

TOWN OF GORHAM

Business

*Town Board Meeting
November 19, 2025*

APPENDIX A



Town of Gorham

Employee Benefits Overview

For

January 1, 2026

Town of Gorham

Open Enrollment for January 1, 2026

We value our employees. Each year, as healthcare costs continue to rise, the Town Board has worked hard to maintain your benefit package. The information in this packet reflects **no change** to your base plan or the amount of employer funding for the upcoming year.

What You Need to Know

Staying the Same (for employees hired before October 1, 2025)

- **Medical Plan:** Excellus Platinum 2 (no change)
- **Dental Plan:** Excellus Dental Blue Options (no change)
- **Employee Cost Sharing:**
 - 0% for Single coverage
 - 20% for all other tiers (no change)
- **Dental Cost Sharing:** 100% employee paid (no change)
- **Buyout Option: \$4000**
 - **Excellus Silver 19**
 - Town funds 100% of the Single deductible and 80% of the Family deductible through an HSA
 - Employee is responsible for opening the HSA account

Changing

- **Excellus Gold 1** is being discontinued.
 - All employees currently enrolled in Gold 1 will be automatically rolled into **Excellus Gold 5**.
 - **For employees hired on or after October 1, 2025:**
 - The Base Plan will be **Excellus Gold 5**.
 - The Town of Gorham will contribute:
 - 90% of the **Single** Gold 5 premium
 - 75% of the **Family** Gold 5 premium
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Open Enrollment Deadline

Monday, November 17, 2025

Medical Plans:

Service:	Excellus Platinum 2	Excellus Gold 5	Excellus Silver 19
Deductible	None	None	\$3600 Single / \$7200 Family
Out-of-Pocket Maximum	\$5000 Single / \$10,000 Family	\$9200 Single / \$18,400 Family	\$8000 Single / \$16,000 Family
Primary Care Copay	\$15 Copay	\$40 Copay	\$25 Copay*
Specialist Copay	\$40 Copay	\$70 Copay	\$50 Copay*
Physicals and Well-care visits	Paid-in-Full	Paid-in-Full	Paid-in-Full
Inpatient Copay	\$500 Copay	\$1500 Copay	\$500 Copay*
Outpatient Surgery/Emergency Room	\$300 Copay	\$650 Copay	\$350 Copay*
Diagnostic Lab	\$15 Copay	\$40 Copay	\$25 Copay*
Diagnostic Xray	\$40 Copay	\$70 Copay	\$50 Copay*
Routine Eye Exams	\$40 Copay	\$70 Copay	\$50 Copay*
Eye Wear	\$100 Reimbursement	\$100 Reimbursement	\$100 Reimbursement
Rx Copay	\$5/\$35/\$70 Copay	\$15/40%/50% Copay	\$5/\$45/\$90 Copay`*
* after deductible	Monthly rates		
Rates	2026	2026	2026
Single	\$1,421	\$1,217	\$964
Sub./Spouse	\$2,843	\$2,433	\$1,928
Sub./Child(ren)	\$2,416	\$2,068	\$1,639
Family	\$4,051	\$3,467	\$2,748
	Employee payroll deduction amounts (new hired after October 1, 2025)		
Single	\$150.71	\$56.15	\$44.50
Sub./Spouse	\$469.88	\$280.75	\$222.49
Sub./Child(ren)	\$399.39	\$238.63	\$189.11
Family	\$669.57	\$400.06	\$317.04
	Employee payroll deduction amounts (current hired before October 1, 2025)		
Single	\$0	\$0	\$0
Sub./Spouse	\$262.42	\$73.29	\$177.99
Sub./Child(ren)	\$223.06	\$62.30	\$151.29
Family	\$373.95	\$104.44	\$253.64

Detailed Plan Description provided in separate hand-out

Dental Plan:

Excellus Dental DBOV6

100% Service

Teeth Cleaning
Xrays
Oral Exams
Preventative Services

50% Basic Services
50% Copay

Fillings
Root Canal
Simple tooth extraction

50% Major Services
50% Copay

Crowns
Implants
Bridgework
Periodontal services

\$1000 Annual Maximum

\$50 Deductible; 3 per family; waived for preventative services

	payroll deduction	monthly rate
Single	\$17.78	\$38.53
Employee/Spouse	\$35.56	\$77.04
Employee/Child(ren)	\$33.10	\$71.72
Family	\$53.85	\$116.67

Questions?



TRI - BEN

dan@tri-ben.com

585-208-1135

Trinity Benefits Group: Benefits, Human Resources, and Medicare.

Town of Gorham
Employee Benefit Change

Name: _____

_____ No Change

Change plans:

_____ Excellus Silver 19

_____ Excellus Gold 5

_____ Excellus Platinum 2

_____ Excellus Dental

Change Dependents:

Add/drop _____

HSA Contribution: \$_____ per pay period

_____ Waive Medical Coverage _____ Waive Dental Coverage

Email information to Susan. scummings@gorham-ny.org

Signature: _____

380 HEALTH INSURANCE

All regular full-time employees, the Highway Superintendent and the Town Clerk are offered health insurance at the Town Board's annual organizational meeting.

~~For those who are provided insurance, health insurance coverage, single health in the Town's current provider plan is provided at 100% cost to the Town. The Town has agreed to pay 80% of both 2-Person coverage and Family coverage. This is to be reviewed by the Town Board annually. Employees may add additional family members to their insurance policy. Also, effective January 1, 2006, any eligible employee not taking insurance provided by the Town and able to verify they have coverage, will be compensated \$1500 (payable through payroll).~~

The health insurance coverage offered by the Town of Gorham is Appendix A of the Employee Handbook. It will be updated as needed based on health insurance costs and will be adopted yearly by the Town of Gorham Town Board as needed.

If there is an employee paid portion of the insurance it will be paid through payroll deductions.

Elected officials (exclusive of the Town Clerk and Highway Superintendent) regardless of hire date or selected health plan will not receive health benefits after December 31, 1995.

Employees and elected officials not covered under the provided insurance may participate at their own expense through a payroll deduction plan. Additional, retired employees will have access to continuation of health benefits paid at their own expense.

390 DISABILITY INSURANCE

All regular full-time and regular part-time employees are provided disability coverage from the Town which will pay the employee at their regular base wage rate for a maximum of 26 weeks, including sick leave, should they become disabled and entitled to the benefits. Employees become eligible for disability coverage after five days of missed work and the appropriate medical confirmations of the disability. Sick leave **and/or** vacation **must** be utilized during this five day unpaid period. **All remaining sick and/or vacation time must be used prior to receiving this benefit.** This benefit may be utilized for a maximum of 26 weeks in any twelve month period of time. **This benefit can only be used at the discretion of your Department Head and must be approved through a Town Board resolution.** Any additional disability benefits which may be required by law will be paid at the rate as allowed by law.

**TOWN OF GORHAM
RESOLUTION # -2025
AMENDING THE EMPLOYEE HANDBOOK SECTIONS 380 HEALTH INSURANCE
AND 390 DISABILITY INSURANCE**

WHEREAS, with the rising cost of health care insurance, the Town determined that it is necessary to amend both Section 380 Health Insurance and Section 390 Disability Insurance of the Employee Handbook; and

WHEREAS, updates where made to each section and those changes are reflected in red ink on the attached documentation; and

WHEREAS, a plan to review and update the entire Employee Handbook will be made and adopted in 2026; and

NOW THEREFORE BE IT RESOLVED, the attached amendments to the Employee Handbook are adopted.

I Darby L. Perrotte, Town Clerk of the Town of Gorham, do hereby certify that the aforementioned resolution was adopted by the Town Board of the Town of Gorham on November 19, 2025 by the following vote:

	<u>Aye</u>	<u>Nay</u>
Dale C. Stell	_____	_____
Jake Chard	_____	_____
Phil Curtis	_____	_____
Brian Lazarus	_____	_____
Chrissy Watkins	_____	_____

Dated November 19, 2025

SEAL

Darby L. Perrotte, Town Clerk