

TOWN OF CANAAN –May 11th, 2026

RESOLUTION 79-2026 Appointment of Marshall & Sterling as broker and approval of MVP health and Delta Dental insurance plans

At a regular meeting of the Canaan Town Board, held at the Canaan Town Hall, 1647 County Route 5, Canaan, New York, duly called and held on the 11th day of May 2026, the following Resolution was proposed and seconded.

WHEREAS, the Town Board renews its health and dental insurance annually June 1st of each year,

WHEREAS, the Town Board annually reviews a number of plans considering overall benefits, price, and access to local medical service providers,

WHEREAS, the Town Board would like to provide continuity of access and current benefits but must also manage higher premium costs and deductibles, the following recommendation are made for 2026-2027 plan year:

MVP HMO HDHP Bronze 9 (HSA) medical plan per attached rate sheet (17% premium increase from 2025-26)

Delta Dental per attached rate sheet (5% increase from 2025-26)

Town coverage of deductibles: Cap at 50% (same as last year), town coverage up front funding

Carryover of unused HRA funds: Unused funds may not be carried over from prior plan year (existing fund balances can be used until fully expended or employee is no longer employed by the Town)

Employee premium contributions:

Non-bargaining unit eligible employees: shall make a 12.5% contribution to their medical and dental plan premiums

Bargaining unit eligible employees: shall make a 10% contribution through end of contract; 2027 contribution to be negotiated as part of next contract

NOW THEREFORE, BE IT RESOLVED, that the Town Board approves the above recommendations for the 2026-27 plan year.

Motion by: _____

Second by: _____

Upon the question of the foregoing Resolution, the following Town Board Members voted “Aye” or “Nay” for said Resolution:

ROLL CALL VOTE:

Supervisor Brenda Adams _____

Councilperson Brian Lifsec _____

Councilperson Ginny Nightingale _____

Councilperson Victoria Mills _____

Councilperson Frank Wood _____

The following Town Board members voted "NAY" in opposition thereto:

The Resolution, having been approved by a majority of the Town Board, the same was declared duly adopted by the Supervisor of the Town of Canaan, dated May 11th, 2026.

I, Sandra Bevens, Town Clerk of the Town of Canaan, New York, do hereby affirm that this is a true, legal, copy of the Resolution as passed by the Town Board on May 11th, 2026.

Sandra Bevens
Canaan Town Clerk

Seal of Municipality