders who die from suicide
- 9:30 a.m. **SB 357-FN**, relative to mental health training for first responders

**WAYS AND MEANS, Room 100, SH**

- 9:00 a.m. **SB 317-L**, reducing the interest rate for abatements of paid property taxes.
- 9:15 a.m. **SB 312**, relative to adjusted assessments of taxable property.
- 9:30 a.m. **SB 338**, enabling municipalities to adopt a municipal occupancy fee.
- 9:45 a.m. **SB 315-L**, directing that a portion of revenue distributions from the meals and rooms municipal revenue fund be used by municipalities to reduce the local property tax rate.

**THURSDAY, JANUARY 20, 2022**

**ELECTION LAW AND MUNICIPAL AFFAIRS, Room 100, SH**

- 1:00 p.m. **SB 400-FN**, relative to training and procedures for zoning and planning boards and relative to financial investments and incentives for affordable housing development.
- 1:30 p.m. **SB 239-FN**, relative to noncompliance with municipal audit requirements
- 2:00 p.m. **SB 405-FN**, relative to fines and penalties for election law violations.
- 2:30 p.m. **SB 418-FN**, relative to verification of voter affidavits.

**New House Bills**

**CACR 14** establishes the right for workers to join a union in the state of New Hampshire. Rep. Labranche of Amherst; **LABOR**.

**CACR 15** lowers the age to vote in a primary election to 17 if the voter will be 18 at the time of the general election for which the primary election was held. Rep. Labranche of Amherst; **EL**.

**CACR 19** provides that all elections shall be conducted using paper ballots. Rep. S. Pearson of Derry; **EL**.

**CACR 22** requires all elections in the state of New Hampshire to be conducted using ranked-choice voting, the exact procedure of which is to be provided for by the legislature. Rep. Labranche of Amherst; **EL**.

**CACR 30** establishes the positions of inspectors general to investigate elections fraud and fraud by elected officials. Rep. Abramson of Seabrook; **ED&A-H**.

**CACR 33** provides that the general court may authorize recall elections. Rep. Moffett of Loudon; **LEGIS. ADMIN.**

**HB 1640-FN** allows anyone who receives a fine related to his or her motor vehicle to donate the fine amount to a charitable organization rather than submit payment to a state agency. Rep. Belanger of Epping; **TRANS-H**.

**HB 1641-FN** changes the way vessel registration fees are computed. Rep. Trottier of Belmont; **RR&D**.

**HB 1644-FN** requires that telecommunication antennas be placed at least 1,640 feet from residentially zoned areas. Rep. Abrami of Stratham; **ST&E**.

**HB 1652-FN** establishes the beverage container deposit recycling program and directs the proceeds of such program to the general fund and to the state recycling fund. Rep. Egan of Sugar Hill; **E&A**.

**HB 1656-FN-A-L** provides for an annual adjustment to motor vehicle registration fees to take into account gross vehicle weight and vehicle miles traveled, and directs the department of transportation to use part of the funds generated through vehicle registration for implementation of Type II noise abatement projects. Rep. Somssich of Portsmouth; **PW**.

**HB 1665-FN-A-L** establishes a municipal road and bridge disaster relief fund in the division of homeland security and emergency management to be used for temporary infrastructure repairs in order to facilitate the safe passage and access on municipal roads and bridges. Rep. Aron of Acworth; **M&CG**.

**HB 1667** expands the veterans' property tax credits to apply to veterans who are still in service. Rep. Pauer of Brookline; **M&CG**.

**HB 1675-FN-A** establishes a surcharge collected through E-Z Pass for electric vehicles as an alternative road toll. Rep. Thompson of Stewartstown; **PW**.

**HB 1681-FN** revises the definition of the state building code, addresses the version of the building code applicable immediately following adoption of an updated edition, clarifies the role of the state building code review board, and requires municipalities to submit local building ordinances to the state building code review board for informational purposes. Rep. McGuire of Epsom; **ED&A-H**.

**HB 1682-FN-A** establishes the law enforcement conduct review committee in the New Hampshire police standards and training council and makes an appropriation therefor. Rep. Welch of Kingston; **CJ&PS**.

## New Senate Bills

**SB 422-FN** requires the commissioner of health and human services to solicit information and to contract with dental managed care organizations to provide dental care to persons under the Medicaid managed care program. Sen. Rosenwald of Nashua; **HHS&EA**.

**SB 425-FN** authorizes the secretary of state to develop an election information panel. Sen. Gray of Rochester; **EL&MA**.

**SB 427-FN** allows for no-excuse absentee registration and voting, and partial processing of absentee ballots prior to election day. Sen. Soucy of Manchester; **EL&MA**.

**SB 434-FN** provides for the application of the reduction of a retiree's annuity at the member's full retirement age under the federal Social Security system, rather than at age 65. Sen. Cavanaugh of Manchester; **ED&A-S**.

**SB 437-L** increases the maximum fee that a municipality may charge for municipal transportation improvement purposes. Sen. Perkins Kwoka of Portsmouth; **W&M-S. NHMA Policy**.

**SB 438-FN-L** requires the use of American made steel products in all public works projects where the state or a local or county government is a party to the contract. Sen. Sherman of Rye; **ED&A-S**.

**SB 441-FN-L** provides for municipalities to receive a portion of fines collected for motor vehicle offenses. Sen. Perkins Kwoka of Portsmouth; **W&M-S**.

**SB 443-FN** requires the building code review board to approve local amendments to the state building code prior to their adoption and enforcement and requires the board to maintain and publish a catalog of local amendments to the state building code and state fire code; requires the fire marshal to approve local amendments to the state fire code prior to their adoption and enforcement and requires the fire marshal, with the assistance of the board of fire control, to maintain and publish a catalog of local fire safety codes and ordinances; and prohibits municipalities from imposing a fee to appeal the decision of a code compliance official. Sen. Carson of Londonderry; **ED&A-S**.

**SB 445-FN** appropriates federal funding to the broadband matching grant fund. Sen. Hennessey of Littleton; **F-S**.

## House Floor Action

Wednesday, January 5, 2022

Thursday, January 6, 2022

**SB 2**, allowing the preprocessing of absentee ballots for certain 2021 elections and allowing for the postponement of annual town meetings in calendar year 2021 where concerns exist during the COVID-19 health emergency. **Inexpedient to Legislate**.

**HB 82**, relative to amending a conservation easement between the state and a landowner. **Inexpedient to Legislate**.

**HB 86-FN**, relative to voter qualifications and registration procedures. **Inexpedient to Legislate**.



**HB 87**, relative to the definition of electioneering. **Passed with Amendment.**

**HB 97**, modifying the dates of the state primary and associated filing deadline. **Inexpedient to Legislate.**

**HB 106**, establishing procedures for municipal host customer-generators of electrical energy. **Inexpedient to Legislate.**

**HB 116**, relative to personal delivery devices and mobile carriers. **Passed with Amendment.**

**HB 132-LOCAL**, relative to acreage required to build certain single family housing. **Interim Study.**

**HB 148**, allowing increased net energy metering limits for municipal hydroelectric facilities. **Inexpedient to Legislate.**

**HB 162**, permitting tastings by liquor manufacturers at farmers' markets. **Inexpedient to Legislate.**

**HB 169**, establishing a commission to study the removal of unused utility poles following the transition of equipment, lines, and cables to new utility poles. **Passed.**

**HB 211-FN**, revising certain benefit provisions in the city of Manchester employees contributory retirement system. **Inexpedient to Legislate.**

**HB 237-FN-A**, relative to the legalization and regulation of cannabis and making appropriations therefor. **Laid on Table.**

**HB 253-LOCAL**, requiring law enforcement officers to use body-worn cameras and establishing a grant program to assist local law enforcement agencies to purchase body-worn cameras. **Interim Study.**

**HB 314**, relative to homestead food operation licensure. **Passed with Amendment.**

**HB 343**, relative to billing for ambulance services. **Interim Study.**

**HB 362**, relative to domicile of students for voting purposes. **Inexpedient to Legislate.**

**HB 379**, relative to electronic notice. **Interim Study.**

**HB 398**, making an appropriation to the department of environmental services for funding eligible wastewater projects. **Passed with Amendment.**

**HB 406**, relative to the ability of the public to observe the processing and counting of absentee ballots. **Inexpedient to Legislate.**

**HB 412**, making an appropriation to the department of environmental services for the purpose of funding public water system projects. **Passed with Amendment.**

**HB 431**, relative to the responsibilities of an elected animal control officer. **Inexpedient to Legislate.**

**HB 446**, establishing a committee to study the effects of recreational vehicles and other vehicles used in recreational activities on class 5 and 6 roads. **Inexpedient to Legislate.**

**HB 478**, relative to treatment of PFAS contaminants in the drinking water of the Merrimack Village Water District. **Passed.**

**HB 480**, relative to verification of ballots cast in an election. **Interim Study.**

**HB 481-FN-A**, establishing the office of the right-to-know ombudsman and making an appropriation therefor. **Passed with Amendment.**

**HB 504-FN-LOCAL**, relative to the state education property tax and the low and moderate income homeowners property tax relief program. **Interim Study.**

**HB 517-FN**, relative to the state minimum hourly rate. **Laid on Table.**

**HB 524-FN**, requiring the secretary of state to conduct random verification counts of polling place results. **Interim Study.**

**HB 537**, relative to the date of the state primary. **Inexpedient to Legislate.**

**HB 571**, repealing the prohibition against OHRV travel on Hoit Road Marsh. **Passed.**

**HB 579**, requiring notice to the public before immigration checkpoints are conducted. **Passed with Amendment.**

**HB 585-FN-LOCAL**, allowing the prepayment of dog licensing fees for the duration of a rabies vaccination and reducing fines related thereto. **Interim Study.**

**HB 589-FN**, requiring workers' compensation to cover prophylactic treatment for critical exposure. **Passed with Amendment.**

**HB 597-FN**, relative to the expectation of privacy. **Passed with Amendment.**

**HB 611-FN**, abolishing fluoridation in water. **Laid on Table.**

**HB 619-FN**, designating police and fire dispatchers as group II members of the retirement system. **Inexpedient to Legislate.**

### **Senate Floor Action**

Wednesday, January 5, 2022

**HB 72**, relative to ratification of amendments to the state building code and state fire code. **Inexpedient to Legislate.**

**HB 110**, relative to the distribution of adequate education grants. **Inexpedient to Legislate.**

**HB 125**, relative to post-arrest photo distribution by law enforcement officers. **Interim Study.**

**HB 135**, requiring parties responsible for pollution of a drinking water supply to be financially responsible for certain consequences of that pollution. **Inexpedient to Legislate.**

**HB 218**, repealing RSA 320 relative to hawkers and peddlers and RSA 321 relative to itinerant vendors. **Inexpedient to Legislate.**

**HB 232**, relative to nonpublic sessions under the right to know law. **Interim Study.**

**HB 292**, relative to the absentee ballot application process. **Passed with Amendment.**

**HB 307**, relative to the state preemption of the regulation of firearms and ammunition. **Passed with Amendment.**

**SB 39**, exempting information and records contained in law enforcement personnel files from disclosure under the right-to-know law. **Interim Study.**

**SB 53**, enabling municipalities to establish a community preservation and resilience program funded in part through a surcharge on real property. **Passed with Amendment.**

**SB 63**, relative to business liability protection for exposure to coronavirus and COVID-19. **Interim Study.**

**SB 79-FN**, relative to the authority of the moderator to verify the device count. **Interim Study.**

**SB 111**, relative to claims for medical monitoring. **Interim Study.**

**SB 153-FN**, relative to retirement benefits for a police officer or firefighter disabled as a result of a violent injury. **Interim Study.**

2022 NHMA UPCOMING MEMBER EVENTS	
Jan. 8	Town & School Moderator SB2 Workshop ( <b>REMOTE ONLY</b> ) - 9:00 – 1:30
Jan 19	<b>Webinar:</b> The Dos and Don'ts of Electioneering - 12:00 – 1:00
Jan 27	Right-to-Know for Law Enforcement Workshop (Hybrid) - 9:00 – 12:00
Feb. 12	Town & School Moderator Traditional Town Workshop (Hybrid) - 9:00 – 1:30
Please visit <a href="http://www.nhmunicipal.org">www.nhmunicipal.org</a> for the most up-to-date information regarding our upcoming virtual events. Click on the Events and Training tab to view the calendar.	
For more information, please call NHMA's Workshop registration line: (603) 230-3350.	



# TOWN OF STRATHAM

*Incorporated 1716*

10 Bunker Hill Avenue · Stratham, NH 03885

Town Clerk/Tax Collector 603-772-4741

Selectmen's Office/ Administration/ Assessing 603-772-7391

Code Enforcement/ Building Inspections/ Planning 603-772-7391

Fax (All Offices) 603-775-0517

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**TO:** Select Board Members  
David Moore, Town Administrator

**FROM:** Mark Connors, AICP, Town Planner

**DATE:** January 13, 2022

**RE:** **Stratham Age Friendly Local Steering Committee**

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The Stratham residents listed below have submitted applications to serve on Stratham's Age Friendly Steering Committee. They represent a fairly broad cross-section of the community and staff would recommend the Select Board formally appoint them to serve on the Stratham Age Friendly Local Steering Committee:

**Tracy-Lynn Abbott**  
33 Squamscott Road

**Lucy Cushman**  
155 Winnicutt Road

**Richard Swett**  
Vineyard Drive

**Roberta Febbo**  
58 Winnicutt Road

**Christopher Zaremba**  
8 Balsam Way

Several of the applicants serve on other Boards or Commissions. Ms. Abbott serves on the Recreation Commission, Mr. Zaremba serves as an alternate on the Planning Board, and Ms. Cushman serves on the Rockingham Regional Planning Commission, however these members are not appointees or designees of these boards or commissions. Their dual membership should simply help encourage better outreach between the Steering Committee's activities and the greater community.

Ex-Officio Members:

**Mark Connors**  
Town Planner

**Scott Campbell**  
Assistant Library Director

**Allison Knab**  
Select Board

## **Regional Steering Committee**

As for the Regional Steering Committee, staff would recommend the Board formally appoint **Allison Knab**, will represent Stratham and I am available to serve in her stead as an alternate if she is not able to attend a meeting.

The Charge of the Steering Committee is included on the following page.

## **Charge of the Steering Committee**

Steering Committee members will assist in the development of a survey instrument to be used in all six communities (Stratham, Exeter, Hampstead, Hampton, and Portsmouth) querying residents on the quality and availability of services for seniors in the community and propose any Stratham-specific questions to be added. The Committee will assist in distributing the survey and promoting participation in the survey and local forum and contribute their knowledge and perspective on local successes and needs regarding older adults. The Steering Committee will review data collected through the survey and forum and provide local insights and input toward the Draft Assessment Report, which will provide the Town of Stratham a roadmap for tailoring services to best meet the needs of a growing senior population.



## TOWN OF STRATHAM

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10 Bunker Hill Avenue • Stratham, NH 03885

Voice (603) 772-7391 • Fax (603) 775-0517 • [www.strathamnh.gov](http://www.strathamnh.gov)

### COMMITTEE APPOINTMENT APPLICATION

- |   |   |
|---|---|
| <input type="checkbox"/> Heritage Commission                        | <input type="checkbox"/> Zoning Board of Adjustment                     |
| <input type="checkbox"/> Planning Board                             | <input type="checkbox"/> Public Works Commission                        |
| <input type="checkbox"/> Conservation Commission                    | <input type="checkbox"/> Recreation Commission                          |
| <input type="checkbox"/> Stratham Fair Committee                    | <input type="checkbox"/> Energy Commission                              |
| <input type="checkbox"/> Exeter Squamscott River Advisory Committee | <input type="checkbox"/> Rockingham Planning Commission                 |
| <input type="checkbox"/> Pedestrian & Cyclist Advocacy Committee    | <input checked="" type="checkbox"/> Other <u>Age Friendly Community</u> |

603 - 772 - 4099 (H)  
603 - 770 - 5234 (C)

Lucy H. Cushman  
Applicant Name (print)

Phone #

159 Winnicutt Rd, Stratham  
Address  
P.O. Box 427, Stratham

LCJ4TYLER@Comcast.net  
Email

Registered Voter of Stratham? ☒ YES ☐ NO Number of Years as a Resident 71

I would like to be considered by the Select Board for appointment to a town/board/commission/committee indicated above because:

I am interested in making Stratham more  
accessible for young people starting out in life and  
for seniors who can no longer afford to care to  
maintain a large home.

I feel the following experience and background qualifies me for this position:

Planning Bd; numerous young committees, including Gateway;  
School Bd; Budget Committees - school + town; Library  
Trustee; Cemetery trustee; RTC-rep; much community  
involvement.

Lucy H. Cushman  
Signature of Applicant

11-16-21  
Date



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|---|--|
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| <input type="checkbox"/> Conservation Commission                    | <input type="checkbox"/> Recreation Commission                                   |
| <input type="checkbox"/> Stratham Fair Committee                    | <input type="checkbox"/> Energy Commission                                       |
| <input type="checkbox"/> Exeter Squamscott River Advisory Committee | <input type="checkbox"/> Rockingham Planning Commission                          |
| <input type="checkbox"/> Pedestrian & Cyclist Advocacy Committee    | <input checked="" type="checkbox"/> Other <u>Age-Friendly Steering Committee</u> |

Tracy-Lynn (Tracy) Abbott  
Applicant Name (print)

603-944-6222  
Phone #

33 Squamscott Road  
Address

tntabbott@comcast.net  
Email

Registered Voter of Stratham? ☒ YES ☐ NO Number of Years as a Resident 24

I would like to be considered by the Select Board for appointment to a town/board/commission/committee indicated above because:

I have lived in Stratham for 24+ years + have  
no plans to leave anytime soon. I'm interested  
to see how Stratham will evolve with the needs  
of the "Baby Boomer" population.

I feel the following experience and background qualifies me for this position:

I have been serving on the Recreation Commission  
for more than 10 years and feel that I would  
be a good representative of the Commission for  
this project.

Tracy-Lynn Abbott  
Signature of Applicant

11/28/2021  
Date





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| <input type="checkbox"/> Pedestrian & Cyclist Advocacy Committee    | <input type="checkbox"/> Other <u>Stratham Age Friendly Steering Committee</u> |

ROBERTA FEBBO  
Applicant Name (print)

401-430-5575  
Phone #

58 WINNICUTT RD, STRATHAM  
Address

rfebbo@cfi.rr.com  
Email

Registered Voter of Stratham? ☒ YES ☐ NO

Number of Years as a Resident 14 months

I would like to be considered by the Select Board for appointment to a town/board/commission/committee indicated above because:

At present, I am an active 83 year old woman becoming aware that my future may bring limitations. Therefore, I am looking for solutions for myself & others.

I feel the following experience and background qualifies me for this position:

I have lived in an over 55 community in Florida previously with neighbors in their 90s as well as my duties as a Lutheran Minister serving an elderly population give me an insight to their concerns. My career as an HR manager also serves.

Roberta (Bobbie) Febbo  
Signature of Applicant

1-3-2022  
Date





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| <input type="checkbox"/> Stratham Fair Committee                    | <input type="checkbox"/> Energy Commission  |
| <input type="checkbox"/> Exeter Squamscott River Advisory Committee | <input type="checkbox"/> Rockingham Planning Commission   |
| <input type="checkbox"/> Pedestrian & Cyclist Advocacy Committee    | <input checked="" type="checkbox"/> Other <u>Age Friendly</u> <sup>Local Steering Committee</sup> |

Richard W. Swett

603-580-12130

Applicant Name (print)

Phone #

Vineyard Drive, Stratham, N. H.

swettusc@comcast.net

Address

Email

Registered Voter of Stratham? ☒ YES ☐ NO Number of Years as a Resident 13

I would like to be considered by the Select Board for appointment to a town/board/commission/committee indicated above because:

The end goal of all seniors is to AGE IN PLACE. Baby Boomers have different "AGE FRIENDLY" needs than seniors age 75 years and older. AARP identified 8 elements for a successful Aging in Place community. Three elements (Outdoor space & buildings, Transportation, and Housing) are conventional elements. As seniors age into their 70's and 80's, major life changing events take place (loss of a spouse, retirement, serious health condition, caregiving for a handicapped spouse) which leads to reduced social interactions and the health crisis of loneliness. The intangible elements of Aging (social gatherings and inclusion, respect, civic/work engagement, communications, and health (physical & mental)), are the most difficult and challenging to bring to the AGE FRIENDLY Community. To successfully AGE IN PLACE the intangible elements affect senior health more than the three physical elements.

I feel the following experience and background qualifies me for this position:

President of the Vineyard Condominium Association - a Section 354-A:15 Housing for the Older Persons

Vice President of the Stratham Seniors 76 ers

Experience working with the Parks and Recreation Dept on Senior Issues

Signature of Applicant

Nov 21 2021

Date