Caroga News Flash

Town Board Meeting Highlights

October 20, 2026

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This special work session at Town Hall began at 10:00 AM and lasted 53 minutes. Supervisor Glenn led the meeting. Council Members Cooper and Frasier were present, and Council Member Walker listed via phone. Council Member Sturgess was absent. The meeting was also attended by Town Clerk Gilbert, Budget Director Young, Highway Superintendent Stock, and NBT Bank Insurance Agent Robert Carey.

The meeting featured a discussion about health insurance. Mr. Carey noted that the Town of Caroga has recently contracted with CDPHP for health insurance. However, the company that owns Excellus/Blue Cross Blue Shield has been negotiating to buy CDPHP, and the purchase is pending. Given negotiations, changes must be made this year or next year. Supervisor Glenn recommended the Excellus Silver 20 PPO. Mr. Carey reviewed the details of various plans, and the group discussed details of the options presented.

Resolutions:

1. **2027 Health Insurance Contract** — (3-0 vote)
   - The Board accepted the 2027 Excellus Silver 20 insurance plan with dental for full-time employees.
   - The Excellus Silver 20 PPO has a monthly premium of $869.77 for a single person.
   - The insurance deductible is $6,500 per person or $13,500 per family.
   - The Health Reimbursement Arrangement (HRA) covers the deductible's first $3,375, and employees can contribute to an IRS Section 125 pre-tax premium plan toward the remaining.
   - Questions remain about the discretionary "buy-out" payments to those not requiring insurance.

2. **Fire Contract Public Hearing: Wednesday, November 11, 2026** — (3-0 vote)
   - Consistent with notice from the Caroga Lake Volunteer Fire Company, the Board will hold a public hearing at 6:45 PM for the Town's 2027 Fire Protection Contract with Caroga Lake Fire Company.
   - The public hearing about dissolution of the current Fire Protection and creation of the Southern Adirondack Fire District will begin at 6:00 PM before the November monthly Board meeting.

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