



Regular Council Meeting: Thursday, May 28th, 2020, 10:00AM (following GBVMPO Meeting)

****** ALL ATTENDEES MUST ATTEND REMOTELY ******

Meeting access is remote only, consistent with provisions specified in Executive Order No. 7B.

The meeting will be recorded

Please join via web or phone as follows:

Web: <https://global.gotomeeting.com/join/946025621>

Phone: Dial-in: 1 (646) 749-3112 Access Code: 946-025-621

PLEASE announce your name before making motions or offering comments.

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- I. Call to Order (MetroCOG Officer)**
- II. Public Participation**
- III. Approval of Meeting Minutes**
 - a. April 30th, 2020 (Attachment A)
- IV. Action Items**
 - a. Bylaw amendment, MetroCOG Education Assistance Policy (Attachment B)
 - b. Memorandum of Understanding, Regarding Transportation Planning & Funding in the Bridgeport/Stamford Transportation Management Area (TMA) (Attachment C)
 - c. MetroCOG FY2021 Healthcare (Attachment D)
- V. Other Business**
 - a. COVID19 Long Term Recovery
 - b. Comprehensive Economic Development Strategy (CEDS)
 - c. Next Meeting Dates:
 - i. June 25, 2020
 - ii. July 30, 2020 (immediately after the meeting of the GBVMPO)
- VI. Adjourn**

Interpreters for any language are available upon request and at no charge; the request must be received within five (5) or more business days before the meeting.

INFORMATION REGARDING THIS REMOTE ELECTRONIC PUBLIC MEETING

On March 14th, 2020, in response to the COVID-19 pandemic and in an effort to reduce the risk of transmission by virtue of attendance at public meetings, Governor Lamont suspended in-person open meeting requirements and permits conducting public meetings remotely by conference call, videoconference or other technology. A copy of the full text of Executive Order No. 7B(1) is available for review via <https://portal.ct.gov/-/media/Office-of-the-Governor/Executive-Orders/Lamont-Executive-Orders/Executive-Order-No-7B.pdf>

Accordingly, the Connecticut Metropolitan Council of Governments (MetroCOG) has selected GoToMeeting as the preferred technology application to conduct this remote public meeting in compliance with Executive Order No. 7B(1). This technology will permit up to 250 members of the public to participate in real-time in the public meeting via computer, tablet, smartphone or telephone via the access information set forth on this meeting agenda. It is highly recommended that any interested participant download and utilize the GoToMeeting software applications which are available in the meeting link below prior to the commencement of the meeting. Each meeting may have unique participation information, including access code, phone number and live link. Please be sure that you are accessing the correct information for the correct meeting.

Any members of the public who desire to submit written information relative to the business set forth on the agenda may do so up to one hour in advance of the meeting via electronic mail to info@ctmetro.org

Notice is hereby given that this remote electronic public meeting shall:

1. Permit the public to view or listen anonymously, and when permitted, participate in real-time;
2. Be recorded and posted to MetroCOG's website within 7 days;
3. Be made available to the public within a reasonable time (at MetroCOG's offices or upon written request).

In addition to standard parliamentary procedure as outlined on this agenda, the following special rules shall apply to all participants:

- Please "mute" your microphone so as reduce background noise at any time you are not speaking.

- Prior to speaking on each occasion, each speaker shall clearly state their name and title for the record.
- The use of chat features are prohibited and will not be considered during the meeting if in use.

Notice is hereby given that only 250 participants may access this remote electronic public meeting at any one time.

Access is granted solely by the GoToMeeting technology on first access basis and is not within the control of the Connecticut Metropolitan Council of Governments. While it is anticipated that this participant limit will be sufficient, should the participants reach said limit, the meeting may be adjourned and continued at a later date using technology appropriate to ensure all members of the public may participate.

GUIDELINES FOR PUBLIC PARTICIPATION IN REMOTE ELECTRONIC MEETINGS

Anyone who desires to address the Council must adhere to the following rules of participation:

- The Board welcomes all public participation but asks that all comments be limited to items listed on the meeting agenda.
- Please state your name and address for the record prior beginning your comment.
- The MetroCOG presiding officer will limit each comment to 3 minutes in order to accommodate all members of the public that wish to speak. The presiding officer may allow additional time at their discretion.
- Written comments or statements on any topic within the purview of the body are always welcome and will be provided to all MetroCOG Board members.
- Please be advised that immediate replies to questions/comments should not be expected.

Attachment A

Regular Council Meeting: Thursday, April 30th, 2020, 10:00AM

**** ALL ATTENDEES ATTENDED REMOTELY ****

Meeting access was remote only, consistent with provisions specified in Executive Order No. 7B.

The meeting will be recorded

Please join via web or phone as follows:

Web: <https://global.gotomeeting.com/join/946025621>

Phone: Dial-in: 1 (646) 749-3122 Access Code: 946-025-621

Name	Representing
Joseph Ganim, Mayor (Ken Flatto, Proxy)	Bridgeport
David Bindleglass, First Selectman	Easton
Ken Kellogg, First Selectman, Chairman	Monroe
Laura Hoydick, Mayor	Stratford
Vicki Tesoro, First Selectman	Trumbull
Matthew Fulda, Executive Director	MetroCOG
Patrick Carleton, Deputy Director	MetroCOG
Devin Clark, Regional Planner	MetroCOG
Colleen Kelleher, Finance Director	MetroCOG
Meghan Sloan, Planning Director	MetroCOG
Michael Fisher	BL Companies
Jennifer Carrier	FHWA
Sara Radasci	CTDOT
Meg Haffner	Kennedy Center

Minutes

I. Call to Order (MetroCOG Officer)

The meeting was called to order by the Chairman, First Selectman Kellogg, at 10:06 AM.

First Selectman Kellogg performed a roll call of the MetroCOG Board members, all were present except First Selectwoman Kupchick of Fairfield.

First Selectman Kellogg performed a roll call of the MetroCOG staff, all were present.

First Selectman Kellogg explained the guidelines for the call and public participation.

II. Public Participation

There was no public participation.

III. Approval of Meeting Minutes

- a. A motion to approve the minutes from January 30, 2020 was made by Mayor Hoydick and seconded by First Selectman Bindleglass. The motion carried unanimously.

IV. Action Items

- a. Bylaw amendment, MetroCOG procurement policy
A motion to adopt the addition of a new Section (7) to Article 7 “Section 7 – Procurement” was made by First Selectman Tesoro and seconded by Mayor Hoydick. There was no discussion, the motion carried unanimously.
- b. Connecticut Institute for Resilience and Climate Adaptation (CIRCA), Resilient CT’s Regional Climate Adaptation and Resiliency Plan
A motion to adopt the resolution was made by Mayor Hoydick and seconded by First Selectman Bindleglass.

Mr. Fulda explained the CIRCA grant and noted that the money would assist with outreach as part of Resilient CT leading to future projects for the region.

The motion carried unanimously.

- c. FY21 Healthcare Coverage
Mr. Fulda introduced MetroCOG’s annual healthcare renewal. Mr. Fulda explained that staff met with their broker and recommended that MetroCOG stay on the current plan. A motion to accept the recommendation was made by Mayor Hoydick and seconded by First Selectman Tesoro.

Mayor Hoydick commented that there are savings to be had and the current market is favorable for negotiating. Mayor Hoydick recommended that MetroCOG discuss with their Broker the potential for savings prior to selecting a plan.

Mr. Fulda noted that our healthcare renews June 1st and a special meeting will need to be held in May to approve new plan.

There was a brief discussion about when the plan was shopped for and confirmation that a special meeting can be held to approve a plan.

Mayor Hoydick withdrew her motion and First Selectman Tesoro withdrew her second.

- d. Municipal Relief letter to federal delegation
A motion to approve a letter to be sent on behalf of MetroCOG was made by First Selectman Bindleglass and seconded by First Selectman Tesoro.

First Selectman Kellogg thanked Mr. Fulda for putting the letter together.

The motion carried unanimously.

V. Other Business

- a. Financials
Ms. Kelleher explained the financials noting that MetroCOG's spending was currently on track and the report had been updated to include projections.

Mr. Flatto inquired if the COG was receiving payments on time.

Ms. Kelleher noted that MetroCOG was receiving timely payments and hasn't had any delay issues.

- b. DEMHS Region 1/ESF 1 update
Mr. Fulda thanked the board for their efforts during the COVID-19 crisis and updated the board on the COVID-19 response.
- c. Update on Brownfields Program
Mr. Carleton provided the board with a brief update on the current Brownfield's projects and commented that due to COVID-19 there would be extensions available at no cost.
- d. MetroCOG Educational Assistance Policy – By-law amendment
Mr. Fulda introduced the formal Educational Assistance Policy and commented that there was a policy in the handbook but nothing formal. Mr. Fulda acknowledged that the policy has been vetted by legal and includes a call back provision.

First Selectman Kellogg appreciates the oversight and will plan on approving at the next regular meeting.

- e. Memorandum of Understanding, Regarding Transportation Planning & Funding in the Bridgeport/Stamford Transportation Management Area (TMA)

Mr. Fulda explained that the MOU was approved in 2012 and required an update. The MOU will be an action item at the next meeting.

f. Comprehensive Economic Development Strategy (CEDS)

Mr. Carleton explained the status of the CEDS and commented that he attended a BRBC Economic Development Committee meeting in March.

Mr. Carleton noted that COVID-19 has delayed the ability to meet with the Strategy Committee. Mr. Carleton is seeking a grant extension due to the issues with COVID-19 and the ability to meet with business leaders.

First Selectman Kellogg commented that it will be an endeavor to update for the region knowing that the world has changed and it will be a great opportunity to incorporate planning for pandemics into the regional plan.

Mayor Hoydick added that as Long-Term Recovery Committees are created, the chairs should be invited to join the Strategy Committee.

First Selectman Kellogg responded that the more engagement, the better.

g. Update on Regional Performance Incentive Program (RPIP) Grant Application

Mr. Fulda commented that not much has been released from OPM, but MetroCOG should hear something in May and will keep the board updated.

h. Traffic Count Program

Mr. Fulda announced that he was looking into offering traffic counting as a regional service through purchasing equipment or hiring a vendor. MetroCOG will do regular counts in requested areas.

First Selectman Kellogg offered his support.

i. Next Meeting Dates:

- i. May 28, 2020 (immediately after the meeting of the GBVMPO)
- ii. June 25, 2020

Mr. Fulda noted that he was working on setting up a GBVMPO meeting for the week of May 4th.

First Selectman Kellogg thanked everyone for their time.

VI. Adjourn

A motion to adjourn was made by Mr. Flatto and seconded by Mayor Hoydick. The meeting was adjourned at 10:45AM.



First Selectman Vicki Tesoro
MetroCOG Secretary

Attachment B

MetroCOG Educational Assistance Program

1. Eligibility.

Full-time employees covered by MetroCOG's benefit programs and who are actively at work are eligible to use this program. An eligible employee is eligible to participate in the program after 6 months of full-time employment. The employee should discuss any desire to pursue educational assistance with MetroCOG's Executive Director in a timely manner so that budget considerations may be made. Employees on leaves of absence, and part-time, term contract, temporary and occasional employees are not eligible to participate

2. Qualification.

a. An employee can qualify for benefits if he/she takes approved courses on his/her own time from an accredited educational institution, receives a satisfactory grade and follows the applicable guidelines of the Educational Assistance Program.

b. Accredited educational institutions: Accredited educational institutions include schools, colleges, universities, trade schools, associations, vocational schools, and professional societies – all of whom offer coursework at a post high school level. If application is made for approval of courses offered by an educational institution not readily recognized as accredited, the employee may be required to provide information concerning the institution. MetroCOG reserves the right, at its sole discretion, to make a final and binding determination of whether an educational institution is approved and accredited for purposes of the Educational Assistance Program.

c. Approved courses: Courses may be approved if:

- (i) they add to the employee's effectiveness on his/her present job assignment; or
- (ii) they contribute to the employees overall development in a way that is beneficial to both employee and MetroCOG; or (iii) they are required for the employee to obtain a degree – provided the degree satisfies either of the first two requirements above;

AND

- (iv) the expenses for such courses have been approved by the MetroCOG's Board of Directors within MetroCOG's budget for the applicable fiscal year; and
- (v) such courses have been approved by MetroCOG's Board of Directors as satisfying the criteria within Section 2c(i) herein.

3. Submitting Initial Application.

Before an employee starts a course, an application, which shall be created and amended by The Executive Director ("Application"), should be submitted to the

Executive Director for approval. The Executive Director will review the applicability of the coursework to the employee's job and/or career with MetroGOG, and will review the availability of funds within the budget. The Executive Director shall then make a recommendation to the MetroCOG's Board of Directors concerning the Application. MetroCOG's Board, after reviewing the recommendation of the Executive Director, the details of the coursework and the applicability of the qualifications as set forth in Section 2 herein may approve or deny the Application. . The MetroCOG Board may also deny the application due to other work-related constraints of the Applicant.

When a coursework requires more than one semester or one quarter for completion, any approval of the application will only apply to the first year or any lesser period in which a definite part of the course will be completed. A separate application must be submitted and approved by the MetroCOG Board for each subsequent part of the course. The estimated completion date for the part of the course to be covered by the application must be shown on the application.

4. Benefits.

a. An employee will be reimbursed 100% percent of the cost of tuition, books and certain other fees as long as:

- (i) The participant is an employee of MetroCOG and actively at work at the time an approved course is completed;
- (ii) The course or courses is completed with a Grade Point Average (GPA) of 3.00 each semester or higher as proven by an official transcript;
- (iii) Itemized receipts for all reimbursable items are submitted;
- (iv) The application for refund – with supporting documentation – is made within 60 days after completion of the coursework; and
- (v) Funds are not duplicated through a federal or state government program or educational institution such as scholarships, fellowships, incentive awards, grants, etc . . .

b. Courses that exceed one year. In the case of a course or academic program that requires more than one year to complete, a receipt of the cost and statement of grades or verification of satisfactory progress must be provided during each calendar year to obtain reimbursement. Reimbursement will be calculated by proration of the total cost of the course.

c. Maximum benefit

The maximum benefit payable under this program shall be determined at the sole and absolute discretion of the MetroCOG Board. Such determination shall be reviewed and approved on a case by case basis.

5. **Expenses.**

a. **Reimbursable Items.** The following expenses are considered eligible for reimbursement through the program:

- (i) Tuition;
- (ii) Required books;
- (iii) Required software;
- (iv) Printed course materials in lieu of textbooks;
- (v) Registration, laboratory and other fees which the institution requires the student to pay, such as cap and gown, unless otherwise excluded below;
- (vi) Nonresident fees;
- (vii) Matriculation fees;
- (viii) Examination and certification fees (as defined in the program); and (ix) late examination fees.

If any of these fees are not required by the institution and the employee elects to pay for them, they will not be reimbursed. An employee will not be reimbursed for expenses which may be waived or for which he/she is not responsible.

b. **Non-reimbursable Items.** Expenses for which reimbursement will not be made include, but are not necessarily limited to the following:

- (i) Equipment such as radio parts, drafting equipment and special laboratory equipment;
- (ii) Application for entrance into college;
- (iii) Class ring or pin;
- (iv) Deferred payment or installment charges, including cash discount forfeited by late payment;
- (v) Interest charged on loans from banks or credit associations to pay tuition;
- (vi) Late registration fees;
- (vii) Parking permit or parking fees;
- (viii) Travel-related expenses including those related to course work taken abroad;
- (ix) Program changes at the employee's request;
- (x) Room and board;
- (xi) Transfer of credits from one institution to another; (xii) transcript of credits; and
- (xiii) Fees associated with course work credit that does not require a proficiency examination, such as credit given for work experience.

6. **How payment is made.**

MetroCOG shall reimburse the employee for all expenses within sixty (60) days of (i) completion of the course and (ii) approval of the expenses by the MetroCOG

Board Reimbursement for said approved expenses shall be processed and included in the next paycheck that is administratively possible within said timeframe.

7. Taxability of payments.

Reimbursements are considered taxable income unless otherwise exempted by the Internal Revenue Service (IRS). Effective January 1, 2002, undergraduate and graduate course work initiated on or after January 1, 2002, is considered tax-exempt up to an annual maximum of \$5,250. Coursework initiated prior to January 1, 2002 will be processed in accordance with IRS regulations in effect at that time. MetroCOG is not providing tax advice and all Applicants should seek the advice of independent Tax Professionals regarding the tax ramifications associated with any and all reimbursements pursuant to this program.

8. Timely submission of documentation.

If an employee fails to submit required documentation within 60 days after completion of a course, the initial application may be treated as though the course was not completed. If a delay in providing the required documentation cannot be avoided, the employee must notify the Executive Director in writing as soon as possible. An employee will not be reimbursed for any out-of-pocket eligible expenses if the employee withdraws from or fails to complete the course as set forth herein, or is unable to complete the course while an employee of MetroCOG.

9. Repayment

The employee agrees to repay any advance made by MetroCOG to the employee as set forth below:

(i) In the event the employee is no longer employed by MetroCOG on the first anniversary of the employee's completion of the course or courses for which reimbursement was made, then said employee shall reimburse MetroCOG One Hundred Percent (100%) of any and all expenses reimbursed to the employee for such course.

(ii) In the event the employee is no longer employed by MetroCOG on the second anniversary of the employee's completion of the course or courses for which reimbursement was made, then said employee shall reimburse MetroCOG Sixty Seven Percent (67%) of any and all expenses reimbursed to the employee for such course.

(iii) In the event the employee is no longer employed by MetroCOG on the third anniversary of the employee's completion of the course or courses for which reimbursement was made, then said employee shall reimburse MetroCOG Thirty Three (33%) of any and all expenses reimbursed to the employee for such course.

(iv) In the event the employee is reimbursed for expenses relating to an approved course or courses, and such employee fails to complete the course or courses with a Grade Point Average (GPA) of 3.00, then said employee shall reimburse MetroCOG One Hundred Percent (100%) of any and all expenses reimbursed to the employee for such course.

For the purposes of this Section 9, the employee's completion of the course or courses shall mean the last date in which the employee receives his or her grade for such course or courses.

DRAFT

Attachment C



**RESOLUTION OF THE
CONNECTICUT METROPOLITAN COUNCIL OF GOVERNMENTS
MEMORANDUM OF UNDERSTANDING, PLANNING IN THE
BRIDGEPORT-STAMFORD TRANSPORTATION MANAGEMENT AREA**

Bridgeport, Connecticut

I certify that the following is a true copy of the vote of the Connecticut Metropolitan Council of Governments on May 28, 2020, Bridgeport, Connecticut, a quorum being present:

WHEREAS, the Connecticut Metropolitan Council of Governments (MetroCOG) is a recipient of federal transportation planning funds;

WHEREAS, as required by federal regulations, Metropolitan Planning Organizations (MPO), the Connecticut Department of Transportation (CTDOT), and public transit providers in Transportation Management Areas (TMA) cooperatively determine their mutual responsibilities in carrying out the metropolitan planning process through a regularly updated Memorandum of Understanding;

AND WHEREAS, MetroCOG serves as the host agency of the Greater Bridgeport-Valley Metropolitan Planning Organization (GBVMPO);

RESOLVED, that the Council adopts a resolution by a vote of _____ to _____ to approve the attached Memorandum of Understanding, as discussed at the April 30, 2020 meeting of the Council and as reviewed by the Connecticut Department of Transportation, Naugatuck Valley Council of Governments (NVCOG), the Western Connecticut Council of Governments (WestCOG) and the TMA’s transit providers.

The Secretary is authorized to impress the seal of the Connecticut Metropolitan Council of Governments on any such documents, amendments, rescission, or revision.

Agency: Connecticut Metropolitan Council of Governments

Secretary _____

DATE: _____

First Selectman Vicki Tesoro
MetroCOG Secretary

AGENCY SEAL

To: MetroCOG Board of Directors
From: Matt Fulda, Executive Director, MetroCOG
Date: April 30, 2020
Subject: Memorandum of Understanding, Planning in the Bridgeport-Stamford Transportation Management Area

Purpose: As required by federal regulations, Metropolitan Planning Organizations (MPO), CTDOT, and public transit providers in Transportation Management Areas (TMA)¹ cooperatively determine their mutual responsibilities in carrying out the metropolitan planning process through a *written agreement*. A further requirement is that this agreement is regularly updated. The last Memorandum of Understanding for the Bridgeport-Stamford TMA was approved in 2002. *CTDOT officially requested that COGs begin updating their agreements in 2018.*

Draft Agreement: The agreement before you is based on an agreement that was developed by the Capitol Regional Council of Governments (CRCOG) and CTDOT. It was reviewed and found acceptable by the FTA and FHWA. After collaborating with the Naugatuck Valley Council of Governments (NVCOG) and the Western Connecticut Council of Governments (WestCOG) in adapting this agreement to the Bridgeport-Stamford TMA, the document was submitted to CTDOT for review. CTDOT's comments were integrated into the document and has been distributed to transit districts for their review as well.

It is important to note here that the draft MOU is formalizing and documenting existing coordination and processes, and refers to current state and federal transportation programs/requirements. Some differences include:

- The draft agreement includes specific language regarding various funding distributions while the current agreement refers to attachments.
- The impact of LOTCIP on how federal STP funds are programmed is referred to. In 2002, LOTCIP did not exist.
- Language regarding coordination among COGs/MPOs, transit districts and CTDOT is vague, while the draft agreement has more specific language on how this coordination occurs.
- Performance targets are discussed. Performance targets became a requirement after MAP-21 in 2012.
- Previously, this agreement had been between the MPOs. However, since all involved COGs serve as host agencies to at least one MPO, and some participate in an MPO hosted by a different COG, it was agreed that the agreement would be more suitable between the COGs. CTDOT, FHWA and FTA supported this conclusion as well.

¹ A TMA is an area designated by the Secretary of Transportation, having an urbanized area population of over 200,000. A map of TMAs in Connecticut can be found at <https://portal.ct.gov/-/media/DOT/tmapdf.pdf?la=en>

The following are relevant sections pulled from 23 CFR Sec. 450.314² in regards to Metropolitan planning agreements.

(a) The MPO, the State(s), and the providers of public transportation shall cooperatively determine their mutual responsibilities in carrying out the metropolitan transportation planning process. These responsibilities shall be clearly identified in written agreements among the MPO, the State(s), and the providers of public transportation serving the MPA. To the extent possible, a single agreement between all responsible parties should be developed. The written agreement(s) shall include specific provisions for the development of financial plans that support the metropolitan transportation plan (see §450.324) and the metropolitan TIP (see §450.326), and development of the annual listing of obligated projects (see §450.334).

(b) The MPO, the State(s), and the providers of public transportation should periodically review and update the agreement, as appropriate, to reflect effective changes.

(e) If more than one MPO has been designated to serve an urbanized area there shall be a written agreement among the MPOs, the State(s), and the public transportation operator(s) describing how the metropolitan transportation planning processes will be coordinated to assure the development of consistent metropolitan transportation plans and TIPs across the MPA boundaries, particularly in cases in which a proposed transportation investment extends across the boundaries of more than one MPA. If any part of the urbanized area is a nonattainment or maintenance area, the agreement also shall include State and local air quality agencies. The metropolitan transportation planning processes for affected MPOs should, to the maximum extent possible, reflect coordinated data collection, analysis, and planning assumptions across the MPAs. Alternatively, a single metropolitan transportation plan and/or TIP for the entire urbanized area may be developed jointly by the MPOs in cooperation with their respective planning partners. Coordination efforts and outcomes shall be documented in subsequent transmittals of the UPWP and other planning products, including the metropolitan transportation plan and TIP, to the State(s), the FHWA, and the FTA.

² See https://gov.ecfr.io/cgi-bin/text-idx?SID=070cd710ad9c02dd29d8379f979b572a&mc=true&node=se23.1.450_1314&rgn=div8

AGREEMENT

Regarding Transportation Planning & Funding

in the Bridgeport/Stamford TMA

Section I. Purpose of Agreement

As required by 23 CFR Sec. 450.314(a), The Metropolitan Planning Organization (MPO), the State, and the providers of public transportation shall cooperatively determine their mutual responsibilities in carrying out the metropolitan planning process, and 23 CFR Sec. 450.314 (e). If more than one MPO has been designated to serve an urbanized area, there shall be a written agreement among the MPOs, the State, and the public transportation operator(s) describing how the metropolitan planning processes will be coordinated. Therefore, an Agreement must be established among the Councils of Governments (COGs) and transit districts (TDs) within the Bridgeport/Stamford Urbanized Area, as well as the Connecticut Department of Transportation (CTDOT). The urbanized area is defined using the most recent Census blocks and population data. The Bridgeport/Stamford Urbanized Area is defined as the towns, cities and suburbs in the region surrounding the Cities of Stamford and Bridgeport. The population of the Bridgeport/Stamford Urbanized Area is over 200,000 and therefore is considered a Transportation Management Area (TMA). The attached map outlines each TMA in Connecticut. The COGs include the Western Connecticut Council of Governments (WestCOG), the Connecticut Metropolitan Council of Governments (MetroCOG), and the Naugatuck Valley Council of Governments (NVCOG) (collectively the COGs). The transit operators consist of: the Greater Bridgeport Transit Authority (GBTA); the Housatonic Area Regional Transit District (HART); the Norwalk Transit District (NTD); the Milford Transit District (MTD); the Valley Transit District (VTD); and, the CTtransit Stamford Division (collectively the TDs). The CTDOT is responsible for the coordination of planning and funding for the CTtransit divisions within the Bridgeport-Stamford UZA. The NVCOG is the designated FTA recipient for the lower Valley municipalities of Ansonia, Derby, Seymour and Shelton and is responsible for planning and funding for the VTD.

The purpose of this Agreement is:

1. to define the method for distributing metropolitan planning funds received by the CTDOT from the Federal Highway Administration (FHWA) and the Federal Transit Administration (FTA) for transportation planning within the Bridgeport/Stamford Urbanized Area;
2. to define the method for the development of financial plans for the Metropolitan Transportation Plan (MTP), the Transportation Improvement Program (TIP) and the list of obligated projects along with the coordination involved in Air Quality Conformity and Congestion management;
3. to define the method for distributing and administering FHWA Surface Transportation Block Grant Program (STBG) suballocated funds, Transportation Alternatives Set-Aside

suballocated funds, FTA Section 5307 funds, and FTA Section 5310 funds earmarked for, or attributable to, the Bridgeport/Stamford Urbanized Area; and

4. to define the responsibilities of each COG for carrying out its own transportation planning program and for coordinating with the other COGs in the Bridgeport/Stamford Urbanized Area.

Section II. Distribution of Planning (PL) Funds among MPOs

WestCOG, MetroCOG, and NVCOG host MPOs for their respective regions. As such they are entitled to a portion of the Metropolitan planning funds from the FHWA (known as PL funds) and the FTA (known as Section 5303 funds) through a statewide process administered by CTDOT. The funds will continue to be distributed according to a method developed by CTDOT in cooperation with all the MPOs in Connecticut. The method is based primarily on the total resident population in each urban planning region (not just the urbanized area within the region). Each MPO receives a share of the planning funds generally proportionate to its share of the combined population of all the urban planning regions in the state. The shares are adjusted to ensure that the smallest urban regions receive a funding level that is at least equal to the minimum needed to carry out a basic urban transportation planning program.

Section III. MTP, TIP, Obligated projects list, Air Quality Conformity, Congestion Management Process

A financial plan is documentation required to be included with a metropolitan transportation plan and TIP that demonstrates the consistency between reasonably available and projected sources of Federal, State, local, and private revenues and the costs of implementing proposed transportation system improvements.

MTP development – Each MPO shall receive from the CTDOT a financial plan with anticipated funding allocations for the 25 year period along with a list of major projects that are regionally and/or statewide significant being funded with FHWA and FTA funds and to be included in the MTP. The formula used to calculate the anticipated funding allocation was developed in coordination with the MPOs throughout the state. Any changes to this formula will also be developed in coordination with the MPOs.

TIP development - Each MPO shall receive from the CTDOT a draft list of proposed projects for the MPOs use in the development of the draft TIP. Coordination between the MPOs and CTDOT on additions or deletions to this list will occur. The MPO will develop their TIP financial plan based on the projects they include in the TIP. Once approved, all MPOs TIPs are sent to the CTDOT for their use in the development of the Statewide Transportation Improvement Program (STIP).

Obligated projects list – Each MPO shall receive from the CTDOT a listing of all federally funded projects that were obligated or awarded in a given federal fiscal year. The MPOs must publish, or otherwise make available for public review, an annual listing of projects for which federal funds

have been obligated in the preceding year by the end of the first quarter of the next fiscal year. This listing must be consistent with the funding categories identified in the TIP.

Air Quality Conformity - The CTDOT, acting on behalf of the MPOs, must demonstrate conformity for all federally funded projects in the MTPs and TIPs located in either nonattainment or maintenance areas. In order to receive federal transportation funds, the CTDOT and the MPOs must cooperatively work to develop and endorse an Air Quality Conformity Determination report, which certifies to the federal government that all TIPs and MTPs within the State of Connecticut collectively conform to the requirements of the Clean Air Act.

Coordination of the Congestion Management Process for the Bridgeport/Stamford TMA - As required by 23 CFR 450.320(a), the MPOs will develop and implement a Congestion Management Process as an integrated part of the metropolitan transportation planning process. WestCOG, MetroCOG, and NVCOG will cooperatively gather and analyze relevant data. Periodically, in consultation with the other MPOs and CTDOT, WestCOG, MetroCOG, and NVCOG will develop a CMP report that analyzes the performance of key corridors in the TMA. The MPOs and CTDOT will work cooperatively to develop and implement strategies to address and mitigate congestion. Each MPO will work with CTDOT to develop such strategies into projects for inclusion in their respective MTPs and TIPs. Each MPO will also ensure that congestion management strategies are considered in corridor and special studies carried out by the MPO.

Section IV. Distribution of STBG Suballocated Funding for the Bridgeport/Stamford UZA

The Surface Transportation Block Grant program (STBG) provides flexible funding that may be used by States and localities for projects to preserve and improve the conditions and performance on any Federal aid highway, bridge and tunnel projects on any public road, pedestrian and bicycle infrastructure, and transit capital projects, including intercity bus terminals. Urbanized Area Boundaries are established following each decennial census. The boundaries distinguish between urban and rural places for funding and system classification purposes. The census defined boundary is used to set the MPO/TMA threshold and is the basis for funding distribution among urbanized areas. A percentage of the State's STBG apportionment is suballocated to areas of the State based on their relative share of the State's population and is divided into three categories – urbanized areas with population over 200,000, areas with population of 5,000 or less, and areas of the State with a population of 5,001 to 200,000. This Agreement concerns the over 200,000 Bridgeport/Stamford Urbanized Area funding. Suballocation of urbanized area funding is calculated by FHWA and apportioned to the State by urbanized area.

Prior to authorization of the State funded Local Transportation Capital Improvement Program (LOTICIP) in November of 2013, COGs submitted applications to CTDOT for funding on behalf of municipalities and STBG funds attributable to the Bridgeport/Stamford Urbanized Area were divided among the COGs by CTDOT based on population within the Census defined urbanized

area. Given the availability of LOTCIP funds for municipal projects of regional significance, projects under the STBG are and will continue to be coordinated and programmed at the Urbanized Area level between CTDOT and the COGs ensuring projects are evaluated based on purpose and need, merit and regional benefit. At a minimum, the coordination will occur during CTDOT's Capital Plan preparation and as needed throughout the Fiscal Year. In the event that the LOTCIP funds are not authorized for a given year or the program is discontinued, CTDOT will work cooperatively to prioritize the advancement of regional LOTCIP projects using available transportation funds. Should the LOTCIP program be discontinued, CTDOT will work with the COGs on a solution to transition back to the federal STBG program. Funding targets under the STBG would be reflective of populations within the Census defined urbanized area and collaboratively developed with the COGs.

Designated TMAs are allowed to utilize STBG suballocated funds anywhere within the planning region boundaries. The Bridgeport/Stamford Urbanized Area has been designated as a TMA and therefore funding may be used anywhere within the respective Metropolitan Planning Areas (MPAs). Several exceptions exist, however. Because of the merger of the Central Naugatuck Valley and Valley planning regions to become the Naugatuck Valley Council of Governments and the Southwestern and Housatonic Valley planning regions to become the Western Connecticut Council of Governments, the Metropolitan Planning Area of the newly defined planning regions include areas outside of the Bridgeport/Stamford Urbanized Area. Therefore, the Bridgeport/Stamford Urbanized Area funds may only be used within the MPAs located in the Bridgeport/Stamford Urbanized Area. If Bridgeport/Stamford Urbanized Area funds are to be used within the boundaries of the towns that are part of the Danbury or Waterbury Urbanized Areas, a formal request through FHWA would be required to transfer the funds to the respective funding source.

Section V. Solicitation of Projects for the Transportation Alternatives (TA) Set-Aside Funds for the Bridgeport/Stamford UZA

The TA Set-Aside authorizes funding for programs and projects defined as *transportation alternatives*, including on- and off-road pedestrian and bicycle facilities, infrastructure projects for improving non-driver access to public transportation and enhanced mobility, community improvement activities such as historic preservation and vegetation management, and environmental mitigation related to stormwater and habitat connectivity; recreational trail projects; safe routes to school projects; and projects for planning, designing, or constructing boulevards and other roadways largely in the right-of-way of former divided highways. For funds suballocated to urbanized areas with populations of over 200,000, the MPOs representing the urbanized area are responsible for developing the competitive process and selecting/prioritizing projects in consultation with CTDOT. MetroCOG, NVCOG, and WestCOG agree to jointly develop and follow a competitive process for selecting projects under the Bridgeport/Stamford Urbanized Area TA Set-Aside funding source and will be responsible for soliciting and ranking proposed TA

projects within their respective regional boundaries. The three COGs further agree to consult and coordinate on the selection and ranking of proposed projects for the TA-Set-Aside program located within eligible areas of the Bridgeport/Stamford UZA and will submit an agreed to priority list of TA projects and applications to CTDOT.

Section VI. Distribution of FTA 5307 Funds for the Bridgeport/Stamford UZA

The Urbanized Area Formula Funding program (5307) makes Federal resources available to urbanized areas and to the Governors for transit capital and operating assistance and for transportation related planning in urbanized areas. The three COGs, Transit Districts and the CTDOT Bureau of Public Transportation agree to distribute Section 5307 funds from the FTA in the manner described below.

The MPOs, COGs and designated FTA 5307 recipients in the Bridgeport-Stamford UZA agree to distribute FTA Section 5307 funds attributable to the Bridgeport/Stamford Urbanized Area in accordance with the FTA 5307 Split Agreement procedure developed by CTDOT and following procedures specified in FTA Circular 9030.1E (as amended). The FTA sub-area split agreement will be prepared annually to list all of the FTA Section 5307 funded projects to be undertaken by the designated recipients in the Bridgeport-Stamford UZA during the federal fiscal year, as well as an accounting of any carry-over funds. Any unprogrammed balance of 5307 funds in the Bridgeport/Stamford UZA will be transferred to the Governor's area, which is a consolidation of Connecticut's smaller urbanized area apportionments. Sub-area split agreements are required by the Federal Transit Administration when there is more than one designated recipient in an area or when Section 5307 apportionments are transferred from a large urbanized area to the Governor's area.

In consultation with the transit operators and other designated recipients, the CTDOT will develop an annual FTA Section 5307 program to best meet the transit operator's needs on a statewide basis. The annual FTA Section 5307 program will be incorporated into the State Transportation Improvement Program (STIP) and metropolitan TIPs. The FTA Section 5307 sub-area split agreement will reflect the projects endorsed in the STIP and TIPs and will be executed by the transit operators and other designated recipients.

The Chairmen of the three MPOs or designees, MPO staff, and transit operators in the Bridgeport-Stamford Urbanized Area and the CTDOT will meet at least once each year at an appropriate time to discuss FTA Section 5307 programming.

Section VII. Coordination and Administration of FTA 5310 Funds for the Bridgeport/Stamford UZA

Under the MAP-21 transportation legislation, FTA Section 5317, New Freedom Program, was absorbed into Section 5310 and administration of the program became flexible within a given

Urbanized Area. The Section 5310 program provides formula funding to states for the purpose of assisting private nonprofit groups in meeting the transportation needs of older adults and people with disabilities when the transportation service provided is unavailable, insufficient, or inappropriate to meeting these needs. The COGs agree that the administration of Section 5310 will be the responsibility of CTDOT who will coordinate with the COGs. The COGs and CTDOT will collaborate on the development and periodic update of the Locally Coordinated Public Transit – Human Services Transportation Plan (LOCHSTP) as needed.

Section VIII. Basic Responsibilities of Each MPO

Each of the three MPOs will conduct transportation planning activities referenced in the “Statement of Cooperative MPO/State/Transit Operators Planning Roles & Responsibilities.”

1. Preparation of an annual Unified Planning Work Program (UPWP) that lists and describes all transportation planning studies and tasks to be completed during the year.
2. Preparation and update of a long range, multi-modal metropolitan transportation plan (MTP).
3. Preparation and maintenance of a short-range transportation improvement program (TIP).
4. Financial planning to ensure MTPs and TIPs are financially constrained and within anticipated funding levels.
5. Conduct of planning studies and system performance monitoring, including highway corridor and intersection studies, transit system studies, application of advanced computer techniques, and transportation data collection and archiving.
6. Public outreach, including survey of affected populations, electronic dissemination of reports and information (website), and consideration of public comments.
7. Ensure the transportation planning process does not have a significant or disproportionate impact on low income, minority and transit dependent Title VI populations.
8. Ensure plans, projects and programs are consistent with and conform to air quality goals of reducing transportation-related emissions and attaining National Ambient Air Quality Standards.
9. Adhere to all required Planning Regulations as outlined in 23 CFR part 450 and in 49 CFR part 613.
10. Cooperatively develop and implement a Congestion Management Process for the Bridgeport-Stamford Urbanized Area.

Section IX. Coordination among COGs and CTDOT

It is the goal of the three COGs to conduct their transportation programs in a manner that ensures their respective plans and programs are mutually supportive of major projects, programs, and policies to improve the transportation system in the Bridgeport/Stamford Urbanized Area.

Coordination of Planning Activities:

The MPOs in the Bridgeport/Stamford UZA agree to coordinate their metropolitan transportation plans (MTPs), transportation improvement programs (TIPs), and annual work programs (UPWPs). The coordination efforts will include the exchange and review of annual work programs, regional transportation plans, and TIPs. Staff of the MPOs will meet at least annually to review each other's planning programs and to identify projects or programs of mutual interest or potential conflict.

Coordination of the STBG Suballocated Program:

Since the establishment of the state funded Local Transportation Capital Improvement Program (LOTICIP) in November 2013, the CTDOT and the COGs have agreed to meet annually to coordinate project selection for the STBG. The intent of these annual meetings is:

- To review projects currently programmed using STBG funds within the COG metropolitan planning area and to identify any areas of under-programming, with the primary focus on the next federal fiscal year.
- To identify CTDOT projects that appear to be good candidates for STBG funding to address any under-programming concerns in the upcoming fiscal year and to solicit the COG's comments regarding the best candidates from a regional perspective.
- To discuss the status of any projects being developed and proposed for STBG funding by CTDOT.

Coordination of the Capital Plan/Project Selection Process:

The CTDOT will send a draft of the Department's proposed 5- year Capital Plan (the CP) to the COGs for review and comment in the summer of each calendar year. The draft CP may reflect input that the CTDOT received from the COGs during the COG consultation process on the previous year's plan. This consultation process consists of annual meetings with each COG to address comments and concerns and potential selection of projects for the outer years of the CP. Moving forward CTDOT will coordinate with the COGs on developing a project selection process to ensure consideration of fiscal constraint, federal funding restrictions, regional priorities, environmental justice, project readiness and ensuring a state of good repair. The selection process will be transparent and will align with the CTDOT's and COGs mission and vision. The CTDOT is responsible for effectively managing the federal resources entrusted to it and for maximizing the use of these federal resources. Obligating 100% of the obligation limitation (ceiling) provided each fiscal year by Congress is critical to maximizing the use of federal funding.

The STBG suballocated program is an important component in the obligation of 100% of ceiling, and CTDOT assumes obligation of 100% of the current fiscal year apportionment in its Capital Plan to accomplish this. Because the TIP/STIP is a critical part of the project

funding/implementation process as required by Title 23, the COGs play an important role in the process to ensure maximum use of federal funds.

At a minimum, CTDOT will meet annually with each COG. This meeting will be to discuss overall programming within the STBG to enhance coordination, provide project details for new projects determined to be good candidates, and understand regional needs and priorities as outlined in each COG's response to the draft CP. Additional coordination meetings may be needed to ensure that any programming shortfalls that may occur as a result of schedule and cost changes occurring throughout the fiscal year are cooperatively addressed which may result in the need to provide timely approval near fiscal year-end to move a project into the STBG suballocated program or process an Advance Construction (AC) conversion utilizing STBG Bridgeport/Stamford Urbanized Area funding.

If there are no options for addressing a programming shortfall within the Bridgeport/Stamford Urbanized Area within the current fiscal year, funding will carry forward into the next fiscal year and CTDOT will work with the COGs to program these funds.

Coordination of the selection of performance targets for each metropolitan area:

According to 23 CFR 450.314(h), the MPOs, Operators of Public Transportation and the CTDOT must mutually agree upon and document the roles and responsibilities for conducting performance-based planning and programming in an Agreement. Therefore, the MPOs, transit operators and CTDOT agree to meet to discuss setting performance targets, identifying projects or procurements that will improve performance, and include performance measures, performance targets and projects in the MTP and TIP. MPOs, Operators of Public Transportation and the CTDOT will coordinate reporting of these performance targets, along with annual narratives describing any progress made in meeting targets, to the United States Department of Transportation (USDOT) as identified in the "Statement of Cooperative MPO/State/Transit Operators Planning Roles & Responsibilities."

Section X. Coordination of Transit and TDM Planning

It is the goal of the parties to this Agreement to conduct their planning activities in a manner that supports multiple modes of transportation throughout the Bridgeport/Stamford Urbanized Area.

Coordination of the LOCHSTP:

In support of the FTA 5310 program, the parties to this Agreement agree to coordinate on developing and maintaining the LOCHSTP for the Bridgeport/Stamford Urbanized Area. As the designated recipient of funds under the 5310 program, CTDOT will continue to take the lead role in ensuring that locally coordinated plans throughout the state are developed in a consistent fashion. The COGs in the Bridgeport/Stamford Urbanized Area will work with CTDOT to update and maintain the plan.

Coordination of Transit Planning Activities:

The parties will coordinate transit planning activities and will assist with demographic data evaluation and municipal coordination. The parties also agree to cooperate on initiatives that seek to maintain and improve security and safety of transit facilities within the Bridgeport/Stamford Urbanized Area. The TDs will:

1. Participate, to the extent feasible, at all transportation committee and policy board meetings and provide advice, information and consultation on transportation programs within the planning region.
2. Be afforded an opportunity to review and comment on planning products relating to transit issues within the regions.
3. Participate in the development of the respective MPO's UPWPs, MTPs, and TIPs to ensure the consideration of any appropriate planning study, project and program.
4. The TIP development process will be used to satisfy the federal requirements for public notice, review and comment for routine and traditional local bus capital projects funded by the Federal Transit Administration (FTA) under the Section 5307 capital program.

Coordination of Transportation Demand Management (TDM) Strategies:

The parties agree to work collaboratively to develop TDM strategies and work toward implementing them. CTDOT will take a lead role in developing and implementing TDM strategies that seek to incentivize, and inform the public of, alternatives to single occupancy vehicles. The COGs and transit operators will assist CTDOT with evaluating such strategies and, where appropriate, implementing them.

Section XI. Amendment

This Agreement may be amended as jointly deemed necessary or in the best interest of all parties, including Federal Transportation agencies. Nothing contained in this Agreement is intended to or shall limit the authority or responsibilities assigned to signatory organizations under federal or state law.

Section XII. Periodic Review of Agreement

This Agreement will be reviewed periodically so that it remains current in describing the roles and responsibilities of the COGs and CTDOT relative to the Bridgeport/Stamford Urbanized Area. The Agreement will be assessed at a minimum in the year following each federal certification review of the TMA regions' planning process to capture any changes in federal transportation authorizations, federal regulations and guidance, changes in State regulations pertaining to transportation, and comments that were part of the certification review.

Naugatuck Valley Council of Governments

Signature

Date

Name

Title

Connecticut Metropolitan Council of Governments

Signature

Date

Name

Title

Western Connecticut Council of Governments

Signature

Date

Name

Title

Housatonic Area Regional Transit District

Signature

Date

Name

Title

Norwalk Transit District

Signature

Date

Name

Title

Greater Bridgeport Transit Authority

Signature

Date

Name

Title

Valley Transit District

Signature

Date

Name

Title

Milford Transit District

Signature

Date

Name

Title

Connecticut Department of Transportation

Signature

Date

Name

Title

Attachment D

CT Metropolitan Council of Governments

	Access Health CT		Anthem Blue Cross Blue Shield		Anthem Blue Cross Blue Shield		Anthem Blue Cross Blue Shield		Anthem Blue Cross Blue Shield		Anthem Blue Cross Blue Shield		CBIA HC ConnectiCare	
	2020 Anthem Bronze Pathway X PPO w/HSA Bronze PPO HSA		2020 Anthem Bronze Pathway CT PPO Tiered 5750/20%/6850 w/HSA - 4J7A Bronze PPO HSA		2020 Anthem Bronze Pathway CT PPO 6850/0%/6850 w/HSA - 4J8Y Bronze PPO HSA		2020 Anthem Bronze Pathway CT HMO 5500/50%/6850 w/HSA - 4JA9 Bronze HMO HSA		2020 Anthem Bronze Pathway CT PPO 5500/35%/6850 w/HSA - 4J8G Bronze PPO HSA		2020 Anthem Bronze Pathway CT PPO 5750/20%/6850 w/HSA - 4J80 Bronze PPO HSA		FlexPOS HSA \$40/\$50-\$6,350/10% ConnectiCare Bronze POS HSA	
	\$0 after Ded / \$0 after Ded		Ded then, Tier 1: \$30; Tier 2: \$50 / Ded then, Tier 1: \$50; Tier 2: \$70		\$0 after Ded / \$0 after Ded		\$40 after Ded / \$80 after Ded		\$40 after Ded / \$80 after Ded		20% after Ded / 20% after Ded		Ded then, Sanitas: \$0; Other: \$40 / \$50 after Ded	
	\$0 after Ded		Ded then, Tier 1: 20%; Tier 2: 40%		\$0 after Ded		50% after Ded		35% after Ded		20% after Ded		10% after Ded	
	\$6850 / \$20,550 \$6850 / \$23,975		Tier 1: \$5750; Tier 2: \$6750 / \$20,250 \$6850 / \$20,550 Tier 1: 20%; Tier 2: 40% / 50%		\$6850 / \$20,550 \$6850 / \$23,975		\$5500 / NA \$6850 / NA		\$5500 / \$16,500 \$6850 / \$20,550		\$5750 / \$17,250 \$6850 / \$20,550		\$6350 / \$15,000 \$6900 / \$20,000	
	0% / 30%		Ded then, Tier 1: \$5; Tier 2: \$50; Tier 3: 30%; Tier 4: 30%		0% / 30%		50% / NA Ded then, Tier 1: \$5; Tier 2: \$50; Tier 3: 30%; Tier 4: 30%		35% / 50% Ded then, Tier 1: \$5; Tier 2: \$50; Tier 3: 30%; Tier 4: 30%		20% / 50% Ded then, Tier 1: \$5; Tier 2: \$50; Tier 3: 30%; Tier 4: 30%		10% / 50% \$10; NPG: 50% up to \$250; PB: \$50; NPB: 50% up to \$500; S: 50% up to \$500; NPS: 50%	
Current Plan - ConnectiCare \$5000 HSA	\$0 after Ded				\$0 after Ded									
Premium	Premium	Emp Only	Premium	Emp Only	Premium	Emp Only	Premium	Emp Only	Premium	Emp Only	Premium	Emp Only	Premium	Emp Only
\$ 346.36	\$425.49	\$425.49	\$405.94	\$405.94	\$426.45	\$426.45	\$431.58	\$431.58	\$433.11	\$433.11	\$434.17	\$434.17	\$367.56	\$367.56
\$ 1,644.18	\$2,018.51	\$524.65	\$1,925.76	\$500.55	\$2,023.07	\$525.84	\$2,047.42	\$532.17	\$2,054.68	\$534.05	\$2,059.72	\$535.36	\$1,743.74	\$453.23
\$ 347.75	\$433.96	\$433.96	\$414.02	\$414.02	\$434.94	\$434.94	\$440.18	\$440.18	\$441.73	\$441.73	\$442.82	\$442.82	\$374.89	\$374.89
\$ 1,365.36	\$1,680.75	\$514.48	\$1,603.52	\$490.84	\$1,684.55	\$515.65	\$1,704.82	\$521.85	\$1,710.87	\$523.70	\$1,715.06	\$524.98	\$1,451.96	\$444.45
\$ 1,362.93	\$1,677.36	\$507.70	\$1,600.29	\$484.38	\$1,681.15	\$508.85	\$1,701.38	\$514.97	\$1,707.41	\$516.79	\$1,711.60	\$518.06	\$1,449.03	\$438.59
\$ 362.99	\$460.66	\$460.66	\$439.50	\$439.50	\$461.70	\$461.70	\$467.26	\$467.26	\$468.91	\$468.91	\$470.06	\$470.06	\$397.95	\$397.95
\$ 5,429.57	\$6,696.73	\$2,866.94	\$6,389.03	\$2,735.23	\$6,711.86	\$2,873.43	\$6,792.64	\$2,908.01	\$6,816.71	\$2,918.29	\$6,833.43	\$2,925.45	\$5,785.13	\$2,476.67
\$ 65,154.84	\$80,360.76	\$34,403.28	\$76,668.36	\$32,822.76	\$80,542.32	\$34,481.16	\$81,511.68	\$34,896.12	\$81,800.52	\$35,019.48	\$82,001.16	\$35,105.40	\$69,421.56	\$29,720.04
	23%		18%		24%		25%		26%		26%		7%	

CBIA HC ConnectiCare		Harvard Pilgrim		Harvard Pilgrim		Harvard Pilgrim	
FlexPOS HSA \$40/\$60- \$5,000/50% ConnectiCare Bronze POS HSA		2020 HMO HSA 4500 Bronze HMO HSA		2020 PPO HSA 6500 Bronze PPO HSA		2020 PPO HSA 5000 Bronze PPO HSA	
Ded then, Sanitas: \$0; Other: \$40 / \$60 after Ded		30% after Ded / 30% after Ded		10% after Ded / 10% after Ded		50% after Ded / 50% after Ded	
50% after Ded		30% after Ded		10% after Ded		50% after Ded	
\$5000 / \$12,500		\$4500 / NA		\$6500 / \$13,000		\$5000 / \$10,000	
\$6900 / \$17,500		\$6900 / NA		\$6900 / \$27,600		\$6650 / \$13,300	
50% / 50% \$10; NPG: 50% up to \$250; PB: \$60; NPB: 50% up to \$500; S: 50% up to \$500; NPS: 50% up to		30% / NA T1: \$15; T2: \$60; T3: 40% up to \$250; T4: 50% up to \$750		10% / 50% Ded then, T1: \$15; T2: \$60; T3: 40% up to \$250; T4: 50% up to \$750		50% / 50% Ded then, T1: \$15; T2: \$60; T3: 40% up to \$250; T4: 50% up to \$750	
Premium	Emp Only	Premium	Emp Only	Premium	Emp Only	Premium	Emp Only
\$370.05	\$370.05	\$392.15	\$392.15	\$398.10	\$398.10	\$410.77	\$410.77
\$1,755.53	\$456.30	\$1,860.36	\$483.54	\$1,888.58	\$490.88	\$1,948.72	\$506.51
\$377.43	\$377.43	\$399.96	\$399.96	\$406.03	\$406.03	\$418.95	\$418.95
\$1,461.78	\$447.46	\$1,549.06	\$474.17	\$1,572.55	\$481.36	\$1,622.63	\$496.69
\$1,458.83	\$441.56	\$1,545.94	\$467.92	\$1,569.39	\$475.02	\$1,619.36	\$490.14
\$400.65	\$400.65	\$424.56	\$424.56	\$431.01	\$431.01	\$444.73	\$444.73
\$5,824.27	\$2,493.45	\$6,172.03	\$2,642.30	\$6,265.66	\$2,682.40	\$6,465.16	\$2,767.79
\$69,891.24	\$29,921.40	\$74,064.36	\$31,707.60	\$75,187.92	\$32,188.80	\$77,581.92	\$33,213.48
7%		14%		15%		19%	