

Carrabassett Valley Selectmen's Meeting

4:30 p.m. Monday October 26th, 2020 at the Town Office

Agenda:

Notice: Please note, we are now allowed to hold public meetings allowing up to 50 people to attend. However, like entering the town office, we are requiring anyone who wishes to attend to use the hand sanitizing station at the door and to wear a mask (throw away masks are provided at the town office door also).

Depending on how many people wish to attend and concerns over COVID-19 citizens may wish to participate by **REMOTE ACCESS AS PROVIDED BELOW**. Remote Access Participants will hear all the proceedings and will be allowed to speak.

In addition, the State Legislature passed emergency legislation to allow public proceedings through remote access during the "State of Emergency" under guidelines.

We have set up a remote access process as follows:

- Participants call into this number: 1-425-436-6390
- Enter code following prompts: 668536 (it will then tell you to press the # symbol)
- Once the moderator joins all those on the line can join as well---Please announce yourself when asked.

Meeting will start at 4:30 p.m.

Review and sign 2020 Payroll Warrants:

Review and sign 2020 Town Expenditure Warrants:

1. MINUTES from the last meeting (September 28th) are attached.

2. RENEWAL OF AIRPORT HANGAR LOT LEASES EXPIRING (or recently expired): There are four airport hangar leases (Sam Punderson, Peter Gorman/Tom Carey, Lloyd Cuttler and T. Sawyer Fahy), all in the older building, who are requesting renewals. We are proposing renewals similar to the last (smaller hangar) transfer of lease. This would consist of a 10-year renewal with a five-year option to renew. There are two differences in the proposed new lease as follows:

- Language that would allow: "Lessee shall be allowed to sell non-stop commercial air tours (scenic rides) and F.A.A. Certified Flight Instruction to which they shall provide the Town with an Insurance Certificate naming the Town as an additional insured". This is consistent with some of the activity that is going on at the airport and would eliminate any discrimination against anyone who wishes to provide this service. These leases do not propose to allow "mechanical services",

etc. that are normally provided by a fixed based operator and/or in a hangar with the proper environmental protections.

- The following section of the lease is proposed to be eliminated as the State no longer requires this (or administers this) and it is difficult to enforce: ~~All Lessees who base their aircraft in Carrabassett Valley for a majority of any calendar year and/or who do not show evidence of basing their aircraft at another airport shall be required to excise their aircraft in Carrabassett Valley.~~

The proposed starting annual lease fee is \$338.35 for these smaller (1,200 sq. ft.) hangar spaces which is a 1.1% inflationary increase over last year. The lease provides for an annual inflationary increase (which will be applied in 2021) which has been the practice. The lease is for the land only. The actual hangars are owned by the hangar lessee and they pay annual property taxes to the Town in addition to the lease fee. A copy of the proposed lease is attached.

3. PROPOSED SALE OF 50'X100' PARCEL OF TOWN LAND TO GERALD AND DEBORAH PEARSON:

The Pearson's wish to purchase this 5,000' sq. ft. parcel which is in back of their property on Rt. 27 (Tax Map 9 Lot 82 see attached map) similar to what other property owners have done that abut the original Town Public Lot. The 2007 Annual Town meeting authorized the Selectmen to sell the lot owners adjacent to Rt. 27 and the original Town Public Lot this "back land" to allow these lots to become "conforming" with the Town's Zoning Ordinance which allows them more opportunity to expand their buildings and deal with septic system issues. The Town Lot Road extends through the Pearson's existing property by way of easement which will legally extend through the additional "back lot" by way of deed reference. The last time the Town sold one of these 50' x 100' back lot extensions was in 2018 for a price of \$3,300 plus some closing costs.

4. BRIEF UPDATE ON MOUNTAIN BIKE TRAIL DEVELOPMENT: The crew is finishing up this year's work on the new trail on the State 'Wyman Lot'. This project is being funded by the Mountain Bike Club in conjunction with Franklin County T.I.F. funding as this trail is in the Unorganized Territory (Wyman). The Crew is also back on the Town's Jones Public Lot and expectations are that a new section of trail on the River side of the old rail bed will soon be completed soon. The Carrabassett Valley Trails Committee will be meeting at 1:00 p.m. at the Outdoor Center on Friday October 30th to discuss this year's trail development and maintenance program and to start discussing a work plan and funding for 2021.

5. EMPLOYEE HEALTH INSURANCE PLAN: We were asked to research other plans to determine any potential cost savings versus plan benefits. The Maine Municipal Employee Health Trust which the Town is a part of, offers five different plans (see attached). The Town offers the "middle" plan or 3rd of the five plans. We have attached a comparison of plan premiums and benefits of our current PPO 500 plan (the "middle plan") with the two lower cost and benefit plans (PPO 1500 and PPO 2500 plans). There are savings for both the Town and the employees by dropping down to the 4th or 5th plan but the benefits also drop. We have met with the employees that are on the Town's plan and we will provide their thoughts at the meeting and we will explain the cost and benefit comparisons. Note: The Town pays 90% of single coverage and 50% of dependent cost (the dependent cost is the difference between the cost of single

coverage and family coverage) with employee paying the difference. The Town of Farmington provides somewhat similar cost ratios (they pay 80% single and 55% of the dependent costs). The attached spreadsheet also shows these ratios.

6. INCREASED CV SCHOOL ENROLLMENT FIGURES AND THE POTENTIAL RELATED INCREASE IN THE SCHOOL BUDGET THAT WILL BE NEEDED IN 2021 TO COVER THE COST OF THE INCREASED TUITION:

The number of students that the Town currently pays tuition for has increased from 49 at this time last year to 78 currently (59%). This will have a substantial impact on property taxes in 2021. The current school budget provided funding for up to 59 students which means there will be a deficit in this year's school budget (although there may be additional surplus from the 2019/2020 school year that was not budgeted (subject to the school audit which is not yet completed). There could easily be a 15% increase in property taxes attributed just to the School Budget next year (plus an increase in the Town's share of the Franklin County budget plus some potential increases in the municipal budget if approved).

The obvious major factor related to the increased number of CV students is families moving here either to their second homes or to purchased properties to work from home and to escape the pandemic in more urban areas. This is not unique to CV as this trend is being seen in other areas. It remains to be seen if this is a temporary or more permanent trend.

7. APPROVE THE APPOINTMENT OF ADDITIONAL BALLOT CLERKS: The Town Clerk wishes to add Michael Parker to the list of appointed Ballot Clerks.

8. INFORMATIONAL:

--An open house to view the new fire station is planned for 9:00 a.m. to 3:00 p.m. on Saturday November 28th (Thanksgiving weekend). COVID-19 protocols will be in place. We are hopeful interested people will attend.

---Mountain Bike Trails Committee (CVTC) meeting: 1:00 p.m. at the Outdoor Center on October 30th.

**TOWN OF CARRABASSETT VALLEY
MINUTES OF SELECTMEN'S MEETING
September 28, 2020**

Board Members Present: **Bob Luce** **Lloyd Cuttler**
 Karen Campbell **Jay Reynolds**
 John Beaupre

Others Present: **Dave Cota** **Annie Twitchell**
 Deb Bowker **Tom Butler**
 Daryl Sleight **Tim Flight**
 Dutch Demshar **Brian Demshar**
 Dave Chen **Michael Raitto**

Present via Phone: **Lynn Schnorr**

Bob Luce opened the meeting at 4:32 p.m. and welcomed those in attendance. Dave Cota asked phone-in callers to identify themselves for the record (no participants).

Payroll warrant #'s 38 9(\$29,387.77) and #40 (\$29,621.72) were reviewed and signed by Selectmen.

Expense warrant #'s 39 (\$371,964.95) and # 41 (\$110,486.33) were reviewed and signed by Selectmen.

The minutes of the September 2, 2020 Selectmen's meeting were reviewed. Jay Reynolds made a motion to approve the minutes as written. Karen Campbell seconded the motion. Motion approved via roll call.

The Annual MDOT Local Road Assistance Program paperwork has arrived. This year, the Town will receive \$3,604 through this program. The certificated and signed the Certification Form indicating that the funds were used for the Town's Outdoor Center Road for the stream crossing project.

Dave Cota discussed the Marijuana Retail Store Lottery procedures. Where the Town approved two retail stores (either medical or adult-use) in the Valley Center District, the retailers will be chosen by lottery. Some of the criteria has been discussed with State officials and other towns that have used the same system. It is up to the Board of Selectmen to set the criteria for the lottery. The proposed criteria provide that lottery applicants must have received a Conditional Retail License from the State to be eligible for the Town's Lottery. Dave has been told by State officials that once a completed application form is received by the state from an applicant, they can turn it around in 30-45 days, so the proposed lottery criteria requires applicants submit lottery applications within 90 days of when the Town announces that lottery applications are being accepted. Dave reviewed the criteria in detail. If a chosen applicant declines or fails to meet all the criteria, the next applicant on the drawing may move ahead in the process. Following the review of the requirements and the process, Dave Cota asked the Selectmen if they are prepared to agree with the information in order to set a date for the lottery. Dave indicated that the successful lottery applicants would then seek Planning Board approval and upon

approval the applicants would then to the Selectmen for license approval. Upon Selectmen approval the applicants would then go back to the State to seek final license approval.

Dave Chen asked if the lottery is random. Dave Cota confirmed that the lottery is random, but where they did have a residency requirement previously but that the State (and now proposed by the Town) has dropped that requirement due to litigation filed against the State. John Beaupre noted that he has a pending application with the State of Maine and will be abstaining from any vote on this matter. He further added that he has had his application pending for 3-4 months now, with no indication that he could meet the deadline if the lottery were launched now. Dave Cota said that the 90-day time-frame could be expanded, if the State is not turning the licenses around in a quicker manner. John indicated that where it's a brand-new State bureau, they are working to create policy and hire staff, so it seems that it's slow to get rolling. Based on the discussion, Lloyd Cuttler made a motion to approve the requirements and process as presented but extend the deadline for applicants to submit lottery applications to 120 days. Jay Reynolds seconded the motion. Motion approved via roll call, with John Beaupre abstaining.

Dave Cota discussed changes to the Sugarloaf Explorer Transportation system for the coming winter season. Due to Covid-19, there are a couple of significant changes to the program for this year. First, there will be no night-time service, and secondly, the buses will be limited to 50% capacity (which is why all resources had to shift to focus on day-time service). Where the Explorer is operated by Western Maine Transportation, the program needs to conform to all federal and state CDC guidelines for Covid-19. Dave Cota is hopeful that this change will only be required for this winter season. There is a chance that the program will need to be tweaked at some time during the season, if conditions change. All drop-offs will be in Parking Lot A at Sugarloaf.

Dave Cota discussed Capital Projects that are currently being discussed that may or may not be undertaken in conjunction with Sugarloaf, as he felt that there's a need to provide for transparency on what is being discussed at this time. He noted that there's no guarantee that these projects will happen and that the voters of the Town would need to approve funding if the Town is involved. There are three projects in discussions: 1) Snowmaking at the Outdoor Center and Construction of a Roof over the Skating Rink (which could open up more uses in the summer months as well), 2) \$250,000 of Road Improvements to the Caribou Pond Road to improve road access to the pond for Sugarloaf's proposed dam project (which will improve access to the Appalachian Trail and could create future opportunities for bike trails), and 3) Potential Development of a Par 3 Golf Course ("Short Course") near the Existing Golf Course and near Sugarloaf's conceptual West Mountain development project. Where much of this is in preliminary discussions, the Caribou Pond Dam project is something that is being undertaken by Sugarloaf in 2021 (they are in the permitting process at this time). Also, the Town will be updating the Comprehensive Plan, and these items may be objectives that could be included in this plan. Lloyd Cuttler noted that the Caribou Pond project ensures future snowmaking, especially in a year like this where the river is so dry. Following this discussion, Dave Cota provided the Selectmen with a copy of the Town's current debt service. This coming year, the Town will pay the same debt service as last year, even with the addition of the new fire station and the Jones Public Lot. The ladder truck (loan) will be paid off and the original town (1,203-acre "State Lot") as well. Sugarloaf will be getting away from some of their share of the Town's debt, since additional golf course loans are expiring. In 2024, the Town will no longer be responsible for debt on the Clubhouse, which could put the Town in a favorable position to undertake the new Par 3 Course.

Dave Cota reported that there's been a meeting with the Governor's Office and a Penobscot Indian Nation representative in an attempt to open up a line of communication between the Town and PIN regarding the posting of PIN Roads in CV. He's made a number of attempts to initiate discussions with PIN about land use and the trust lands. This is a delicate matter, but it's especially difficult due to the lack of communication. There may be a second meeting with the Governor's Office to help open a line of communication. Lloyd Cuttler reiterated the interest in discussions that could be mutually beneficial to the Tribe, the Town and the State. John Beaupre said State Representatives helped to get the subject onto the Governor's desk.

Informational:

The Greens Committee for the Golf Course meets October 14th at 3pm at the Clubhouse.

The Library Log Façade project is completed for now, but more needs to be done next year on the stone pillars. There will need to be an architectural overhang to keep water off the logs in the first place.

The Parking Lot Lighting Project at the Outdoor Center is currently being completed. It will look a lot better and will be more efficient. Construction of a new wax building at the Outdoor Center will not happen this year. A new bus turnaround and paved handicapped parking near the Outdoor Center building has been completed also.

Respectfully submitted,

Lynn M. Schnorr
Secretary to Board of Selectmen

LEASE AGREEMENT

This lease between the Town of Carrabassett Valley (hereinafter referred to as the "Town"), a municipality situated in Franklin County, Maine and _____ hereby referred to as "Lessee").

Town for and in consideration of the agreements of Lessee hereinafter mentioned, hereby leases to Lessee, and Lessee leases from Town, the premises located at the Sugarloaf Regional Airport in Carrabassett Valley, County of Franklin and State of Maine, known as "Hanger Lot # ____" more fully described in Exhibit "A" attached (hereinafter referred to as the "Premises").

This lease is for the term beginning January 1st, 2021 and ending December 31st, 2031 unless sooner terminated as hereinafter provided.

1. AGREEMENTS OF LESSEE:

Lessee, in consideration of said leasing, agrees:

- 1.1 To pay as rent for premises the sum of \$338.35 per year starting in calendar year 2021. An annual inflationary increase based on the 12-month increase in the consumer price index (CPI-U) as determined by the U.S. Bureau of Labor Statistics for the Northeast Region will be added to this annual lease payment. In addition, an annual fee for use of the common electrical services (\$25 in 2020) paid for by the Town will be assessed as part of the annual lease fee. The lease fee is payable on the first day of July during the term of this lease, at the Town's address: Town Office, 1001 Carriage Road, Carrabassett Valley, ME 04947.
- 1.2 To pay all charges for light, heat, fuel, power and water furnished or supplied to or on any part of premises.
- 1.3 To pay all taxes and assessments, ordinary and extraordinary, general and specific, including the same for which may be levied or assessed on premises used for private purposes.
- 1.4 To pay all reasonable costs, attorneys' fees and expenses that shall be made and incurred by Town in enforcing the agreements of this lease.
- 1.5 To use and occupy the premises for the purpose of storing private non-commercial aircraft and for no other object or purpose without written consent of Town, excepting Lessee shall be allowed to sell non-stop commercial air tours (scenic rides) and F.A.A. Certified Flight Instruction to which they shall provide the Town with an Insurance Certificate naming the Town as an additional insured. Lessee shall not use premises for any unlawful purpose or purpose deemed extra hazardous. All buildings and grounds must be used solely for the aeronautical activities referred to in this lease.

The Lessee shall make land and building improvements and maintain any hangar subject to the following conditions:

A. All building construction repairs, alterations and expansions and land improvements must be approved by the Code Enforcement Officer and/or the Planning Board as prescribed in the Town's land use ordinances and by the Board of Selectmen prior to commencement of construction. A copy of the approved plans will be attached to this lease. Such items shall first be submitted to the Airport Committee and the F.A.A. for its review and recommendation. All buildings and improvements must be completely constructed within six months and must be structurally sound, and kept in good repair. The building exterior shall be finished with exterior wood and paint finish, as approved by the Board of Selectmen. All building construction must conform to F.A.A. Regulations, specifically Part 77 Protected Surfaces requirements. All buildings and grounds shall be kept in a clean and safe condition and shall conform in appearance to the surrounding airport hangars, or airport activities in the judgment of the Board of Selectmen.

B. All storage of parts, equipment, and other materials will be done in an orderly, clean, safe and attractive manner. Only storage of parts, equipment, and other material used for aeronautical activities as set forth herein shall be permitted and there shall be no storage allowed outside the hangar. All waste and junk shall be removed from the premises promptly.

- 1.6 To permit the Town and its agents to enter on the premises or any part thereof, at all reasonable hours, for purpose of inspecting same or making such repairs or alterations as may be necessary for safety or preservation thereof.
- 1.7 Lessee shall indemnify and hold harmless the Town, its employees and agents against any and all claims, judgments, liabilities, expenses, losses, damages, personal injuries including death, property damage or destruction sustained by any person arising out of this lease and from the use and occupancy of the demised premises or any buildings and improvements erected thereon or from the control or management of the operations of the Lessee on the demised premises or the roads, driveways or other public places used by Lessee at the airport. Part of the foregoing obligation of Lessee under this Section shall be met by the Lessee by obtaining and maintaining continuously in effect and all times during the term hereof, at Lessee's sole expense, general liability insurance in a form and in an amount satisfactory to the Town to cover Lessee's liability by reason of its tortuous conduct or that of any of its employees, agents, or servants in connection with its use of the premises as aforesaid. Such insurance shall name the Town as an additional insured. Lessee shall provide Town with evidence satisfactory to Town of all such insurance, and shall notify Town in writing, as soon as practicable, of any claim, demand or action arising out of any occurrence covered thereunder of which Lessee has knowledge.
- 1.8 The Lessee shall not assign or sublet this lease or the Lessee's rights hereunder without prior written consent of the Board of Selectmen. In the event of the transfer of ownership of the hangar this Lease is terminated as of the date of transfer, unless the Board of Selectmen grant prior written consent of such transfer of ownership, and the transferee of such ownership interest executes a replacement lease upon terms and conditions satisfactory to the Town. With Board of Selectmen approval, all future leases (as a result

of a transfer of ownership of a hangar) will provide for a five-year lease period and will include a five-year renewal option.

- 1.9 Not to make any contract for construction, repair, or improvements on, in, or to premises, or any part thereof, or for any work to be done or materials to be furnished on or to premises, or any part thereof, without providing in such contract or agreement that no lien of mechanics or materialmen shall be created or shall arise against above-described land and/or the building or improvements at any time located thereon. All persons furnishing any work, labor or materials, as well as all other persons whatsoever, shall be bound by this provision and by the notice thereof from and after date of this lease, and notice is hereby given that no mechanic's lien, materialmen's lien, or any other encumbrance made by or obtained against Lessee, or Lessee's interest in demised land and/or the buildings or improvements thereon, shall in any manner or degree affect the title or interest of Town in the land and/or the improvements thereon. To that end, Lessee agrees that Lessee will not make any contract or agreement, either oral or written, for any labor, services, fixtures, material or supplies in connection with the construction, altering, repairing or improving of any structure or improvement on premises without providing in such contract or agreement that the contractor or contractors waive all right to a mechanic's lien, and waive all right of any subcontractor or subcontracts to mechanics' liens, by reason of furnishing any labor, services and/or material under such contract or contracts, whether written or oral, and a copy thereof delivered to Town.
- 1.10 Lessee has examined and knows condition of premises, and has received same in good order.
- 1.11 If Lessee shall abandon or vacate the premises, they may be relet by Town for such rent and on such terms as Town may see fit; and, if a sufficient sum shall not be thus realized, after paying all expenses of such reletting and collecting to satisfy the rent hereby reserved, Lessee agrees to satisfy and pay all deficiency.
- 1.12 At expiration of this lease, to give peaceable possession of premises to Town, in as good condition as they now are, the usual wear, inevitable accidents, and loss by fire excepted.
- 1.13 The lease may be terminated by Town in the event of the breach of any of the agreements of Lessee herein contained, in which case Town may reenter on the premises and immediately thereon, this lease shall thereupon terminate.
- 1.14 This lease, at option of Town, shall terminate in case Lessee shall by any court be adjudged bankrupt or insolvent, or in case Lessee shall make an assignment for benefit of creditors.
- 1.15 To observe and comply with all rules, regulations and laws now in effect or which may be enacted during the continuance of this lease by the Town and state or federal agencies having jurisdiction over the premises, and to indemnify Town for any damage caused by violation thereof.

- 1.16 In case Town, by reason of the failure of Lessee to perform any of the agreements or conditions herein contained, shall be compelled to pay or shall pay any sum of money, or shall be compelled to do or shall do any act which requires payment of money, the sum or sums so paid or required to be paid, together with all interest, costs, and damages, shall be added to installment of rent, next becoming due or to any subsequent installment of rent, and shall be collectable as additional rent in same manner and with same remedied as if it have been originally reserved. On failure of Lessee to make repairs, as provided for herein, Town may make necessary repairs, and add the amount of cost of such repairs to the rent due hereunder on the first of the month following date of repairs, and such cost of repairs shall be and constitute such rent together with the rent above provided for.
- 1.17 Failure of Town to insist on the strict performance of the terms, agreements and conditions herein contained, or any of them, shall not constitute or be construed as a waiver or relinquishment of Town's right thereafter to enforce any such term, agreement or condition, but the same shall continue in full force and effect.
- 1.18 Town shall not be liable for any damage to structures, aircraft, or personal property occurring or arising on premises from any cause whatever.
- 1.19 Lessee, if more than one person or entity, shall be jointly and severally obligated to perform all promises under this lease.
- 1.20 It shall not be a breach of the Lease for the Lessee to carry passengers in their aircraft on an occasional and infrequent basis, and to use their aircraft for their own business purposes, provided the Lessee does not engage in the business of selling goods or services to others requiring the use of the aircraft or the hangar facility.

2. AGREEMENTS OF LESSOR:

Town, in consideration of the agreements of Lessee set forth above, agrees as follows:

- 2.1 Lessee may erect a structure suitable for the storage of private non-commercial aircraft and improvements thereon as Lessee deems necessary for such purposes, provided, however, that no permanent foundation will be constructed except as is currently (asphalt) in place at the same level as existing ground surface, and Lessee complies with Town ordinances and codes and the provisions of this Lease Agreement.
- 2.2 Provided the Lessee is not then in default of this Lease, the Lessee shall have the right to renew the term of this lease for one (1) additional five (5) year term by notice in writing to the Town during the term of this Lease. The annual rental for the renewal term shall be determined by the Board of Selectmen based, at the sole option of the Board of Selectmen, on either of the following formulas:
- a. an amount equal to the rental for the original term of this Lease as adjusted for any change in the cost of living index since the initial year of the term of this Lease; or

b. an amount determined by a market study of similar leases at airports in the State of Maine offering similar services for hangars on leased lots.

All structures or fixtures erected on or attached to premises by Lessee may be removed by Lessee at the termination of this lease, provided (a) Lessee shall not then be in default in the performance of any of his agreements herein, (b) that such removal shall leave premises in the same condition as when first occupied, except for concrete slab, and (c) that removal shall be made before the expiration of this lease or any extension thereof.

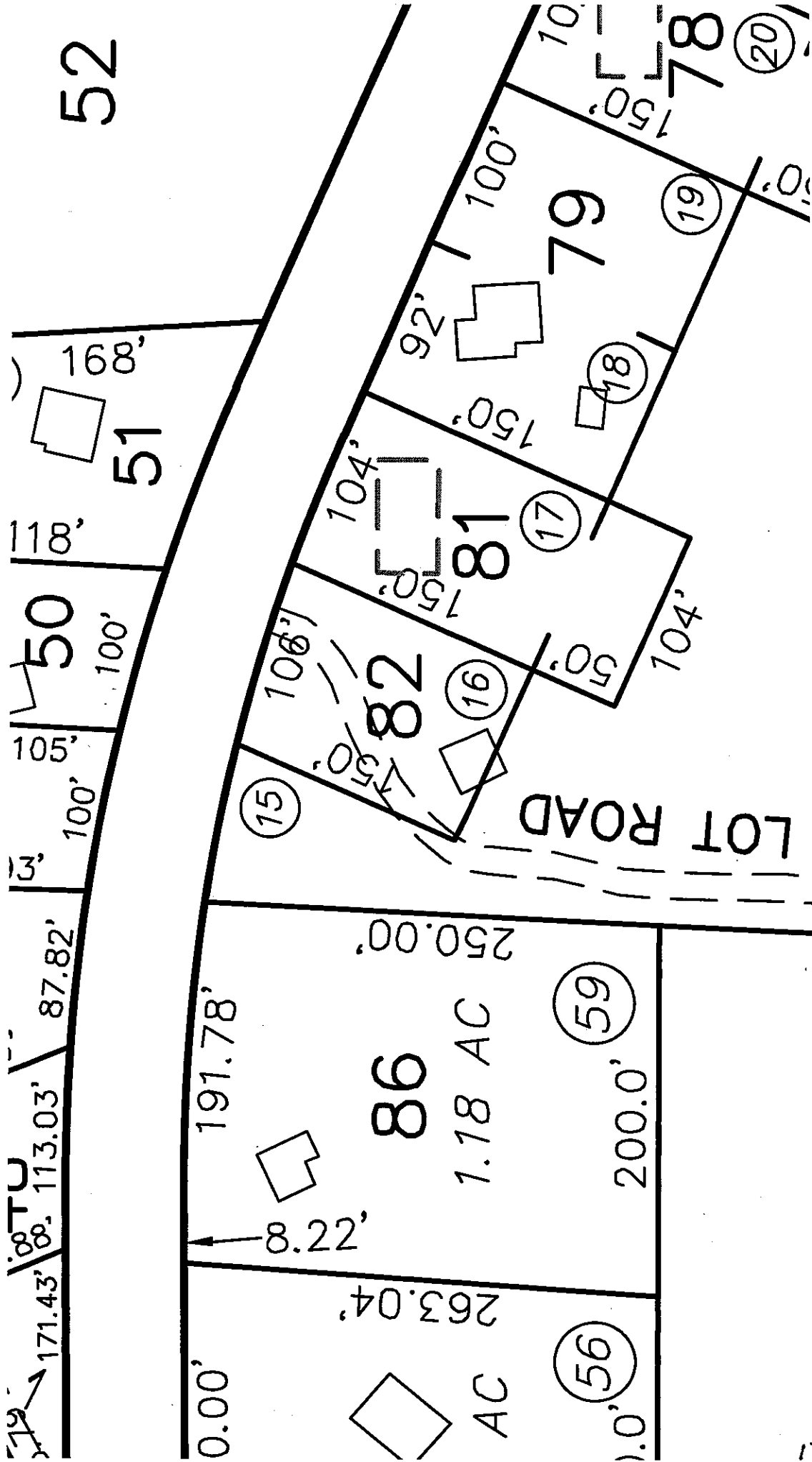
2 MUTUAL AGREEMENTS OF LESSOR AND LESSEE:

- 3.1 If during the term of this lease any structure on the premises shall be destroyed by fire, the elements, of any other cause, Tenant shall immediately remove the remains of the destroyed structure and may reconstruct said structure in accordance with paragraph 2.1.
- 3.2 If the Lessee shall default in the payment of rent within 10 days of written notice by the Town to the Lessee, or if the Lessee shall default in the observance and performance of any other covenant to be performed or observed by the Lessee under this Lease for 30 or more days after the Town shall give to the Lessee notice of such default, then in such event the Town may, at the Town's sole option, give to the Lessee a notice that the term of this Lease is terminated, and the term thereof shall terminate upon the giving of such notice. Upon such termination the Lessee shall thereupon quit and deliver the premises to the Town, and the Town may, without further notice, reenter the premises with or without legal process and dispossess the Lessee and remove the Lessee's effects. The Lessee may remove the hangar within sixty (60) days of such termination, and if such hangar is not so removed, title thereto shall be deemed to have passed to the Town.
- ~~3.3 All Lessees's who base their aircraft in Carrabassett Valley for a majority of any calendar year and/or who do not show evidence of basing their aircraft at another airport shall be required to excise their aircraft in Carrabassett Valley.~~
- 3.4 Notices and demands by either Town or Lessee may be given by registered mail with prepaid postage addressed to Lessee at 253 Lake Road, Levant, Maine, 04456 and to Town at the address stated in paragraph 1.1, subject to the right of either the Town or Lessee to designate by notice in writing a new address to which said notices or demands must be sent.
- 3.5 All agreements, conditions and undertakings herein contained shall extend to and be binding on the personal representatives, heirs, successors and assigns of respective parties hereto as if they were in all cases named.

IN WITNESS WHEREOF, the parties hereto have set their hands this ____ day of _____,
_____.

TOWN OF CARRABASSETT VALLEY
By its Board of Selectmen:

LESSEE:



MAINE MUNICIPAL EMPLOYEES HEALTH TRUST

MEDICAL PROGRAM SUMMARY - January 1, 2020 to December 31, 2020

All benefits shown are In-Network. Services received Out-of-Network, if covered, may be paid at a lower level of benefits. Please consult your Plan Document or Summary Plan Description booklet for more information. All figures shown (deductibles, copays, and coinsurance) reflect what the Member pays towards the cost of services.

	POS C	POS 200	PPO 1500	PPO 2500
DEDUCTIBLE Individual / Family	\$0 (No deductible)	\$200 / \$400	\$500 / \$1,000	\$2,500 / \$5,000
CO-INSURANCE (Member pays)	10% for most services	20%	20%	20%
OUT OF POCKET MAXIMUM Deductible plus Coinsurance Individual / Family	\$1,500 / \$3,000	\$1,700 / \$3,400	\$2,000 / \$4,000	\$4,500 / \$9,000
COPAYS:				
Office Visit Copay	\$15 PCP / \$25 Specialist	\$20 PCP / \$30 Specialist	\$20 PCP / \$35 Specialist	\$25 PCP / \$40 Specialist
Mental Health Outpatient Copay	\$15	\$20	\$20	\$25
Emergency Room Copay	\$150	\$150	\$200	\$200
Walk-in or Urgent Care Center Copay	\$25	\$30	\$35	\$40
PREVENTIVE CARE: Preventive Care, including mammograms, Pap tests, women's preventive health services, colonoscopies, PSA tests, and routine physicals	0%	0%; deductible waived	0%; deductible waived	0%; deductible waived
Preventive Lab and X-Ray	0%	0%; deductible waived	0%; deductible waived	0%; deductible waived
Preventive Eye Exam (limited benefits)	0%	0%; deductible waived	0%; deductible waived	0%; deductible waived
OTHER SERVICES:				
In Patient Hospital Services	10% (0% for Physician Services)	Deductible then 20%	Deductible then 20%	Deductible then 20%
Out Patient Surgical Facility	\$100 copay	Deductible then 20%	Deductible then 20%	Deductible then 20%
Diagnostic Lab & X-Ray	0%	Deductible then 20%	Deductible then 20%	Deductible then 20%
Advanced Imaging (MRI/CTPET)	\$100 copay copays limited to \$300 per cal yr	Deductible then 20%	Deductible then 20%	Deductible then 20%
Chiropractic Care	\$25 copay Limited to 38 visits per cal yr	\$30 copay Limited to 38 visits per cal yr	\$35 copay Limited to 38 visits per cal yr	\$40 copay Limited to 38 visits per cal yr
Physical, Speech and Occupational Therapy	\$25 copay Limited to 75 visits per cal yr (Combined Limit)	\$30 copay Limited to 75 visits per cal yr (Combined Limit)	\$35 copay Limited to 75 visits per cal yr (Combined Limit)	\$40 copay Limited to 75 visits per cal yr (Combined Limit)
PRESCRIPTION DRUGS (\$ TIER): Tier 1-Select Generic / Tier 1-Standard / Tier 2 / Tier 3 / Tier 4-Specialty and Limited NK COPY (Each 1-30 day supply at retail pharmacy) NK COPY (Each 1-30 day supply via mail order) OTHER: Cap on In-Network Copays (includes medical and Rx copays) Individual / Family	\$45 / \$10 / \$30 / \$50 / \$80 \$85 / \$20 / \$80 / \$100 / \$120 \$5,000 / \$10,000	\$65 / \$15 / \$35 / \$60 / \$80 \$165 / \$30 / \$70 / \$120 / \$160 \$4,800 / \$9,600	\$85 / \$15 / \$35 / \$60 / \$80 \$165 / \$30 / \$70 / \$120 / \$160 \$5,500 / \$11,000	\$85 / \$15 / \$35 / \$60 / \$80 \$165 / \$30 / \$70 / \$120 / \$160 \$3,000 / \$6,000
Employee	\$1,118.55	\$1,084.91	\$1,028.63	\$842.80
Employee & Spouse	\$2,599.07	\$2,498.71	\$2,308.71	\$1,889.05
Employee & Child	\$1,723.15	\$1,727.59	\$1,680.15	\$1,371.95
Employee & Family	\$2,599.07	\$2,498.71	\$2,308.71	\$1,889.05

MAJESTY - This is a summary for comparative purposes only. In the case of any discrepancies, the official contract or plan document will govern.

Employee Health Insurance Comparisons October 2020

PLANS>	2020 Annual PPO-500 (Current Plan) <u>Plan Costs</u>	2020 Annual PPO-1500 <u>Plan Costs</u>	PPO-1500 Annual <u>Savings</u>	2020 Annual PPO-2500 <u>Plan Costs</u>	PPO-2500 Annual Savings <u>(from PPO-500)</u>
Single Employee:	<u>\$12,360</u>	<u>\$11,052</u>	<u>\$1,308</u>	<u>\$10,092</u>	<u>\$2,268</u>
@ 90% Town	\$11,124	\$9,948	\$1,176	\$9,084	\$2,040
@ 80% Town	\$9,888	\$8,844	\$1,044	\$8,076	\$1,812
@ 10% Employee	\$1,236	\$1,105	\$131	\$1,009	\$227
@ 20% Employee	\$2,472	\$2,210	\$262	\$2,018	\$454
 Family (Dependent Cost:	 <u>\$15,360</u>	 <u>\$13,740</u>	 <u>\$1,620</u>	 <u>\$12,540</u>	 <u>\$2,820</u>
@ 50% Town	\$7,680	\$6,870	\$810	\$6,270	\$1,410
@ 55% Town	\$8,448	\$7,557	\$891	\$6,897	\$1,551
@ 50% Employee	\$7,680	\$6,870	\$810	\$6,270	\$1,410
@ 45% Employee	\$6,912	\$6,183	\$729	\$5,643	\$1,269
 Total Family (including Single costs):	 <u>\$27,720</u>	 <u>\$24,781</u>	 <u>\$2,930</u>	 <u>\$22,633</u>	 <u>\$5,087</u>
@90%/50% Town	\$18,804	\$16,818	\$1,986	\$15,354	\$3,450
@80%/55% Town	\$18,336	\$16,401	\$1,932	\$14,973	\$3,363
@10%/50% Employee	\$8,916	\$7,975	\$941	\$7,279	\$1,637
@20%/45% Employee	\$9,384	\$8,393	\$991	\$7,661	\$1,723
 Potential Savings to Town: (90% Single/50% Family)					
Single Coverage (1)			\$1,176		\$2,040
Family Coverage (5)			<u>\$9,930</u>		<u>\$17,220</u>
Total:			\$11,106		\$19,260
 Current Town Costs (based on present employees):					
Single Coverage (1)	\$1,120				
Family Coverage (5)	\$94,020				
Buy-Out (1)	<u>\$4,708</u>				
Total:	\$109,848				
 Current Employee Costs (based on present employees):					
Single Coverage	\$1,236	\$1,150		\$1,009	
Family Coverage	\$8,916	\$7,975		\$7,279	
	<u>Deductibles</u>	<u>Co-Insurance</u>	<u>Max Out of Pocket</u>		
PPO 500 Plan	\$500/\$1,000	20%	\$2,000/\$4,000		
PPO 1500 Plan	\$1,500/\$3,000	20%	\$3,500/\$7,000		
PPO 2500 Plan	\$2,500/\$5,000	20%	\$4,500/\$8,000		