

**SELECT BOARD MEETING**  
**TOWN OFFICE at 5:30PM\***  
**WEDNESDAY, NOVEMBER 20, 2024**

**\*starting 30 minutes earlier until spring**

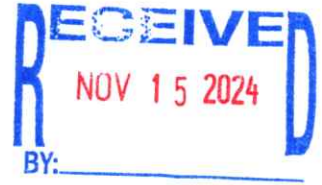
Join Zoom Meeting  
<https://zoom.us/j/96374295063>

Meeting ID: 963 7429 5063  
 Passcode: 942416

|     |   |   |
|-----|---|---|
| 1.  | Call to Order:  | Establish Quorum:   |
| 2.  | Accept Minutes of the November 6, 2024 Regular Meeting.   |   |
| 3.  | Visitor's Comments:   | <ul style="list-style-type: none"> <li>• <i>Ferry Service Update</i></li> <li>• <b>Sea Level Rise Update</b></li> <li>• Update on Municipal Building Project</li> </ul> |
| 4.  | <b>Upcoming Meetings and Subcommittee Reports:</b><br>Planning Board: December 2, 2024<br>CLOSED for Thanksgiving November 28 & 29  |   |
| 5.  | Town Manager Report:  | 6. Correspondence:  |
| 6.  | <u>Old Business:</u> <ol style="list-style-type: none"> <li>1. <b>Bid Opening:</b> East Shore Drive - Loranus Cove Stabilization Project.</li> <li>2. Annual Approve of 2024-2025 Emergency Operations Plan.</li> <li>3.</li> </ol> |   |
| 7.  | <u>New Business:</u> <ol style="list-style-type: none"> <li>1. Community Resilience Partnership Renewal.</li> </ol>   |   |
| 8.  | <u>Other Business:</u> <ol style="list-style-type: none"> <li>1.</li> </ol>   |   |
| 9.  | Approve Warrant: FY25 #11   |   |
| 10. | Appointments:   |   |
| 11. | Chair Comments:   | Individual Selectmen's Comments:  |
| 12. |   |   |
| 13. | Adjourn   |   |

**MEMBERS:**

|                            |                      |                           |                       |                        |
|----------------------------|----------------------|---------------------------|-----------------------|------------------------|
| CHAIR Shey Conover<br>2026 | Lauren Bruce<br>2025 | Stephen Pendleton<br>2027 | Melissa Burns<br>2026 | Peter Anderson<br>2025 |
|----------------------------|----------------------|---------------------------|-----------------------|------------------------|



**DRAFT MINUTES**

**Members Present:**

Chair Shey Conover, Melissa Burns, Peter Anderson, and Stephen Pendleton (Zoom)

**Members Absent:**

Vice Chair Lauren Bruce

**Others Present:**

Town Manager Janet Anderson, Peter Willcox

**Others Present via Zoom:**

Maggy Willcox, Fred Porter, Doug Welldon

Call to Order: Chair Shey Conover called the meeting to order at 6:00 PM, and a quorum was established.

**Minutes of October 23, 2024, Regular Meeting.**

**MOTION BY M. Burns, seconded by P. Anderson, to approve the minutes of October 23, 2024 Regular Meeting, as written. No discussion. Roll Call. Motion passed, 4 yes, 0 no.**

**VISITOR COMMENTS/PETITIONS**

None.

**FERRY SERVICE UPDATE**

Peter Willcox stated he has no update since the last meeting. He suggested he and the Select Board get together and make decisions on how to proceed.

S. Pendleton stated he received a request on parking. He learned there's a certain amount of reserved parking for the crew and lighthouse. The crew is one spot short if they're all on the island. One of the captains requested an additional reserved parking spot. This is especially needed during the summer.

- S. Conover stated there is a Grindle Point Parking Committee that hasn't met for a while. This would be worth bringing to that committee so we can understand the history. We can ask them to review the request.
- J. Anderson stated it would involve an Ordinance change. Chapter 248.
- Discussion about handicapped spots. P. Willcox thinks there's one at the north end of all the reserved ferry spots. They need to be marked again.

Islesboro Select Board  
Regular Meeting  
Town Office Meeting Room & via Zoom  
Wednesday, November 6, 2024 @ 6:00 PM

- S. Conover stated we have a huge parking problem right now. We should have the Committee meet and look at this request and all parking.
- S. Pendleton agreed that there's a need to have the group revisit the whole parking situation. It's a mess. How do we help the workers who are critical to the island have a place to park without destroying wetlands?
- J. Anderson will set up a Parking Committee meeting. There is one vacancy on the committee. There is no ex officio from the Select Board. S. Pendleton will contact the committee and investigate the request for an additional spot, but can't commit to being ex-officio at this time.
- P. Anderson asked about the area near the Oak tree. S. Conover stated its private property. Taylor Watts may be interested in selling. It's worth exploring.

### **SEA LEVEL RISE**

S. Conover reported that the next SLR Committee meeting is Thursday, November 14<sup>th</sup> at 4:30.

Addendum: Two years ago, we enrolled in the Maine Community Resilience Partnership, which opens us up for eligibility with different grants. We have to re-enroll every two years. SLR & Energy Committee are working together to update those documents, and will soon have drafts ready to share. Hoping Fred can take a look, as many of them are Public Safety related. Hoping to bring the materials for the SB to approve on November 20.

### **MUNICIPAL BUILDING PROJECT**

L. Bruce was absent. No update.

### **UPCOMING MEETINGS AND SUBCOMMITTEE REPORTS**

- Lincolnville & Islesboro Select Boards Joint Meeting: November 7<sup>th</sup>, 5:30pm.
  - Ferry service upgrades and waterfront are topics of mutual interest.
  - They've requested someone from our Broadband Committee be here.
  - P. Anderson stated that the Harbor Committee is asking about the money we give Lincolnville every year and what it's used for.
- Planning Board: November 18<sup>th</sup>, 5:00pm.
- Energy Committee: November 12<sup>th</sup>, 5:15pm.
- SLR Committee: November 14<sup>th</sup>, 4:30pm.

### **TOWN MANAGER REPORT**

- Packet included Agenda for 11/6/24 and Minutes of 10/23/24 Select Board Regular Meeting.
- Committee Minutes
  - 10/17/24 Harbor Committee Minutes (draft)
  - 10/24/24 Lighthouse Meeting Minutes

Islesboro Select Board  
Regular Meeting  
Town Office Meeting Room & via Zoom  
Wednesday, November 6, 2024 @ 6:00 PM

- Correspondence
  - 10/31/24 Bar Harbor Wealth Management sub-accounting report.
  - Maine Community Foundation Health Center Endowment Fund quarterly report \$1,656,344.
  - Draft 2025 Select Board meeting dates
    - Two conflicts: January 1 and December 24
    - P. Anderson asked about meeting on December 30.
    - M. Burns requested SB meetings start at 5:30 in winter. To begin next meeting, through March (DST).
  - Reminder about Joint Meeting with Lincolnville Select Board 11/7.
  - Islesboro Election Results
- Manager
  - October.
- Warrant FY25 #10

**CORRESPONDENCE**

Addressed in Town Manager Report.

**OLD BUSINESS**

1. Set Date for Next Committee Chairs Meeting.

Held twice a year for committees to report top priorities, coordinate, and collaborate. Last meeting was Thursday, February 15<sup>th</sup>, at 4:30.

**To be Tuesday, November 19 at 4:30. J. Anderson will notify Committee Chairs.**

**NEW BUSINESS**

1. None.

**OTHER BUSINESS**

1. S. Pendleton asked about supporting discounted ferry tickets.
  - Idea to offer a discounted rate once or twice a month, as a test in the winter?
  - This would come from Islesboro funds; the difference would be subsidized.
  - We can look at ways to make it more affordable for people to live here.
  - S. Conover stated that the ferry service told John King that if the Town wanted to administer something like this, it's up to us. There is the question of administration at the Town Office. We could have a group work on this to see what makes sense as a test case.
  - M. Burns stated that this is one of the reasons we have the ICF. They provide tickets to people who reach out to them.
  - P. Anderson asked if the General Assistance Fund could be used for this.

Islesboro Select Board  
Regular Meeting  
Town Office Meeting Room & via Zoom  
Wednesday, November 6, 2024 @ 6:00 PM

- J. Anderson stated that Outreach Worker Jen McFarland might be helpful. She has a budget of \$15,000. That might be able to cover some tickets.
  - J. Anderson will reach out to her.
- We could add this as an Agenda item in early December.
- Islesboro Health Center helps people with ferry tickets, as well.
- S. Pendleton stated that the more we let people know about available services, the better.

**APPROVE WARRANT: FY25 #10**

**MOTION BY P. Anderson, seconded by M. Burns, to approve Warrant FY25 #10. No discussion: Roll Call. Motion passed, 4 yes, 0 no. Unanimous.**

**APPOINTMENTS:**

Maine Islands Coalition: Janis Petzel.

**MOTION BY M. Burns, seconded by P. Anderson, to appoint Janis Petzel as an Islesboro Representative to the Maine Islands Coalition. No discussion: Roll Call. Motion passed, 4 yes, 0 no. Unanimous.**

**CHAIR COMMENTS**

S. Conover: Thank you to the election volunteers and officials. It was a long day, and it was nice to see so many people standing in line with neighbors.

**VICE-CHAIR COMMENTS**

L. Bruce: Absent. No comments.

**INDIVIDUAL SELECT BOARD MEMBER COMMENTS**

P. Anderson: Good to see the crowds yesterday.

M. Burns: Tina reported a record turnout for in-person voting. At 3:00, we had tied the numbers from the 2020 election.

S. Pendleton: Congratulations to Pete on his first year of business. It provided a fun, new place for us to congregate.

**Meeting adjourned at 6:42 PM.**

Respectfully Submitted,

Carrie Reed  
Secretary

Islesboro Energy Committee  
Regular Meeting  
Tuesday, October 8, 2024  
In-Person and Zoom Meeting at 5:15 PM

 APPROVED

11/12/24

MINUTES

1. Call to Order  
Chair Harriet Bering called the meeting to order at 5:25 pm.
2. Establishment of a Quorum  
Quorum was established with over 5 members

Members Present: Chair Harriet Bering, Vice Chair Bill Thomas, Holly Fields, Dick DeGrasse,  
Members Present via Zoom: Cressica Brazier  
Members Absent: Janice Petzel, Monica Mullins, Myra Sinnott, Trevor Blackford, Melissa Burns, Ex  
Officio  
Others Present: None

3. Approval of minutes from previous meeting

**Motion: To approve Minutes of September 17, 2024, as written, B. Thomas, seconded by H. Fields.  
Roll Call. Motion passed, 5 yes, 0 no. Unanimous.**

Harriet stated that someone from the Waldo County Climate Change Coalition reached out. They have an energy subgroup, and are concentrating on looking at ways of helping low-income residents, particularly those in trailers, with weatherizing. They have invited the Energy Committee to attend an Energy Solutions Subgroup meeting. They meet every few weeks on Thursday morning at the Bangor Library. The whole Coalition group meets on the fourth Wednesday of every month, also in the Bangor Library, 9-12.

We've also been asked to provide a representative to the Maine Island Coalition, along with Nancy Alexander from the Sea Level Rise Committee, and Michael Nelson from the Housing Committee. It's an advocacy group. They discuss problems that are common to islands, and energy is one of them. They meet quarterly, and also have subgroups that meet more frequently. They meet in-person and by Zoom. Harriet will send an email with more information. If any members are interested, let her know.

Harriet was made aware of the USDA Rural Development Agency, which has an office in Bangor. They have rural community development grants for low-income families, up to \$10,000 for a family of four earning under \$37,000. The grants can be used for weatherization, roof repair, electrical work, furnace repair, etc. They also provide low-interest loans, up to \$40,000, to anyone, regardless of income level. We should get the word out to our residents. Cressica will look into it. Bill stated we might think about the different organizations on the island that could benefit from this, and collectively put out a notification to the community.

Project Leads. Harriet would like to clearly define who is the lead person for each Energy Committee Project, especially for those in which we are working with contractors and other agencies. We have a lot of people on the committee who are interested in what's going on, but it gets confusing when we have multiple people interacting. We need one person to be the primary communicator for each project.

Islesboro Energy Committee  
Regular Meeting  
Tuesday, October 8, 2024  
In-Person and Zoom Meeting at 5:15 PM

4. Quick Updates on On-going Projects/Old Business

a. Library update—heat pumps and solar (Cressica)

- Cressica reported that we are moving forward on the solar project. We are getting the roofing done within October, and then we'll get the final contract from Solar Logix for the solar array, also likely within October.
- Last week, Efficiency Maine brought back online their municipal rebate program, so now we have a rebate for the heat pumps that is three times higher than the industrial/commercial rebate that we were working with. The cost of the heat pumps will be well below the budget we had set. We're looking at a cost between \$10,000 - \$35,000 instead of over \$40,000. We haven't finalized any quotes yet. We have to go back and make sure we're fully eligible with the equipment we have.
- Harriet requested that when we have all the quotes, to bring them to the committee.
- Bill would like to see the contract for the solar array.

b. Municipal Building Project Update

- Cressica had no update.

c. EV Charger update

- Holly stated that Murt has invited the Energy Committee to a training on Lithium-Ion Battery Fires, Saturday, November 9<sup>th</sup>, 9am – 1pm.

d. Maine utility policy/rates update (Dick)

- Dick reported that he did an analysis on library solar at the request of Priscilla and Dudley Fort. It looks like the solar system will double the value of the heating system.
- The solar policy that's being implemented in the state is going to be relatively short-lived from the point of view of the governor's energy office and the legislature, because it's beginning to affect the rate structure. Without storage accompanying the solar, it's a difficult sell for the long term. We should take advantage of it while we can.
- Long-term is different. Maine's structure of rates makes it difficult because the supply is separate from the transmission and distribution. Because of that separation, it's hard to affect the supply side. They can't keep offering bonuses for solar energy without understanding the impact it has for the entire year on the rest of the customers, but they are beginning to understand that.
- Dick has 3 pages of solar scams. We have a bigger problem in this state because the supply is unregulated. That means outside vendors can advertise, and CMP has to deliver it. That makes us vulnerable.

e. Community Event

- Harriet stated that, at the last meeting, we discussed having a community event in the winter. She would like to identify a subgroup of members to work on this event. If anyone is interested, please let Harriet know.

Islesboro Energy Committee  
Regular Meeting  
Tuesday, October 8, 2024  
In-Person and Zoom Meeting at 5:15 PM

f. Firehouse Project

- Bill stated that the team is evaluating options. We need to know a little more about how the building is responding to outside temperature before we can determine insulation needs. The recording thermostat will help us to do that.
- In the short-term, we can work at sealing leaks: generator room, the two small entrance doors, the big doors, and the windows.
- We can come back at a later time with a report.
- Discussion about split plastic curtains for the bay doors. Cressica recommended talking to the drivers. Harriet stated that this will be the next step.
- Holly suggested maybe an air curtain, which blows hot air to prevent cold air from entering. It might be worth looking into.

5. Prize Activities Update

- Cressica reported on the Window Dressers project. Kizzi has finalized the window order. Looking for volunteers to sign up for the community build at the end of the month.
- NREL filming dates uncertain.
- We're done with Energy Audits.
- Kizzi is looking into doing group purchases for heat pump installations.
- We had a nice Sporting Club Weatherization Workshop, with Carrie, Janis, Kizzi, Cressica, and Colin. We installed the duct sealing and insulation, and fixed the flue in the kitchen. Bill stated that it will be useful to have the energy data before and after. Has anyone done anything to accumulate these data? Cressica stated we can ask them for their bills.

6. Budget Update

- Harriet shared the budget summary spreadsheet, based on Brian Bohanon's reports.
- This calendar year we haven't spent very much. She summarized the 2023-2024 expenses.
- There were still a couple of expenses labelled "reimbursement" that added up to about \$3,000. Harriet asked Cressica if these were reimbursements for lights in the library. Cressica stated that these were reimbursements to her for materials for the Prize projects. She has one item for the library lighting that she hasn't submitted yet, but it's for roughly \$50.
- Harriet stated that it's confusing because of the overlapping of fiscal years. The money was budgeted and we spent less than what was budgeted.

7. Future Funding Opportunities

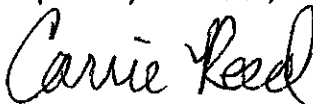
- Harriet asked about the Community Resilience Partnership, which the Sea Level Rise Committee obtained a couple years ago. It's up for renewal. We had talked about setting up a meeting with Shey Conover to apply for the renewal of that funding. Cressica clarified that there are two parts to that. There's the Community Resilience Partnership renewal, which we will need to submit in order to be eligible for the Community Action Grant. The Sea Level Rise Committee got the Community Action Grant last time, for \$50,000. This time, it can be up to \$75,000, and we hope to collaborate with the Sea Level Rise Committee, and possibly other groups, in order to apply for the \$75,000. The deadline is at the beginning of December.



Islesboro Energy Committee  
Regular Meeting  
Tuesday, October 8, 2024  
In-Person and Zoom Meeting at 5:15 PM

- Cressica stated we are waiting on C2C Grant. She also hasn't heard back from any potential partners that wanted us to join them for DOE Office of Clean Energy Demonstrations Grant. We probably won't have time to apply for that because it's due next Friday. They approached us about it two weeks ago and said they'd try to find a partner for us, but they haven't yet.
  - The next one from the Office of Clean Energy Demonstrations is the main grant that we're gearing towards, which is the Energy Improvements in Rural and Remote Areas Grant. It has been announced. The concept paper is due in a couple months. We need to put a team together for this. This will probably require cooperation from NREL. Waiting to hear back.
  - Cressica will do more research on other opportunities.
8. Next meeting Tuesday, November 12<sup>th</sup>, at 5:15pm.
9. Adjourn  
**Motion to adjourn meeting at 6:00 pm, B. Thomas, seconded by D. DeGrasse. Roll Call. Motion passed, 5 yes, 0 no, Unanimous.**

Respectfully Submitted,



Carrie Reed, Secretary



# MBP Bond Proceeds 8525

Last Updated: November 8, 2024 8:51 AM

**\$2,616,316.99** Available Balance | **\$200,000.00** Current Balance

[Transactions](#) | [Details & Settings](#)

(optional)

| Date       | Description   | Amount           |   |
|------------|---|------------------|---|
| NOV 7 2024 | 3rd Party Sweep to Checking Acct No. 18200812-D                                       | (\$2,416,317.00) | ⋮ |
|            |   | \$200,000.00     |   |
| NOV 7 2024 | Wire Transfer Fee   | (\$15.00)        | ⋮ |
|            |   | \$2,616,317.00   |   |
| NOV 7 2024 | Wire Transfer Credit MAINE MUNICIPAL BOND BANK 127<br>COMMUNITY DRIVE AUGUSTA ME 0 US | \$2,616,332.00   | ⋮ |
|            |   | \$2,616,332.00   |   |

Page totals: Credits: [1] \$2,616,332.00 | Debits: [2] (\$2,416,332.00)

split out:

\$ 100,000 Renovation

\$ 432,000 Up Island Garage

H CTR

2,084,332.00

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# Town of Islesboro



## Memo

November 14, 2024

To: \_\_\_\_\_

From: Tina Pendleton, Freedom of Access Act Officer

Hi Friend!

It is my job as the Freedom of Access Act Officer for the Town of Islesboro to make sure that municipal officers and certain employees have completed the Freedom of Information (Right to Know) training. Unfortunately it seems that this has slipped by my radar and my records do not show that you have done this and turned the form in to me.

It is really simple; all you need to do is read the FAQ and sign a Certificate of Completion and turn that back in to me. I've attached the FAQ and the form you'll need to sign.

I appreciate your attention to this matter.

Sincerely,

A handwritten signature in blue ink that reads "Tina L. Pendleton".

Tina L Pendleton

Enc: FAQ, Certificate of completion

**RECEIVED**  
NOV - 4 2024  
BY: \_\_\_\_\_



**MONTHLY PREMIUMS FOR POOLED (NON-RATED) GROUPS  
EFFECTIVE JANUARY 1, 2025**

|                      |   |                       |                         |                           |                             |                            |  |
|----------------------|---|-----------------------|-------------------------|---------------------------|-----------------------------|----------------------------|--|
| <b>MEDICAL PLANS</b> | <b>ACTIVE EMPLOYEES &amp; NON-MEDICARE RETIREES</b> | <b>ACADIA (POS C)</b> | <b>BAXTER (POS 200)</b> | <b>KATAHDIN (PPO 500)</b> | <b>MOOSEHEAD (PPO 1500)</b> | <b>PEMAQUID (PPO 2500)</b> |  |
|                      | Employee Only                                       | \$1,354.80            | \$1,289.83              | \$1,247.16                | \$1,150.57                  | \$1,106.88                 |  |
|                      | Employee & Spouse                                   | \$3,039.01            | \$2,893.23              | \$2,797.54                | \$2,580.89                  | \$2,482.91                 |  |
|                      | Employee with children                              | \$2,210.64            | \$2,104.58              | \$2,035.01                | \$1,877.41                  | \$1,806.12                 |  |
|                      | Family  | \$3,039.01            | \$2,893.23              | \$2,797.54                | \$2,580.89                  | \$2,482.91                 |  |
|                      | <b>COBRA REGULARS (18 Months)</b>                   |                       |                         |                           |                             |                            |  |
|                      | Employee Only                                       | \$1,381.89            | \$1,315.62              | \$1,272.10                | \$1,173.58                  | \$1,129.02                 |  |
|                      | Employee & Children                                 | \$2,254.85            | \$2,146.68              | \$2,075.71                | \$1,914.96                  | \$1,842.24                 |  |
|                      | Employee & Spouse or Family                         | \$3,099.79            | \$2,951.09              | \$2,853.49                | \$2,632.51                  | \$2,532.57                 |  |
|                      | <b>COBRA DISABILITY (up to 29 Months)</b>           |                       |                         |                           |                             |                            |  |
|                      | Employee Only                                       | \$2,032.20            | \$1,934.74              | \$1,870.74                | \$1,725.86                  | \$1,660.32                 |  |
|                      | Employee & Children                                 | \$3,315.96            | \$3,156.88              | \$3,052.52                | \$2,816.12                  | \$2,709.18                 |  |
|                      | Employee & Spouse or Family                         | \$4,558.51            | \$4,339.84              | \$4,196.31                | \$3,871.34                  | \$3,724.37                 |  |

|                 |   |                       |                         |                           |                             |                            |
|-----------------|---|-----------------------|-------------------------|---------------------------|-----------------------------|----------------------------|
| <b>RETIREES</b> | <b>MEDICARE RETIREE GROUP COMPANION PLAN</b>  |                       |                         |                           |                             |                            |
|                 | <i>Participants must also have Medicare Part A &amp; Part B</i>                     |                       |                         |                           |                             |                            |
|                 | Retiree Only with Medicare  | \$678.06              |                         |                           |                             |                            |
|                 | Retiree & Spouse with Medicare  | \$1,356.12            |                         |                           |                             |                            |
|                 | <b>SPLIT CONTRACTS</b>  |                       |                         |                           |                             |                            |
|                 | <i>Dependent on Medicare eligibility</i>  |                       |                         |                           |                             |                            |
|                 | Subscriber with Medicare, Spouse on Active Plan                                     | <b>ACADIA (POS C)</b> | <b>BAXTER (POS 200)</b> | <b>KATAHDIN (PPO 500)</b> | <b>MOOSEHEAD (PPO 1500)</b> | <b>PEMAQUID (PPO 2500)</b> |
|                 | Subscriber on Active Plan, Spouse with Medicare                                     | \$2,032.86            | \$1,967.89              | \$1,925.22                | \$1,828.64                  | \$1,784.94                 |
|                 |   | \$2,032.86            | \$1,967.89              | \$1,925.22                | \$1,828.64                  | \$1,784.94                 |
|                 | <i>Please contact the Health Trust for Premium Rates for Retirees with children</i> |                       |                         |                           |                             |                            |

|                       |                                   |  |                                   |                     |
|-----------------------|-----------------------------------|--|-----------------------------------|---------------------|
| <b>OTHER BENEFITS</b> | <b>DENTAL PLAN</b>                | <b>ACTIVE</b>                                  | <b>RETIREE</b>                    | <b>COBRA</b>        |
|                       | Employee Only                     | \$44.23  | \$45.12                           | \$45.12             |
|                       | Employee & Spouse                 | \$76.35  | \$77.88                           | \$77.88             |
|                       | Employee with Children            | \$145.73                                       | \$148.65                          | \$148.65            |
|                       | Family                            | \$145.73                                       | \$148.65                          | \$148.65            |
|                       | <b>VISION PLAN</b>                | <b>ACTIVE</b>                                  | <b>COBRA</b>                      |                     |
|                       | Employee Only                     | \$5.58   | \$5.69                            |                     |
|                       | Employee & Spouse                 | \$11.15  | \$11.37                           |                     |
|                       | Employee with Children            | \$11.94  | \$12.18                           |                     |
|                       | Family                            | \$19.09  | \$19.47                           |                     |
|                       | <b>INCOME PROTECTION PLAN</b>     | \$2.14   | Per \$100 of coverage per month   |                     |
|                       | <b>LIFE (No Medical coverage)</b> | \$0.30   | Per \$1,000 of coverage per month |                     |
|                       | <b>SUPPLEMENTAL LIFE</b>          | \$0.30   | Per \$1,000 of coverage per month |                     |
|                       | <b>DEPENDENT LIFE</b>             | \$1.75   | for Option A                      | \$3.75 for Option B |
|                       | <b>LONG TERM DISABILITY</b>       |  |                                   |                     |
| EMPLOYER PAID:        | \$0.44                            | Per \$100 of Covered Payroll                   |                                   |                     |
| EMPLOYEE PAID:        |                                   | Age banded (Call the Health Trust for details) |                                   |                     |



60 Community Drive | Augusta, ME 04330-9486  
 (207) 621-2645 or 1-800-852-8300 | www.mmeht.org

**2025 RATE ANNOUNCEMENT  
 NON-RATED (POOLED) GROUPS**

**IMPORTANT NOTICE**  
 We are sending this notice to you as the key official of your employer group. Please share this notice with the appropriate individual(s) in your office.

Ms Janet R Anderson, Town Manager  
 Town of Islesboro  
 PO Box 76  
 Islesboro, ME04848-0076

*Acadia*

**RECEIVED**  
 NOV - 4 2024  
 BY: \_\_\_\_\_

The Maine Municipal Employees Health Trust (MMEHT) Board of Trustees has established 2025 rates for its health, dental, life, vision, income protection, and long term disability plans. This notice contains the 2025 Rate Adjustments by Benefit Plan Type, and information about the Health Plan Benefit Changes which will be effective January 1, 2025.

**The Health Trust announces the following 2025 rate adjustments by benefit plan type.**

|                           |   |
|---------------------------|---|
| Health Plans              | 9.0% increase for all active health plans |
|                           | 2.84% increase for Medicare Retirees      |
| Dental Plan               | 1.0% increase                             |
| Vision Insurance Plan     | No adjustment                             |
| Life Insurance Plan       | No adjustment                             |
| Income Protection Plan    | No adjustment                             |
| Long Term Disability Plan | No adjustment                             |

**These rate adjustments will become effective January 1, 2025. A full 2025 Rate Sheet is enclosed.**

The health plan rate adjustments listed above apply to all Non-Rated Groups – that is, employer groups with 50 or fewer covered participants. Health plan premiums for the Individually Rated Groups (groups with 51 or more covered employees) will receive different adjustments, based upon the experience of the individual group. Rate adjustments for the Individually Rated Groups depend in part upon the group’s own claims experience, and in part upon the experience of the Health Trust as a whole.

During the past year, the Trust has been observing significantly higher medical costs due to inflation and increased utilization for health services and pharmacy. The Trust still has adequate reserves to provide stability and meet our obligations with a safety margin, as required. However, the funds available to mitigate premium rates for members and employers are becoming more limited. The Trust Board voted to set aside an additional \$4.3 million from Trust reserves to help lower the rate increases for 2025, however a larger than average increase is required to cover escalating claims costs.

## **Health Plan Benefit Changes Effective January 1, 2025**

The Board of Trustees has also elected to make a number of significant changes to the Health Trust medical plans for 2025, as a result of the increasing cost of healthcare and to reduce barriers to receiving necessary care. A letter about these changes was sent to your organization via US mail and e-mail earlier this fall. A separate letter describing these changes was also mailed to all Health Trust members in September, and it is available on the Health Trust website at [www.mmeht.org](http://www.mmeht.org).

- **Insurance referrals will no longer be required for members in the current POS plans.** Effective January 1, 2025, a PCP referral will no longer be required for insurance coverage to be paid at the in-network level of benefits.
- **Prescription Copays are being increased.** Pharmacy costs continue to escalate at a rapid rate. In order to keep premium increases down for all members, the Board of Trustees has determined that it is necessary to increase member copays for prescription drugs for 2025. Copays will increase most significantly for specialty (Tier 4) drugs. Some preventive medications will also be changing tiers, so members may see the copay lowered for these drugs.
- **The POS A Plan is being eliminated effective January 1, 2025.** If you have employees who currently participate in the POS A plan, we have contacted you about choosing an alternate plan. Employees will be moved to the plan that you offer with the most generous benefits unless they choose a different plan during Open Enrollment.
- **All of the Health Plans are being renamed.** The new plans are Acadia (formerly POS C), Baxter (formerly POS 200), Katahdin (formerly PPO 500), Moosehead (formerly PPO 1500) and Pemaquid (formerly PPO 2500).
- **New Progyny Fertility Services.** Fertility services, as now required by state mandate, will be managed by a new vendor. More information and marketing materials about Progyny are available on the Health Trust website or through your Field Service Representative.

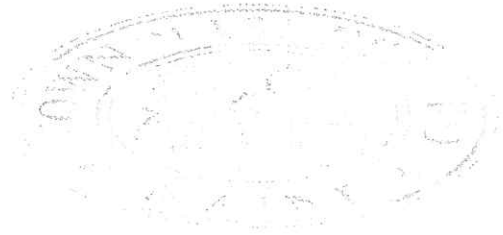
Employees who wish to make changes to their medical, dental or vision plan benefit elections for 2025, may do so during the Health Trust's Annual Open Enrollment period, November 15 – December 15, 2024, for a January 1, 2025 effective date. **Because of the changes listed above, all members on a health plan will receive a new ID card in January 2025.**

### **Thank You for Your Support**

As a member of the Health Trust, you are part of a group self-insured plan that is committed to providing its employer groups and participants with superior customer service and quality benefit plans, and to using its strength in numbers to take full advantage of cost saving opportunities in the health care market, today and in the future. **The Board of Trustees appreciates your commitment to the Trust.**

#### **Health Trust Board of Trustees**

|  |  |
|--|--|
| Melissa Flayhan, Chair (Sanford Housing) | James Gailey, Vice Chair (Cumberland County) |
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## **REQUEST FOR PROPOSALS**

**FOR: SHORELINE STABILIZATION PLAN FOR LORANUS COVE - 240' SEGMENT OF EAST SHORE DRIVE**

**TO: CONTRACTORS**

**FROM: JANET ANDERSON, TOWN MANAGER**

**DATE: OCTOBER 18, 2024**

- **PROPOSALS ARE DUE BY 4PM ON NOVEMBER 18, 2024.**
- THE TOWN RESERVES THE RIGHT TO ACCEPT OR REJECT ANY OR ALL BIDS AS MAY BEST SERVE THE INTERESTS OF THE TOWN OF ISLESBORO.
- TOWN OFFICE, P.O. Box 76, 150 MAIN ROAD, ISLESBORO 04848

### **REQUIREMENTS:**

- ALL STONE SHALL BE QUARRIED ANGULAR RIPRAP APPROVED BY THE DESIGN ENGINEER.
- THE REVETMENT SHALL BE BUILT BY THE PLACEMENT OF INDIVIDUAL STONES RATHER THAN DUMPING AND SHAPING.
- COORDINATE WITH OWNER REGARDING SITE ACCESS AND ADDITIONAL PLANTING CHOICES.
- ALL GRANULAR FILL USED FOR TEMPORARY CONSTRUCTION SHALL BE REMOVED UPON COMPLETION AND ALL DISTURBED AREAS SHALL BE RE-VEGETATED.
- TREES REQUIRING REMOVAL DURING CONSTRUCTION SHALL BE REPLACED. PLANTING LOCATION, SIZE AND SPECIES OF REPLACEMENT TREES SHALL BE COORDINATED WITH OWNER AND IN COMPLIANCE WITH THE SHORELAND ZONING ORDINANCES.
- **REPLACE TWO EXISTING ADJACENT CULVERTS ON EAST SHORE DRIVE. ONE "15 HDPE PIPE" (INCHES) AND ONE "60 HDPE CULVERT" (INCHES)**
- **PERFORMANCE AND PAYMENT BOND (STATE REQUIREMENT)**
- **GENERAL LIABILITY INSURANCE COVERAGE OF \$1 MILLION PER OCCURRENCE.**
- **PROJECT TIMELINE.**



**BID \$** \_\_\_\_\_

AUTHORIZED SIGNATURE: \_\_\_\_\_

DATE: \_\_\_\_\_

COMPANY NAME: \_\_\_\_\_

CELLPHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

MAILING ADDRESS: \_\_\_\_\_

\_\_\_\_\_



## ADDENDUM #1

### SHORELINE STABILIZATION PLAN FOR LORANUS COVE –

### ANSWERS TO THREE QUESTIONS THAT HAVE COME IN AFTER SENDING OUT THE RFP:

1. DESIRED CONSTRUCTION WINDOW: **AFTER CHRISTMAS**
2. CAN THE ROAD BE CLOSED? **I AM WAITING TO HEAR BACK FROM THE MAPLE GROVE CEMETERY COMMITTEE**
3. WHAT IS THE REQUIREMENT FOR TREE REPLANTING IN TERMS OF NUMBER OF TREES PER REMOVED TREE? **1 FOR 1 AND THIS WILL HAVE TO HAPPEN IN THE SPRING. IN HOPES THAT LARGE WHITE SPRUCE MAY REMAIN.**

10/28/24  
J.A.



## **LORANUS COVE BIDS**

**OPENED 11/20/24**

1. \_\_\_\_\_ \$ \_\_\_\_\_

2. \_\_\_\_\_ \$ \_\_\_\_\_

3. \_\_\_\_\_ \$ \_\_\_\_\_

4. \_\_\_\_\_ \$ \_\_\_\_\_



STATE OF MAINE  
GOVERNOR'S OFFICE OF POLICY  
INNOVATION AND THE FUTURE

**NEW**

Janet T. Mills  
Governor

Hannah Pingree  
Director

ENROLLMENT CONFIRMATION LETTER

September 14, 2022

Janet Anderson  
Town Manager, Town of Islesboro  
P.O. Box 76  
Islesboro, ME 04848

Dear Ms. Anderson,

Congratulations! This letter confirms that the Town of Islesboro has successfully met the requirements for enrollment in the Community Resilience Partnership ([website](#)).

Your community is now eligible to apply for Community Action Grants. These grants are available twice per year. Please review the List of Community Actions ([link](#)) for project ideas that do not require a local cost-share or match. Community-identified projects that are not on the List may also be eligible for grant support and will have a local cost share.

To maintain active status in the Partnership, every two years your community will need to:

1. Submit an updated List of Community Actions that shows at least two new action items have been completed during the preceding two years;
2. Submit a brief report on the new actions completed; and
3. Submit an updated Community Resilience Self-Evaluation

If any of these reporting and progress requirements are not met, the community will be listed as inactive and ineligible for further grants. To reactivate, the community will need to submit an updated Community Resilience Self-Evaluation and List of Community Actions.

Welcome to the Community Resilience Partnership. I look forward to your participation.

Sincerely,

A handwritten signature in black ink, appearing to read 'Brian Ambrette'.

Brian Ambrette  
Senior Climate Resilience Coordinator  
Governor's Office of Policy Innovation and the Future