

TOWN OF SEABROOK

SELECTMEN'S MEETING

MARCH 16, 2026

Theresa A. Kyle  
Harold F. Eaton  
Aboul B. Khan  
William M. Manzi, III

Mrs. Kyle opened the meeting at 9:32AM.

**VETERAN EXEMPTION**

Devon Brantmuller - 10 Kimberly Drive

MOTION: Aboul B. Khan To approve and sign the  
Second: Harold F. Eaton veteran exemption.  
Unanimous

If any adjustment needed Mr. Manzi will let the board know at the next meeting.

**4 ELDERLY EXEMPTIONS**

MOTION: Theresa A. Kyle To approve and sign all  
Second: Harold F. Eaton 4 elderly exemptions.  
Unanimous

**MEETING - SAND PLACEMENT MAINTENANCE DREDGE**

Coral Stiligato was present for this meeting via Zoom. She went over the project from 2019 and the upcoming project for 2028. They are waiting for the bridge construction to be complete before the dredging occurs. They will be doing a sample between spring and fall of 2026. This would be the planning phase and where the sand would be best utilized in the community.

Mrs. Kyle requested they go south of Hooksett if there was any remaining sand. Initially it would go north towards Hampton. Coral Stiligato said they would also be placing material near the shore that will allow a more natural placement of the sand.

Mr. Khan feels it would be beneficial to include all of the stakeholders. The fishermen want the dredging, but don't have a lot of input as to where the sand goes.

Mr. Eaton asked if the amount of sand would be the same as previous dredging and how long it will take to complete. Coral Stiligato said about the same amount and will take about 3 months or so depending on location of the sand. He asked why this happens in the Hampton-Seabrook area. Coral Stiligato said she doesn't have an answer for that as she oversees the maintenance of the dredging.

Mr. Eaton asked if there was a way to make a hybrid model of moving the sand. Coral Stiligato spoke to the areas they addressed during the last dredging project. Some of the areas are a little further away from the other communities but they may be able to stockpile some of the material.

The next meeting in Portsmouth is scheduled for March 24.

**MEETING - YANKEE COOP LEASE SIGNING**

The board and members of the coop signed the lease agreement.

**MEETING - HEALTH CARE PRESENTATION - BORISLOW**

Kirsty was present for the presentation. This is to give education so they can make the best decision for the community. Prescription drugs drive up costs with the specialty drugs, like Ozempic. There are also more costs related to transplants. People are living a lot longer than previously with some of the high-cost prescriptions and treatments. Gene therapy is also a high cost that companies are now experiencing.

There was discussion on the cost of health increasing over 10 years. Municipal health has seen increase all in double digits this past year. Currently NH has 2 risk pools as one pool went under in 2025. SchoolCare was under budget and had to issue a \$30 million assessment on its members as they could not pay the claims. HealthTrust is the largest and most stable of the pools.

Mr. Eaton would like to know the administrative cost to HealthTrust. This information will be pulled and provided to the board. Kirsty explained how the HealthTrust does the HR portion of the program that most municipalities don't have.

Kirsty explained the loss ratio and Seabrook was high for past 12 months. For every dollar paid in the HealthTrust paid out \$1.22 so there were no administrative costs to Seabrook. In the previous 12 months every dollar paid in the HealthTrust paid out \$1.29. Seabrook is very high in the loss ratio and also has had some very high claims for the past 2 years. She said these are the highest rates she has ever seen, even with the high claims they have experienced.

Mr. Eaton asked what the average cost would be for family plan in surrounding communities. Kirsty said a family plan would be 48,000-50,000 compared to the 72,000 that Seabrook is paying.

Seabrook is currently on a high-deductible plan. Claims are so high that members can go through the deductible very fast.

These plans are not as cost effective as they were previously. Seabrook has what they call a "rich plan" meaning they pay for half the deductible of \$2500 compared to other communities.

The project will include direct quotes from the 3 major providers. The providers also will only allow 50% of the deductible. If the town will fund more than half it has to be disclosed upfront and the premium costs will change to reflect this. She said Seabrook is too small to be self-insured and there are too many high-cost claims. She is not sure what type of rates the town will receive with the high claims and high-cost healthcare, they will do the project and see what comes in.

Mr. Khan asked if they could find a health insurance plan that matches what they currently have. Kirsty said they can match the plans and explained how they will pull the data for claims in August and put it out to bid in September. This will give us information about the market at the same time Seabrook gets the rates from HealthTrust.

There was discussion on what the town can do to reduce the costs. The HealthTrust has offered to do health fairs, but when the employees don't attend it is not conducive. Kirsty said if the plan design doesn't include costs to the members, there's no incentive for the members to look at other options. Kirsty recommended HealthTrust come in to give tools where members can go for less expensive treatment/surgery, etc. Site of service treatments are offered by HealthTrust and can be discussed.

Tim Mone said the town has been working hard to remedy this in the contracts, but they have been voted down by the voters. He said it is important that this is recognized.

Justin Packard said the elected officials don't contribute anything to the premium. He suggested the board look into having them pay a portion of the cost. Mr. Manzi said 2 of the 3 members that at least 2 could be done immediately.

Mr. Eaton said it appears as though Seabrook is in a self-destructive plan. It's not intentional but it is something that has happened and now must be looked at. Having the analysis is going to be very helpful to let them know whether or not being with HealthTrust is the best option or not.

There was discussion on employees who are over 65 and going on Medicare. Kirsty said an employer is not allowed to force the

employee onto Medicare. However, they can educate the employee on the difference between the employer plan and Medicare plan.

**MEETING - ROAD PROGRAM 2026 - DPW MANAGER**

John Starkey was present at this meeting. He said they have always worked together for the paving program in town. He would like to try and get it all done before July 4<sup>th</sup>.

There was discussion on the road that had a new water line installed. Curtis Slayton spoke and said that he believes John Starkey can get this road done at a better cost than he could.

Items 15 and 16 on the worst roads list could be saved for last in case they run into a money issue. Mr. Khan would like the board to adopt a policy that they don't work on new roads if it is broken before the 20-year mark. He feels it should be in the plans with these developers so they are aware they will be responsible for correcting issues.

Mr. Manzi said the planning board chairman has invited the board to the next planning board meeting. He would like to talk a little bit about the potential impact on the water wells as Curtis Slayton and Ray Talkington are here.

Curtis Slayton said 74 Ledge Road is a proposed development of 8 homes that is extremely close to the GP Wells 4 & 7. He is very concerned about this and said GP4 is the greatest producer in the town. This well is rated at 550 gallons per minute. Lucy Brook runs through here and could potentially be a source of the contamination.

Ray Talkington spoke to the recharge from Lucy Brook and if it was to be contaminated would be a negative impact on Seabrook. He spoke about the discharge that is forbidden by state law within 400-foot of the well area. He said in good conscience they cannot recommend this project get approval. At very least they could recommend an in-depth study to be borne by the developer to show that there would be no impact on the town.

Jonathan Clark property owner of 74 Ledge road - said the radius of 400-feet for the wells is on his property. There are no easements for this property. He would like clarification as he has heard a couple of things. The wells were in place before the laws came in and didn't require easements back then.

**MEETING - FIRE CHIEF**

Chief Bill Edwards was present for his report (see attached). He congratulated all of the people who won the elected offices and thanked the voters for coming out.

Mr. Eaton said they should be looking to have a study conducted at the fire department to share facts with the community on the need for personnel. There could be grants available to help with the cost of the study. Chief Edwards is looking at a grant that will help to cover costs of the new employees going to classes and the overtime to cover while they are at class. The chief said they are looking into the SAFER grant as well. Mr. Khan asked about the chief call they had been hearing. Chief said it is the number of calls and they are busy. He said they are having 2 ambulance calls in the same hour and is becoming more of the norm.

Mr. Khan asked when a call comes into the station do they ask where they reside. Chief said they ask the name and when they can speak, they ask but it is not the question they ask to determine if they respond to the call.

#### **DISCUSSION - NAMING OF "ADAMS PARK"**

Mrs. Kyle said she is looking for an idea as to when they are going to dedicate the park. The board will look for a date in the middle of May and Mrs. Adams will be notified of the date.

Mr. Eaton asked to table the water and sewer applications. Curtis Slayton was present and answered questions on the connection fees. He said he looked at this pretty heavily based on water use by Outback Steakhouse. He said there is no accountability for drive-thru restaurants. Mr. Eaton believes that there is no comparison between the 2 as to how many patrons they will see. Curtis Slayton said he doesn't see a way to make that work as the fees are calculated based on the numbers of seating. The way it looks, Outback Steakhouse would have a larger number of seatings.

#### **WATER SERVICE APPLICATIONS**

Salem Manufactured Homes LLC - 223 Route 107 #17 & 57 True Road  
Jarrod Patten - 20 Rocks Road  
Chick-fil-a - 712 Lafayette Road

MOTION: Harold F. Eaton  
Second: Aboul B. Khan  
Unanimous

To approve and sign both water applications for Salem Manufactured Home.

MOTION: Harold F. Eaton  
Second: Aboul B. Khan

To approve and sign the water application for

Unanimous

712 Lafayette Road.

MOTION: Harold F. Eaton  
Second: Aboul B. Khan  
Unanimous

To approve and sign the water application for 20 Rocks Road.

**SEWER SERVICE APPLICATIONS**

Salem Manufactured Homes LLC - 223 Route 107 #17 & 57 True Road  
Jarrod Patten - 20 Rocks Road  
Chick-fil-a - 712 Lafayette Road

MOTION: Harold F. Eaton  
Second: Aboul B. Khan  
Unanimous

To approve and sign all sewer applications.

**HYDRANT FLOW TEST**

712 Lafayette Road

MOTION: Harold F. Eaton  
Second: Aboul B. Khan  
Unanimous

To approve and sign the hydrant flow test.

**PARADE ROUTE - FOURTH OF JULY CELEBRATION**

Mr. Eaton said the committee members have decided to go back to the heritage of the Town where they marched down Route 1. They have submitted a petition to the state asking for permission to march north on Route 1 down Railroad Avenue to Centennial Street and then down Centennial Street to Walton Road where they will end at the Legion.

MOTION: Theresa A. Kyle  
Second: Aboul B. Khan  
Unanimous

To approve the parade route subject to the state approval.

**ROUTE 1 - PLANNING BOARD CHAIRMAN**

The 10-year plan did pass the house this past week. Funds in the amount of \$1.6 million have been encumbered and \$95K has been approved to expend for a crosswalk on Route 1 across from Starbucks. He has been in contact with the state and will approve with the control box that is already there. They will need to have a plan and engineer for this project. TEC is an approved engineer and currently works as an engineer for the town. He would like to have the money set aside and have a no bid contract with TEC to do this work. TEC has indicated that \$95K is more than enough for the plan and engineering work. Mr. Khan is concerned that they won't have the money to complete the construction of the project. The entire project will cost about

\$218K and they will be looking to see if there are any grants available.

MOTION: Aboul B. Khan To authorize the  
Second: Harold F. Eaton expenditure of funds for  
Unanimous design, engineering &  
permitting for the  
intersection at 270  
Lafayette Road.

### **QUESTIONS/COMMENTS**

Mr. Khan said last Tuesday was election day and congratulated Harold Eaton and all individuals who will be serving the town on the various committees. He said they had 1200 voters, but we have 6400 registered voters and said please consider coming out at the next election. Mrs. Kyle also reiterated Mr. Khan's comments.

Mr. Eaton thanked the board and everyone who elected him to office. He gave an overview of the events with dates being held for the 250<sup>th</sup> Anniversary. The ball will be held in honor of Carrie Fowler.

MOTION: Aboul B. Khan To approve the request  
Second: Theresa A. Kyle to have the flyer for  
Unanimous 250<sup>th</sup> celebration posted  
on the website.

Mr. Khan said the election workers did a tremendous job and worked for 15-16 hours.

Justin Packard said he has been working with Mr. Eaton on the 250<sup>th</sup> Anniversary. He wants to make sure they are in compliance with the policy for donations and may need to set up a trust account for the donations as there are some pretty significant amounts.

### **NON-PUBLIC SESSION**

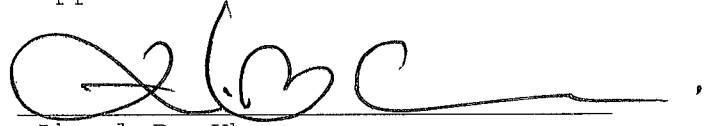
MOTION: Aboul B. Khan To enter into non-public  
Second: Harold F. Eaton session under RSA 91-A:3  
Unanimous II (c) negotiations.

Roll Call:

Mrs. Kyle - yes  
Mrs. Eaton - yes  
Mr. Khan - yes

Minutes taken by Kelly J. O'Connor.

Approved and endorsed:



Aboul B. Khan  
Clerk

Date: 4-8-2026

# **TOWN OF SEABROOK BOARD OF SELECTMEN**

## **AGENDA**

March 16, 2026

Open Meeting at 9:30 A.M.

### **TURN CELL PHONES TO VIBRATE OR OFF PLEASE PLEDGE OF ALLEGIANCE**

#### **MEETINGS**

- 1) Meeting – Sand Placement Maintenance Dredge – Army Corp Coral Stiligato
- 2) Meeting – Yankee Co-Op Lease Signing
- 3) Meeting- Health Care Presentation-Borislow
- 4) Meeting – Planning Board Chairman – Route 1 Improvements & discussion of development potentially impacting water wells
- 5) Meeting – Fire Chief
- 6) Meeting – DPW – Road Program 2026
- 7) Discussion – Naming of “Adams Park”

#### **NEW BUSINESS**

- 1) Question of approving veteran exemption for Devon Brantmuller – 10 Kimberly Drive.
- 2) Question of approving 4 elderly exemptions.
- 3) Question of approving water service applications for Salem Manufactured Homes LLC – 223 Route 107 #17 & 57 True Road, Jarrod Patten – 20 Rocks Road and Chick-fil-a – 712 Lafayette Road.
- 4) Question of approving sewer service applications for Salem Manufactured Homes LLC – 223 Route 107 #17 & 57 True Road, Jarrod Patten – 20 Rocks Road and Chick-fil-a – 712 Lafayette Road.
- 5) Question of approving hydrant flow test – 712 Lafayette Road.
- 6) Question of approving Parade Route- Fourth of July Celebration

#### **QUESTIONS/COMMENTS**

Board of Selectmen on any boards and/or committee meetings they have attended.

#### **PUBLIC PARTICIPATION**

#### **NON-PUBLIC SESSION**

**RSA 91-A:3, II (c) Negotiations**

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# Town of Seabrook

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## Memorandum

To: Board of Selectmen

From: Town Manager

CC: Kelly O'Connor

Beach Village District-Sand Placement

March 14, 2026

I have placed below the Beach Village District recommendation on sand placement for the future maintenance dredge.

"Our suggestions for dredging would be to initially spread the sand in the flood zone, which would be Hooksett St and north thereof. Any remainder could then be spread south of Hooksett. We believe this is consistent with the last time that the harbor was dredged."

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# Town of Seabrook

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## Memorandum

To: Board of Selectmen

From: Town Manager

CC: Kelly O'Connor

Brook Proposal-Non Public

March 14, 2026

The Brook has asked about the creation of a "chip" to be used in the Casino that would be a Seabrook chip and have the logo on the back of the it. I told them I would submit to the Board for a decision.

**Borislów**  
INSURANCE

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# Town of Seabrook, NH 2026 Medical Benefits Discussion

March 16, 2026

# Broker/Consulting Expertise for Municipalities and SAUs in NH

## Qualifications of Our Team

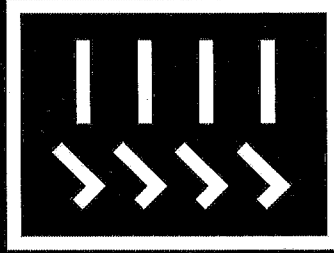
### **Borislow Insurance: NH SAUs & Municipalities**

- Broker/Consultant serving NH Municipalities and SAUs for 20+ years. NH Office 20+ years (Office is in Concord).
- Current Medical Clients
  - Concord School District: On Retainer for Medical and all Employee Benefit consulting for 10+ years. With SchoolCare.
  - City of Concord. Consultant for Medical and Employee Benefits. 5<sup>th</sup> year. Fully insured Harvard Pilgrim direct.
  - Pinkerton Academy (self-funded: TPA, PBM, stop-loss), 5<sup>th</sup> year.
- Prior Medical Clients
  - Merrimack County, HealthTrust, consulting
  - City of Lebanon, HealthTrust, consulting
  - Exeter School District, HealthTrust, consulting
  - Bedford School District, HealthTrust, consulting
- Current ancillary broker for over 30 NH Municipalities and SAUs
- Experience with Retiree Medical Plans
  - Consultant for SchoolCare 65+
  - City of Concord Retiree Plan



# Agenda

1. Market Perspective & Trends
2. NH Municipal Pool Landscape
3. HealthTrust Trends
4. SchoolCare Trends
5. Town of Seabrook HealthTrust Medical Claims
6. Town of Seabrook HealthTrust Renewal
7. Town of Seabrook HealthTrust Plan Design
8. Municipal Benchmarking of Plan Designs
9. Marketing Timeline



# **Market Perspective and Trends 2025-2026**



# Projected Medical Trends & Cost Drivers

**2026: Highest annual projection in cost increase for Medical and Rx in over a decade**

- **Prescription drugs trend is at 11% overall, with Specialty Rx trend at +11.9%**
  - Price inflation, direct to consumer advertising, GLP-1 weight loss drugs, Specialty Rx, drug supply shortages
- **Medical plan cost trends are projected to increase by a median of 9% nationally**
  - Hospital unit costs higher driven by rising labor cost, workforce shortages, hospital consolidation, private equity entering healthcare, supply chain issues
  - Gene Therapies and medical Rx driving trend
  - Rising rates of cancer and transplant claims, mental health claims remain high

**New England Trends are consistently higher than national average**

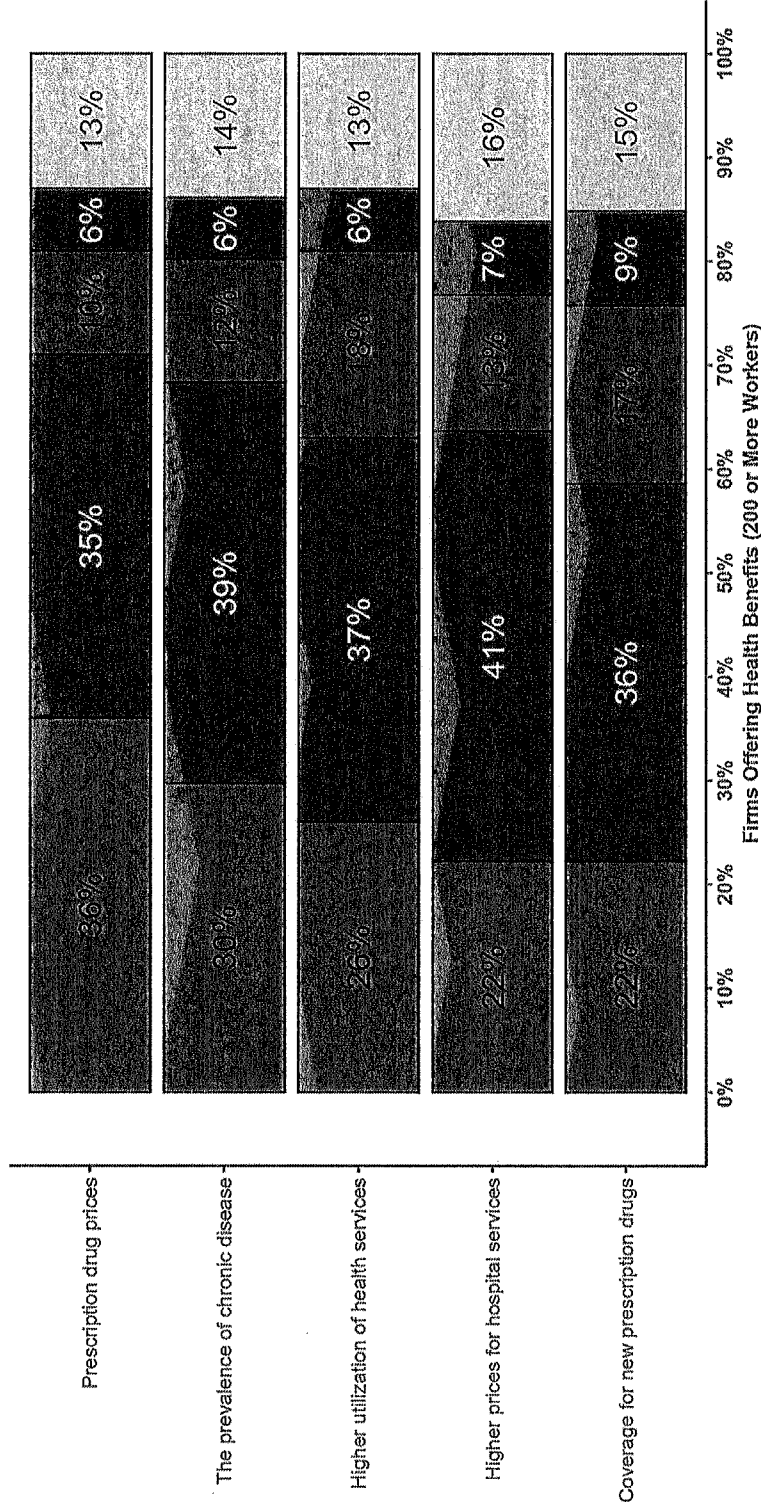
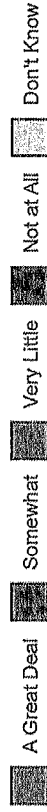


# New England Medical & Rx Trends

## Fall 2025 used for 2026 Renewals

Market	Medical	Pharmacy	Total
MA	9.6% - 10.6%	19.1% - 20.1%	11.5% - 12.5%
ME	10.7% - 11.7%	20.6% - 21.6%	12.7% - 13.7%
NH	<b>8.0% - 11.4%</b>	<b>9.4% - 20.5%</b>	<b>8.4% - 13%</b>
RI	9.5% - 10.5%	19% - 20%	11.4% - 12.4%

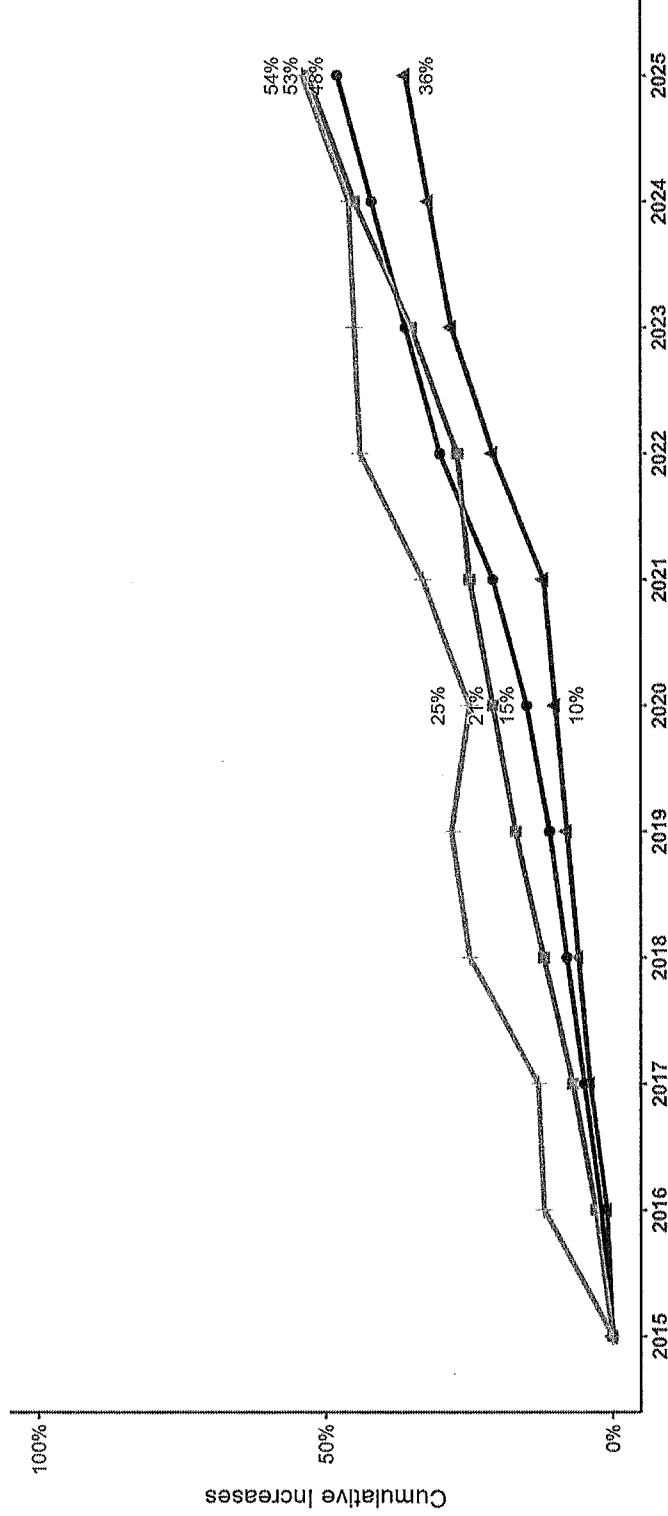
# Large Firms' Perspectives on the Factors Contributing to Rising Premiums in Recent Years, 2025



NOTE: Large Firms have 200 or more workers.  
 SOURCE: KFF Employer Health Benefits Survey, 2025

## Cumulative Increases in Family Coverage Premiums, General Annual Deductibles, Inflation, and Workers' Earnings, 2015-2025

Workers' Earnings
  Overall Inflation
  Family Premiums
  Deductibles



NOTE: Average general annual deductibles are for single coverage and are among all covered workers. Workers in plans without a general annual deductible for in-network services are assigned a value of zero.

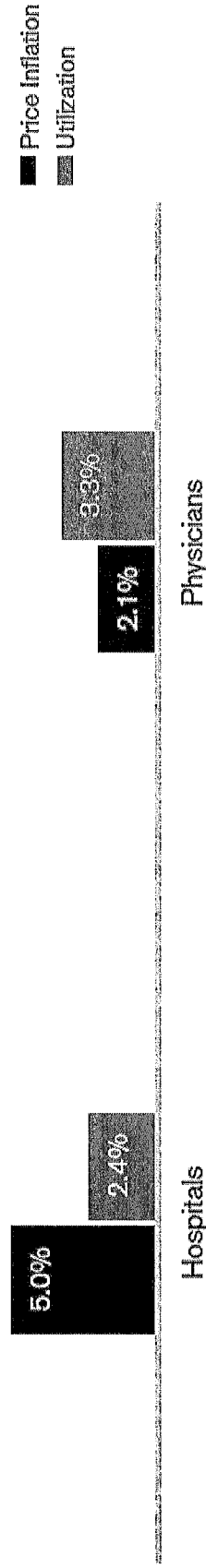
SOURCE: KFF Employer Health Benefits Survey, 2018-2025; Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015-2017. Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation, 2015-2025; Bureau of Labor Statistics, Seasonally Adjusted Data from the Current Employment Statistics Survey, 2015-2025.

# Hospital Price Increases Drive Trend

## How the cost of provider services is driving projected medical trends

The impact of price inflation and utilization on medical trend differs by the type of provider service.

What's Fueling 2026 Medical Trend Projections? Price Inflation for Hospitals, Utilization for Physician Services\*



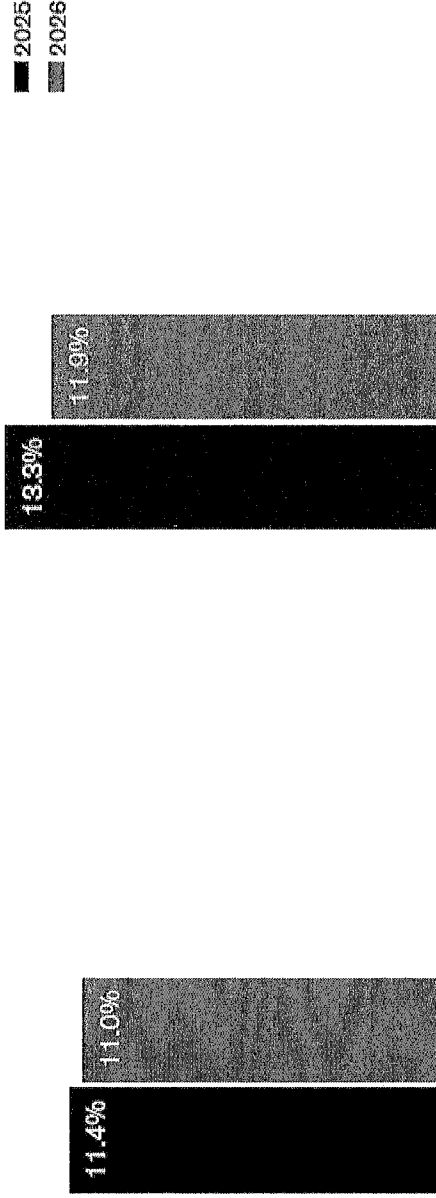
- Rising labor costs- especially for clinical staff- wages rising sharply to attract and retain workers
- Workforce shortages- reduce operational efficiency – leading to longer patient stays
- Health systems face higher costs and financial strain – inflationary pressure correlates with higher contracted reimbursement rates



# Projected Prescription Trends & Cost Drivers

The projected cost trend for outpatient Rx plans for 2026 is 11.0 percent and continues to exceed other health benefit cost trends.

Prescription Drug Trend Is Projected to Remain in the Double Digits for Outpatient Rx Coverage with Specialty Drugs a Significant Driver



Outpatient Rx Coverage<sup>1</sup>  
(Before PBM Rebates)

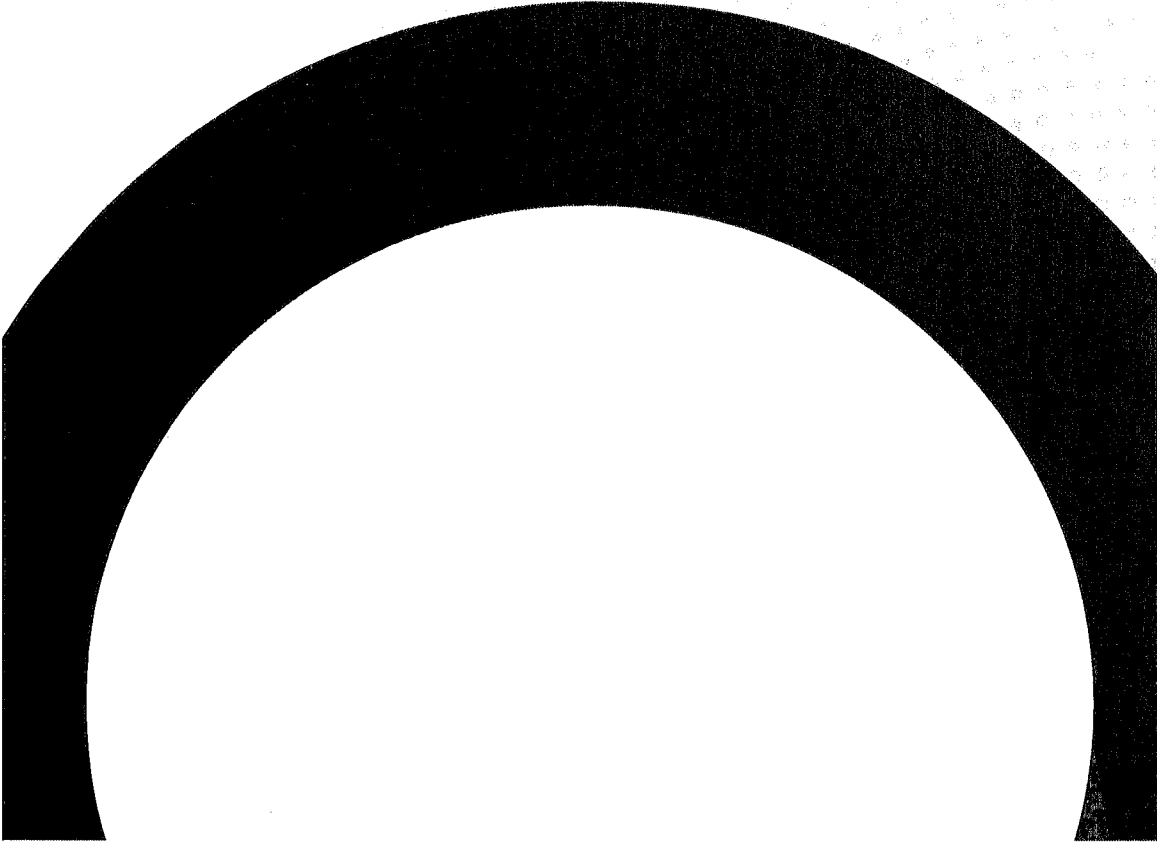
Specialty Drugs/Biologics<sup>2</sup>  
(Before PBM Rebates)

<sup>1</sup> Outpatient Rx trend is for all prescription drugs (non-specialty and specialty drugs combined) for employer-sponsored plans for actives and non-Medicare retirees.

<sup>2</sup> Specialty drug/biologics trend is for outpatient specialty coverage. This data is for all coverage of specialty drugs for actives and non-Medicare retirees.



# Municipal Pool Landscape



# NH Healthcare Risk Pools are Under Strain...

## Public Entity Risk Pools (NH RSA 5-B)

### HealthTrust

**Carrier: Anthem**

- Largest & Oldest Nonprofit Risk Pool in NH, founded 1985
- 72K lives, 356 groups
- Underfunded and has been building back reserves
- **Average rate increase for July 2026: +10.2%. Range -5.1% to +26.6%.**

### SchoolCare

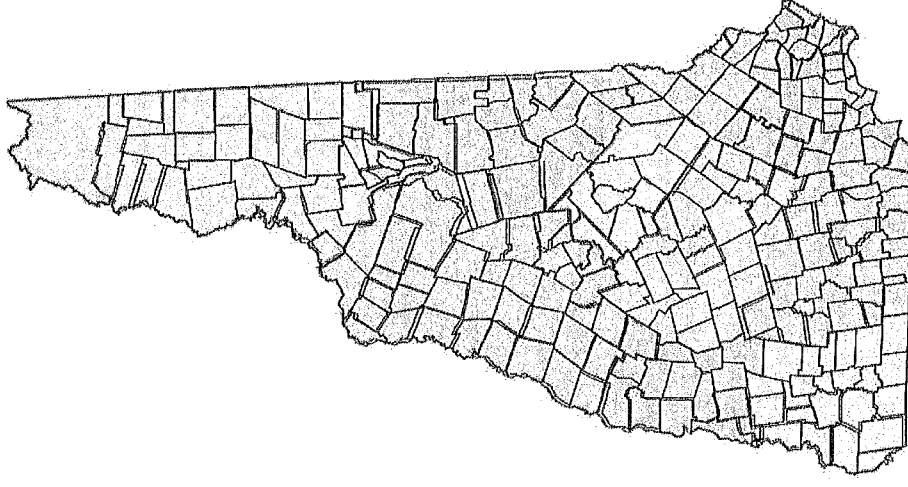
**Carrier: Cigna**

- 2<sup>nd</sup> Largest Risk Pool founded 1995
- 20K lives, 90 groups
- Issued \$30 Million assessment September 2025 due to inadequate reserves to pay claims
- **Average increase for July 2026: +17.3%. Range +7.8% to +34.8%.**

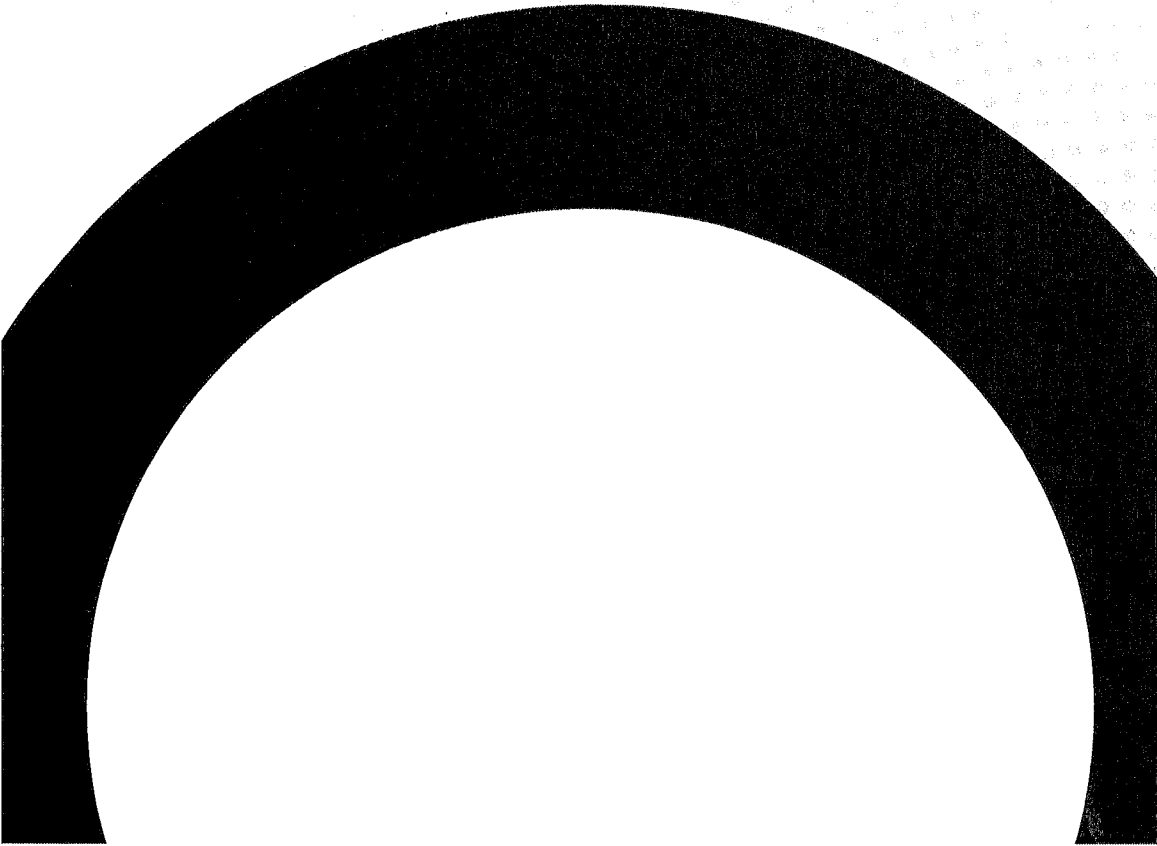
### ~~New Hampshire Interlocal Trust (NHIT)~~

**Carrier: ~~Harvard Pilgrim~~**

- ~~Smallest Risk Pool: 5K lives~~
- ~~Closed 6/30/25~~
- ~~Inadequate reserves to pay claims~~



# HealthTrust Trends





# HealthTrust

## HealthTrust Finances:

Key FY2025 performance highlights include:

Rates are covering costs, along with a steady, reasonable rebuild of reserves.

Cash flow is strong, with \$61.5M on hand, well exceeding our quarterly requirement of \$37.7M

Reserves are well positioned and continue to strengthen:

Incurred But Not Paid (IBNP): Fully funded at \$37.7M

Capital Adequacy Reserve (CAR): Funded at \$43.3M, an increase of \$9.5M in FY2025. The latest actuarial projections forecast an additional gain of \$13.3M in FY2026 (current year).

Key Performance Indicators (KPIs) show that both Per-Member-Per-Month (PMPM) spend and medical/pharmacy trend are lower than benchmarks, indicating strong and effective performance.



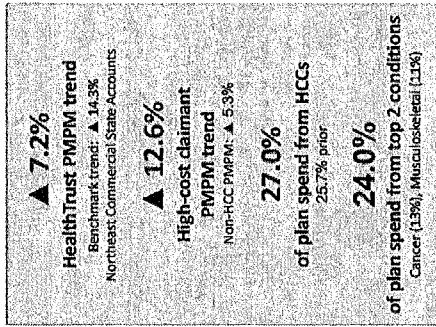
# HealthTrust

In sum, while we continue to rebuild the Capital Adequacy Reserve in a measured and responsible manner based on actuarial modeling and a Board-approved plan, HealthTrust is in an otherwise strong financial position.

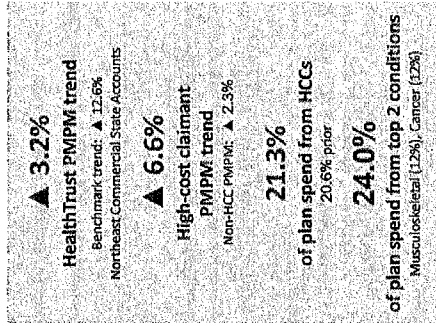
HealthTrust Public Hearing 9/25/25. Anthem Medical. CVS Health Rx.

## Key Metrics at a Glance (Medical)

12 Months Paid Claims  
(July 2024 – June 2025)



6 Months Paid Claims  
(Jan 2025 – June 2025)

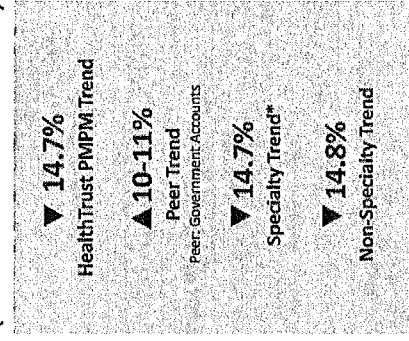


## Key Metrics at a Glance (Prescription Drug)

12 Months Paid Claims  
(July 2024 – June 2025)



6 Months Paid Claims  
(Jan 2025 – June 2025)



\*Specialty prescriptions represented 60.2% of total cost and comprised 1.4% of all prescriptions.



# HealthTrust

## Notes from Public Hearing on Rate Setting:

- HealthTrust renewal range for July 2026 pool is from -5.1% to +26.6%
- Average renewal for July 2026 pool is +10.3%
- HealthTrust renegotiating its relationship with Anthem
- Added stop loss \$1MM spec level
- 7 members qualify for Gene Therapy totaling \$13 Million

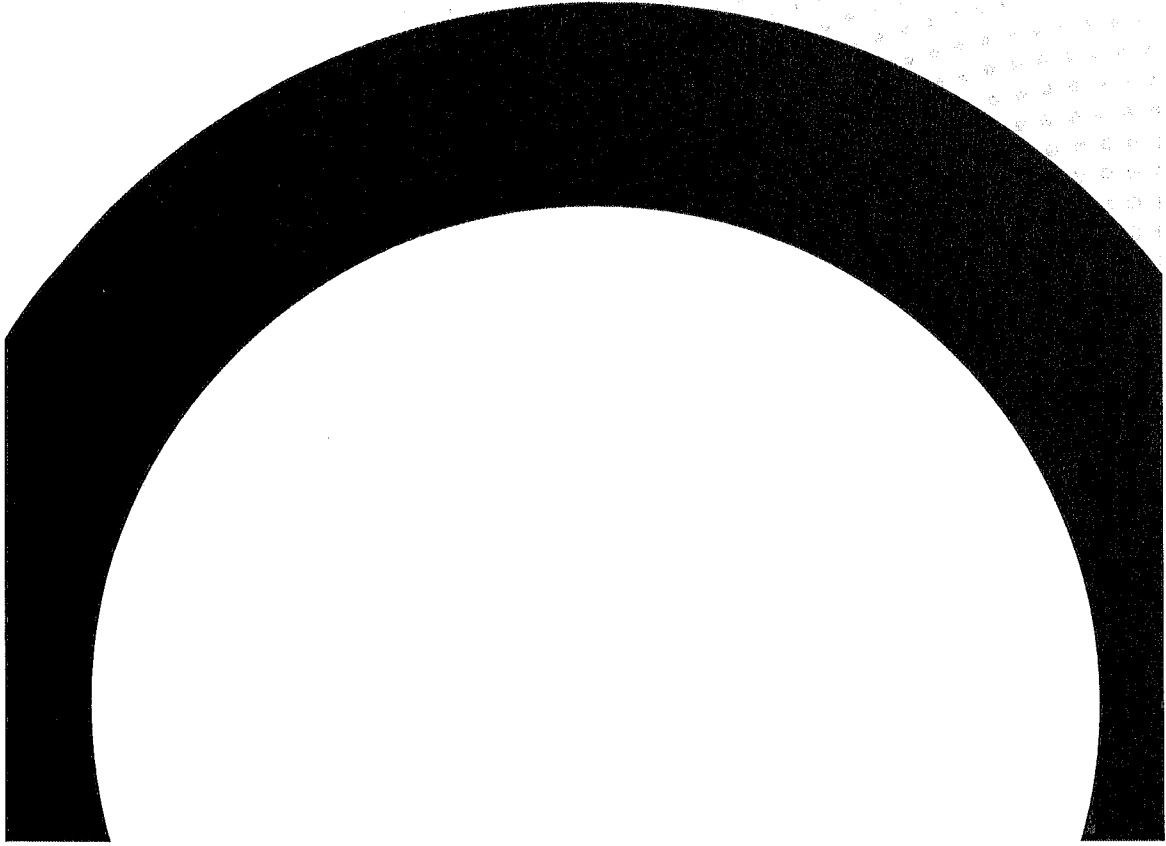




# HealthTrust Renewal January 2026

- **January Renewals:** 20% of Pool
- **Average Renewal:** 11%
- **Renewal Range:** 3.6% to 30%
- **Reserve build back** 5.3%

# SchoolCare Trends



# SchoolCare Claims Trends

- Claims experience was 13.3% in the most recent 2024-2025 plan year compared to the originally projected SchoolCare trend of 7%.
- The higher costs were driven by high-cost claims over \$100K and pharmacy related costs.
- Pharmacy rebate income was also below expectations by approximately 33% due to generic and biosimilar utilization and an increase in non-rebate eligible specialty medications.
- As of June 30, 2025 reserves were critically low, with a projected deficit of -\$4.5 Million
- The Board has concluded that the financial shortfall is in direct relation to unprecedented claim costs above contribution projections for the fiscal year ended June 30, 2025 and expected to continue during the current fiscal year.



# SchoolCare Corrective Action

- To restore financial stability, SchoolCare Board of Directors has directed the **issuance of a \$30 Million pro-rata contribution assessment to all member entities as of June 30, 2025.**
- This action will restore reserves to an appropriate level of 12% of member contributions
  - 12% is the middle projection (8% was low and 16% was maximum)

# SchoolCare Pool Renewal 2026-2027

- As of June 30, 2025, SchoolCare's operating loss was approximately \$25 million
- High cost claims are up 18% over 2024, and GLP-1 costs for diabetes topped \$5 Million
- After actuarial adjustments, the contingent reserve stands at a deficit of roughly \$4.5 million, compared to a recommended balance of \$34 million.
- To responsibly address these challenges, the Board approved a one-time \$30 million assessment to member groups participating as of June 30, 2025.
- **Effective July 1, 2026, medical contribution rate increases will range from 7.8% to 34.8%, with an average increase of 17.3%.**
- These adjustments reflect continued inflationary pressures, increased utilization, and rising specialty pharmacy costs.
- To guide contribution rate development, the Board approved applying a 9.44% blended medical trend, plus an additional 1% claims margin to support continued accuracy and predictability, and 0.8% toward rebuilding contingent reserves. **Total = 11.24% trend**

# Town of Seabrook HealthTrust Medical Claims

**Borislów**  
INSURANCE

# Town of Seabrook Medical Claims 2025

## TOWN of Seabrook

Medical Claims All Benefits Rolled up:

Incurred: November 1, 2024 through October 31, 2025 paid November 1, 2024 through December 31, 2025

Rx Paid are Rx Claims through Caremark

Month Paid	Medical Paid	Rx Paid	Total	Single	Two Person	Family	Total Lives	Contributions
November 2024	\$172,922	\$13,416	\$186,338	43	23	35	234	\$284,704
December 2024	\$436,648	\$3,272	\$439,920	43	23	35	234	\$284,704
January 2025	\$226,753		\$226,753	32	23	34	240	\$308,701
February 2025	\$289,319		\$289,319	32	23	33	215	\$303,587
March 2025	\$318,676		\$318,676	33	23	32	211	\$300,368
April 2025	\$292,887		\$292,887	32	22	32	208	\$294,886
May 2025	\$300,832		\$300,832	31	22	32	207	\$294,080
June 2025	\$495,839		\$495,839	31	22	32	207	\$294,080
July 2025	\$376,570		\$376,570	30	23	32	208	\$285,974
August 2025	\$528,849		\$528,849	30	23	32	208	\$285,974
September 2025	\$414,069		\$414,069	31	23	32	208	\$287,868
October 2025	\$363,705		\$363,705	31	23	32	209	\$287,868
November 2025	\$175,838		\$175,838					
December 2025	\$7,518		\$7,518					
	\$4,370,526	\$16,689	\$4,387,214	389	275	393	2570	\$3,572,595

Loss Ratio: 122.8 %



# Town of Seabrook High Cost Claims 2025

Health Trust Inc.

Town of Seabrook

Claims in excess of \$50,000:

Incurred: 11/01/2024-10/31/2025 paid 11/01/2024-12/31/2025

Total Paid	Still Covered	Primary Dx	Secondary Dx	Coverage Type (Employee, Spouse or Dependent)
\$610,118	Yes	Encounter For Other Adverscare	Pleural Effusion Nec	Employee
\$531,886	Yes	Fracture Of Femur	Atherosclerosis	Spouse
\$382,540	Yes	Benign Neuroendocrine Tumors	Malignant Neuroendocrine Tumors	Spouse
\$288,130	No	Orth Aplastic Anemia & Bm Fail Spnd	Acute Kidney Failure	Employee
\$262,640	Yes	Umbilical Hernia	Nausea And Vomiting	Employee
\$170,656	Yes	Enc Screening Malignant Neoplasms	Essential Primary Hypertension	Spouse
\$152,218	Yes	Enc Screening Malignant Neoplasms	Psoriasis	Employee
\$149,333	Yes	Type 2 Diabetes Mellitus	Cath Degenerative Dc Nervous Sys Nec	Spouse
\$111,843	Yes	Comp Oth Impl Prosth Deac Impl Cat	Deform Disproportion Reconst Breast	Employee
\$94,478	No	Atrial Fibrillation And Flutter	Oth Neoinfective D/O Lymph Vex Node	Spouse
\$85,231	Yes	Encounter For Other Adverscare	Malignant Neoplasms Bronchus & Lung	Spouse
\$77,684	Yes	Inj Misc Fasc Tend shldr Up Arm Lev	Shoulder Lesions	Employee
\$70,600	Yes	Ulcerative Colitis	Essential Primary Hypertension	Employee
\$61,211	No	Osteoarthritis Of Knee	Calculus Of Kidney And Ureter	Spouse
\$56,730	Yes	Atherosclerosis	Oth & Lms Disorders Circulatory Sys	Spouse
\$55,431	Yes	Redacted due to HIPAA reidentification risk	Redacted due to HIPAA reidentification risk	Spouse
\$50,344	Yes	Redacted due to HIPAA reidentification risk	Pneumonia Unspecified Organism	Spouse
\$50,276	Yes	Enc Screening Malignant Neoplasms	Fibrosis And Cirrhosis Of Liver	Employee



# Town of Seabrook Medical Claims 2024

Health Trust, Inc.

Medical Claims, All Benefits Rolled up:  
Incurred: November 1, 2023 through October 31, 2024; paid November 1, 2023 through December 31, 2024  
Rx Paid are Rx Claims through Caremark

Month Paid	Medical	Rx	Total	Single	Two Person	Family	Total Lives	Contributions
November 2023	\$104,834	\$688	\$105,522	48	30	38	286	\$287,713
December 2023	\$336,834	\$10,088	\$346,917	48	29	38	263	\$284,711
January 2024	\$185,783	\$1,388	\$187,180	46	27	34	242	\$307,406
February 2024	\$474,110	\$11,869	\$486,079	47	26	33	236	\$287,888
March 2024	\$271,121	\$1,480	\$272,602	47	26	32	230	\$283,064
April 2024	\$291,386	\$748	\$292,114	48	26	32	230	\$281,884
May 2024	\$372,755	\$10,807	\$383,562	48	26	32	230	\$281,884
June 2024	\$339,746	\$1,410	\$341,156	48	26	33	235	\$286,287
July 2024	\$380,532	\$1,200	\$381,732	45	25	33	234	\$284,562
August 2024	\$551,300	\$11,788	\$563,088	44	24	35	287	\$289,819
September 2024	\$319,907	\$1,663	\$321,570	43	24	35	286	\$288,114
October 2024	\$388,386	\$1,337	\$389,723	43	23	35	234	\$284,704
November 2024	\$256,619		\$256,619					
December 2024	\$190,688		\$190,688					
	\$4,332,089	\$54,606	\$4,386,694	646	307	406	2852	\$3,537,478
								Loss Ratio: 129.7%



# Town of Seabrook High Cost Claims 2024

HealthTrust Inc.

Town of Seabrook  
Claims in excess of \$50,000:  
Incurred: 1/10/2023-10/31/2024, paid 1/10/2023-12/31/2024

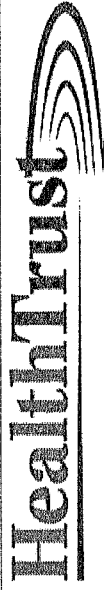
Total Paid	Still Covered	Primary Dx	Secondary Dx	Coverage Type (Employee, Spouse or Dependent)
\$785,045	Yes	Encounter for Other Aftercare	Malignant Neoplasm Bronchus & Lung	Reduced due to HIPAA reidentification risk.
\$349,037	Yes	Chronic Ischemic Heart Disease	Type 2 Diabetes Mellitus	Reduced due to HIPAA reidentification risk.
\$339,528	Yes	Sec Mal Neopl Resp & Digesty Organs	Benign Neuroendocrine Tumors	Reduced due to HIPAA reidentification risk.
\$261,173	Yes	Pain In Throat And Chest	Other Joint Disorder Met	Reduced due to HIPAA reidentification risk.
\$234,702	Yes	Acute Pancreatitis	Chronic Kidney Disease	Reduced due to HIPAA reidentification risk.
\$175,183	Yes	Enc Screening Malignant Neoplasms	Enc Gen Exam No Complaint Suspect Dx	Reduced due to HIPAA reidentification risk.
\$173,949	No	OTH Resp Cond Orig Permi Period	Other Problems With Newborn	Reduced due to HIPAA reidentification risk.
\$169,387	Yes	Hypertensive Heart & Chd	Iron Deficiency Anemia	Reduced due to HIPAA reidentification risk.
\$116,688	Yes	Reaction Severe Stress & Adjust D/O	Pen Als Undrugs New Antiepy Antineu	Reduced due to HIPAA reidentification risk.
\$89,228	No	Cholelithiasis	Cholecystitis	Reduced due to HIPAA reidentification risk.
\$89,265	Yes	Reduced due to HIPAA reidentification risk	Pain In Throat And Chest	Reduced due to HIPAA reidentification risk.
\$89,833	Yes	Reduced due to HIPAA reidentification risk	Reduced due to HIPAA reidentification risk	Reduced due to HIPAA reidentification risk.
\$68,543	Yes	Pneumonia Unspecified Organism	Pain In Throat And Chest	Reduced due to HIPAA reidentification risk.
\$67,715	Yes	Ulcerative Colitis	Other Disorders Of Cartilage	Reduced due to HIPAA reidentification risk.
\$65,688	Yes	Atherosclerosis	Pain Not Elsewhere Classified	Reduced due to HIPAA reidentification risk.
\$65,378	No	Enc Screening Malignant Neoplasms	Presence Cardiovascular Implants&Gt	Reduced due to HIPAA reidentification risk.

If majority of claims are medical, primary and secondary diagnoses is shown; if majority of claims are pharmaceutical, primary and secondary ICD-10 code from the highest and second highest dollar amount is shown



# Town of Seabrook HealthTrust Medical Renewal

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**Medical Rate Exhibit for: Town of Seabrook**

*Rating Renewal: January      Rating Tier: Large      Rating Type: Standard*

Current Benefit Option(s)	Enrollment Type	Enrollee Counts as of 11/25	01/25 Monthly Rates	01/26 Monthly Rates	% Change
LUMENOS2500(01L)	Single	22	\$ 1,893.87	\$ 2,226.40	17.6%
	2-Person	23	\$ 3,787.73	\$ 4,452.80	17.6%
	Family	32	\$ 5,113.44	\$ 6,011.28	17.6%
<b>Monthly Total for Actives / Early Retirees</b>		<b>77</b>	<b>\$ 292,413.01</b>	<b>\$ 343,756.16</b>	<b>17.6%</b>

Current Benefit Option(s)	Enrollment Type	Enrollee Counts as of 11/25	01/25 Monthly Rates	01/26 Monthly Rates	% Change
MCNRX(01L)	Single	9	\$ 606.10	\$ 693.27	14.4%
<b>Monthly Total for Medicomp Retirees</b>		<b>9</b>	<b>\$ 5,454.90</b>	<b>\$ 6,239.43</b>	<b>14.4%</b>
<b>Grand Monthly Total</b>		<b>86</b>	<b>\$ 297,867.91</b>	<b>\$ 349,995.59</b>	<b>17.5%</b>

# Town of Seabrook HealthTrust Medical Plan Design

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# Town of Seabrook Medical Plan Design

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services  
 Health Trust: Lumenos Preferred Blue  
 LUMENOS2500(01L)

Coverage Period: 01/01/2026 – 12/31/2026  
 Coverage for: Individual/Family | Plan Type: CDHP

**A** The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE:** Information about the cost of this plan (called the premium) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit [www.healthtrustnh.org](http://www.healthtrustnh.org) or call 1-800-527-5001. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [www.healthcare.gov/sbc-glossary/](http://www.healthcare.gov/sbc-glossary/) or call 1-833-385-9056 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$2,500 individual/\$5,000 family.	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the policy, the overall family deductible must be met before the plan begins to pay.
Are there services covered before you meet your deductible?	Yes, preventive care is not subject to the deductible.	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan?	For network benefits: \$2,500 individual/\$5,000 family. For out-of-network benefits: \$5,000 individual/\$10,000 family.	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, the overall family out-of-pocket limit must be met.



# Municipal Benchmarking of Plan Designs

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# Municipal Benchmarking 2025/26

The Milliman Benchmarking tool is designed to help employers more accurately benchmark their medical plans against others in their state, industry and nationally.

	<b>State</b> (New Hampshire)	<b>Industry</b> (Public Admin)	<b>National</b>
<b>Companies Participating</b>	<b>148</b>	<b>309</b>	<b>27,417</b>

Milliman Benchmarking Data as of 2/2/2026.



# High Deductible Medical Plan Design Seabrook's deductible is lower and funding is better

	New Hampshire	Industry (Public Admin)	National
Deductible	\$3,500	\$3,300	\$3,300
Coinsurance	5%	0%	20%
OOP Max	\$5,000	\$5,000	\$6,000
HSA/HRA Fund - EE only	\$1,350	\$1,146	\$780
HSA/HRA Fund - Family only	\$2,600	\$2,000	\$1,300

## Town of Seabrook

Deductible: \$2500/\$5000

Coinsurance: 0%

OOP Max: In Network: \$2500/\$5000; Out of Network: \$5000/\$10,000

H.S.A. Funding EE: Town of Seabrook pays half of the deductible (first or last?)

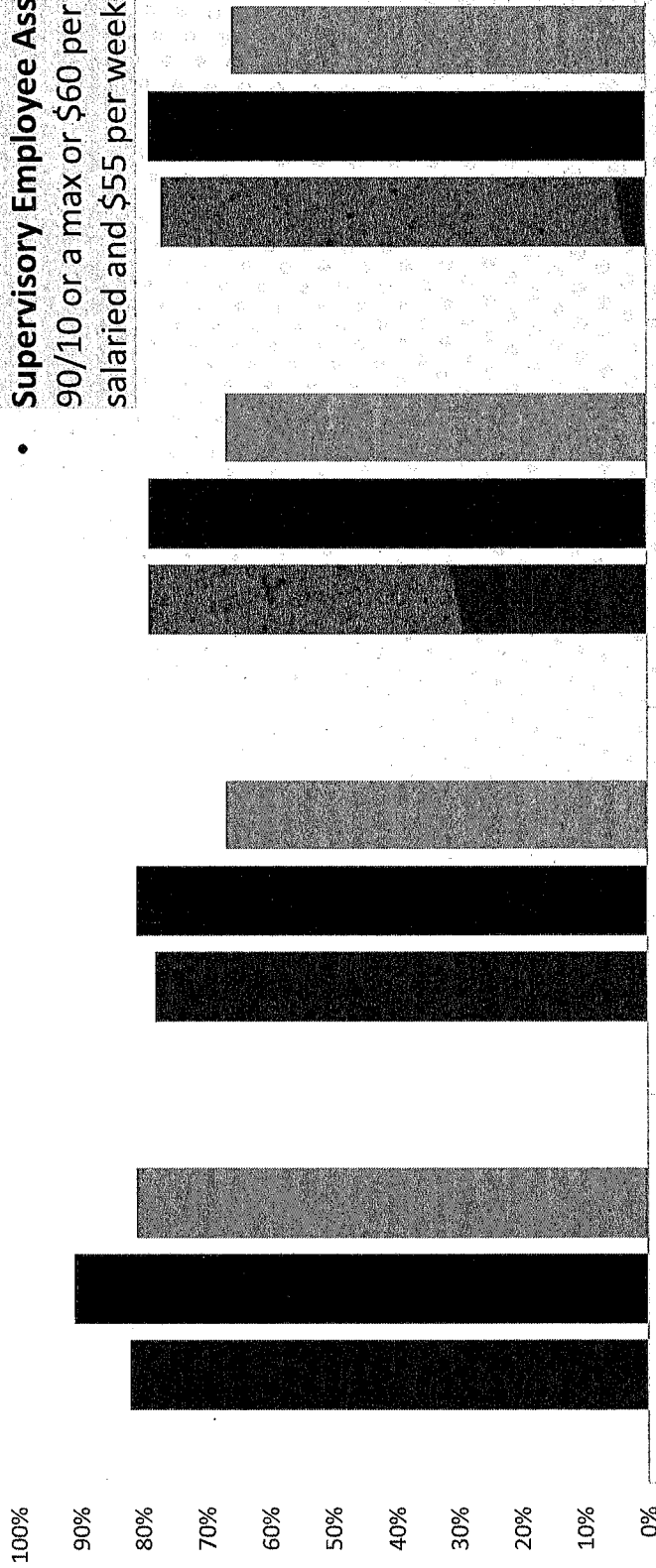
H.S.A. Funding Family: Town of Seabrook pays half of the deductible (first or last?)

# Cost: Employer Monthly Subsidy (%) HDHP

## Seabrook's contributions are more generous

### Town of Seabrook:

- Police: 80/20
- Employees Association: Employees pay \$50 per week
- Fire: Employees pay \$50 per week
- Supervisory Employee Association: 90/10 or a max of \$60 per week salaried and \$55 per week hourly



	EE Only	EE + Spouse	EE+ Child(ren)	Family
New Hampshire	82%	78%	79%	77%
Public Admin	91%	81%	79%	79%
National	81%	67%	67%	66%





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# Marketing Timeline

# NH Carrier Direct Options

- All carriers will have the same 50% HRA or H.S.A. deductible funding parameters as HealthTrust (or will increase rates for overfunding).

- All carriers have very comprehensive New England and National networks- NH coverage is comparable

- Harvard and Anthem the best with steering to lower cost care/providing tools for members to search cost of service.

## Fully Insured Options

Harvard Pilgrim	Cigna	Anthem	UHC
<ul style="list-style-type: none"> <li>• Regional Network</li> <li>• National Network is available through UHC</li> <li>• Steerage through LP plan design</li> </ul>	<ul style="list-style-type: none"> <li>• National Network</li> <li>• No referrals required</li> <li>• No steerage built into plans</li> </ul>	<ul style="list-style-type: none"> <li>• Regional Network</li> <li>• National Network is available through BCBS</li> <li>• Steerage built in through Site of Service</li> </ul>	<ul style="list-style-type: none"> <li>• Do not recommend, challenging with coverage and service</li> </ul>

## Level Funded Options

Cigna	Anthem
-------	--------

# Town of Seabrook Marketing Timeline

## March – April 2026: Town of Seabrook Education and Decisions

- Borislow educates Town of Seabrook on medical and Rx plan designs available on a fully insured direct basis from each carrier: Harvard, Anthem, Cigna
- Education also on Aetna Level Funded and SchoolCare (if desired)
- Town of Seabrook to decide on carriers of interest and what requests need to be made in the RFPs
- Borislow leads a discussion regarding retirees and their options outside of the HealthTrust.
- Town of Seabrook determines any desired 1/1/27 plan design changes along with funding strategy or arrangement (e.g., fully insured vs. self-insured).

## June - July 2026: TPA/EAP Request for Proposal (RFP)

Borislow obtains TPA quotes for 1/1/27 services for:

- Flexible Spending Account
- Dependent Care Account
- Health Reimbursement Account
- Health Savings Account
- COBRA Administration
- Retiree Billing

Borislow obtains Enhanced Employee Assistance Program (EAP) quotes for 1/1/27.

Borislow provides TPA/EAP marketing results to the Town of Seabrook.



# Town of Seabrook Marketing Timeline

## **August 2026: RFP Data Collection**

Second full medical, Rx, high-cost claimant claims data, and dental claims data is requested from HealthTrust.

An updated Town of Seabrook census is obtained to support the RFP process.

## **September 2026: Request for Proposal**

Claims delivered by HealthTrust. Note: HealthTrust is required to respond within 30 days of the request for claims but needs to wait until the claims are posted.

RFP issued by Borislow to chosen carriers based on agreed upon plan designs and funding arrangement.

## **October 2026: RFP Review & Finalist Presentations**

Town of Seabrook receives HealthTrust renewal for 1/1/27. Borislow analyzes renewal and provides Town of Seabrook with context, benchmarking, trend analysis, and underwriting analysis of renewal.

Borislow presents marketing results for medical and dental to the Town of Seabrook. If exiting the HealthTrust is under serious consideration, Borislow will coordinate and participate in finalist meetings with the selected carrier(s).

## **November 2026: Decisions**

The Town of Seabrook to make decisions for 1/1/27 Open Enrollment:

Staying or exiting HealthTrust (selects preferred carrier(s) and plan designs for a 1/1/27 effective date); and

Continued Borislow consulting through 1/1/27-12/31/27.



# Medicare Webinars: Quarterly

# Borislów

## INSURANCE

### Medicare Matters - February 19, 2026

Date & Time	Description
Feb 19, 2026 04:00 PM in Eastern Time (US and Canada)	Medicare is complex - and can be very confusing and often overwhelming for both human resources and your eligible current, and former employees. As part of our commitment to save you time and money, our Medicare Practice is available to you as a concierge resource to educate, empower, and assist your Medicare-eligible employees in finding a tailor-made solution that meets their retiree healthcare needs.

You are welcome  
to join us!  
Link to register:

[https://borislów.zoom.us/webinar/register/6417678115847/WN\\_MDGbcGeySTCLYnjeU3RwUw#/registration](https://borislów.zoom.us/webinar/register/6417678115847/WN_MDGbcGeySTCLYnjeU3RwUw#/registration)



## Please Note

*Information contained in this confidential presentation is intended to provide you with a brief overview of the coverages provided for reference purposes only. It is not intended to provide you with all policy exclusions, limitations and conditions. If there are any differences between the benefit descriptions in this presentation and the legal plan documents and insurance contracts, the legal plan documents and insurance contracts are the final authority.*

*Material including financial charts or graphs containing any historical information, data or analysis should not be taken as an indication or guarantee of any future performance, analysis, forecast or prediction.*



## **SEABROOK FIRE DEPARTMENT**

**87 Centennial Street**

**Seabrook, NH 03874**

**Phone: 603-474-2611 Fax: 603-474-5187**

**seabrooknh.info**



*William J Edwards*  
*Fire Chief*  
*603-474-3880*

*Richard Saracy*  
*Deputy Fire Chief*  
*603-474-5300*

### ***Report of The Fire Department***

Date: March 16, 2026

To: The Board of Selectmen  
and William Manzi, Town Manager

Prepared By: William J Edwards, Fire Chief

Hello,

So I'd like to thank all of the candidates that ran for the various positions on the Town Warrant Tuesday, and congratulations to all of those that won their elections. I'd like to also thank all of the residents that came out and voted Tuesday. We had a great day of weather and a solid turnout. Even though we are disappointed that we did not pass the article on 8 new firefighters, we appreciate everyone taking the time to get out and vote.

The articles that did pass, we've already started the work on purchasing new SCBA air packs and pulling together information for a RFP on the Communication upgrades. We will notify the board as these purchases and projects move forward.

We wanted to congratulate and thank Taryna Cody who recently retired from our department for almost 38 years of service to the Town of Seabrook. We were very fortunate to have Taryna the last 9 years as one of our Fire Alarm Operators. Prior to that Taryna was with our Police Dept since 1988. Taryna has been a great member of our dept and will be missed on the radio.



## **SEABROOK FIRE DEPARTMENT**

**87 Centennial Street**

**Seabrook, NH 03874**

**Phone: 603-474-2611 Fax: 603-474-5187**

**seabrooknh.info**



*William J Edwards*  
*Fire Chief*  
*603-474-3880*

*Richard Saracy*  
*Deputy Fire Chief*  
*603-474-5300*

We are still looking at the last quarter of this year to receive the new ambulance, with the second ambulance coming mid 2027. We've had to invest some cash into the older ambulances to keep all three out on the road responding. We contemplated trying to only run two ambulances but the call volume and number of double and triple calls forced us to keep the third ambulance on the road to maintain safety and services in the community.

I'm not sure we will meet again before Easter but we wanted to remind everyone that the Easter Bunny will be making his trip through Seabrook again this year. We will get the exact date and information out as we get closer.

### **Around the Station:**

- Our last provisional hire is set to start by the end of this month, getting our roster to full with two firefighters currently out.
- Our recent hires are all excelling and have all started their AEMT courses and are about half way through that class.
- We had one of our furnaces breakdown a month or so ago and needs to be replaced, I've started working with the manager on covering this unexpected and unbudgeted expense.
- Our Tower and Engine had both been in and out of service the last two months with various mechanical issues.
- In April we will be conducting training at our station to include live burns and various fire ground evolutions.



## **SEABROOK FIRE DEPARTMENT**

**87 Centennial Street  
Seabrook, NH 03874**

**Phone: 603-474-2611 Fax: 603-474-5187  
seabrooknh.info**



*William J Edwards  
Fire Chief  
603-474-3880*

*Richard Saracy  
Deputy Fire Chief  
603-474-5300*

Total Calls for Service for 2026

Total Runs- 903

Fire Related Runs- 419

Ambulance Related Runs- 484

Commercial-

Fire- 71

Medical- 80

Apartments-

Fire- 12

Medical- 113

Residential-

Fire- 56

Medical- 247

Other calls-

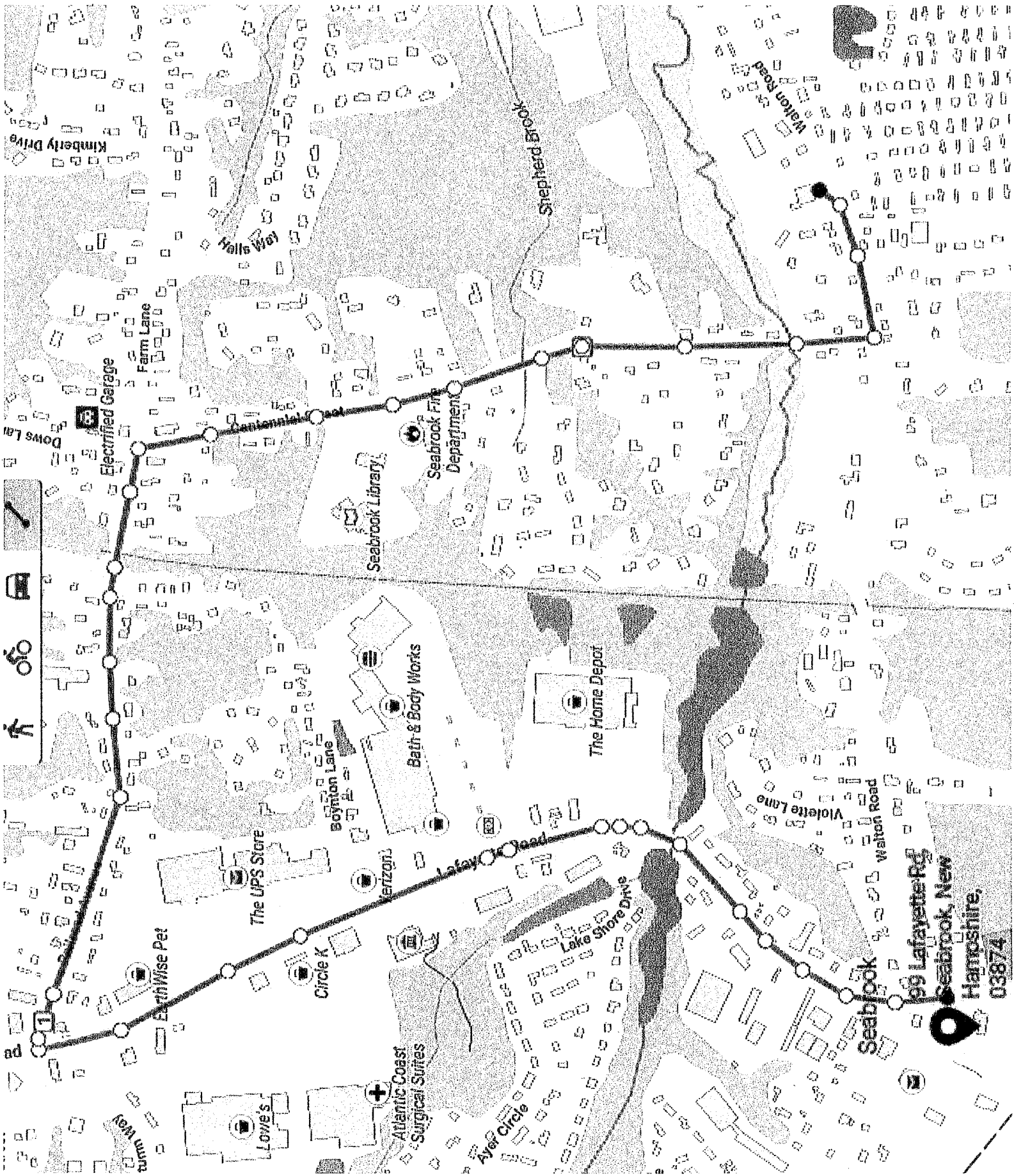
Fire- 274

Medical- 31

The fire calls include any Engine run related to CO alarm, Fire alarm activation, Brush fire, Fire Investigation, Outside Fire, Vehicle Fire, Fire Mutual Aid given, Wires Down, and Ocean/Water Incident. Other Fire calls include burn permits, fire permits, and training. Other medical is for blood pressure checks.

Respectfully,

William J Edwards, Fire Chief



Kimberly Drive  
Dows Lane  
Electrified Garage  
Farm Lane

Seabrook Library  
Seabrook Fire Department

The UPS Store  
Boynton Lane  
Bath & Body Works  
The Home Depot

EarthWise Pet  
Circle K  
Verizon  
Lafayette Road  
Lake Shore Drive

Atlantic Coast Surgical Suites  
Ayer Circle  
Seabrook  
Walton Road  
Violette Lane

99 Lafayette Rd  
Seabrook, New Hampshire, 03874



**PROPOSED PARCELS**  
 PARCELS TO BE DEVELOPED AS  
 RESIDENTIAL SINGLE-FAMILY  
 ZONING DISTRICT (R-1)  
 1.5 ACRE MINIMUM LOT SIZE  
 30' MINIMUM FRONT YARD SETBACK  
 30' MINIMUM SIDE YARD SETBACK  
 30' MINIMUM REAR YARD SETBACK  
 1.5 ACRE MINIMUM LOT SIZE  
 30' MINIMUM FRONT YARD SETBACK  
 30' MINIMUM SIDE YARD SETBACK  
 30' MINIMUM REAR YARD SETBACK

Lucy Brook Flows South into MA  
 (Not Shown on Map)

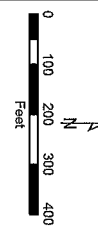
Tax Map and Lot  
 Number of Parcels

Ledge Rd

**PROPOSED DEVELOPMENT**

**LEGEND**

- Public Water Supply Wells
- Rivers/Streams
- 400-Foot SPFR
- Seabrook Tax Parcels
- Wetlands



**NOTES**

Proposed Development  
 74 Ledge Rd  
 Seabrook, New Hampshire  
 March 2026

