

Town Council Special Meeting OCTOBER 8, 2026

The Town Council of the Town of Burns Harbor, Porter County, Indiana, met in a special session on **Thursday, October 8, 2026**, in the Town Hall and streamed electronically with YouTube. The meeting was called to order by Council President Toni Biancardi at 5:34 p.m.

The Pledge of Allegiance to the American Flag was recited.

Roll Call:
Councilwoman Roseann Bozak..... Present
Councilwoman Lisa Draves Absent
Councilwoman Jennifer McHargue Present
Councilman John (Jack) McGraw..... Present
Councilwoman Toni Biancardi..... Present

A quorum was attained.

Additional Officials Present: None.

New Business

Medical Insurance Provider

Biancardi stated, the only new business item is a decision on the town’s medical insurance provider for 2027. The AIM Medical Trust was investigated and compared with the town’s current plan. Biancardi shared the comparison was shared, who provided positive feedback.

Key points:

- Employees would have **two plan options**: a PPO and a high-deductible plan.
- Even at the highest projected costs, the AIM plan would save the town and employees approximately **\$6,000 per month**.
- AIM achieves lower premiums through a **larger insurance pool**.
- Premiums are based on the type of insurance plan rather than the employee’s age.
- The town would make a **three-year commitment**, after which the agreement could be reviewed annually.
- AIM provides dedicated customer service and is administered through **United Healthcare**, which also provides dedicated support.
- **Valparaiso and Hebron** have participated in the AIM Medical Trust for several years, with positive feedback reported by Valparaiso’s Clerk-Treasurer.
- The transition would include **health, life, short-term and long-term disability, vision, and dental coverage**.
- A special meeting is necessary because implementation requires approximately **60–90 days** to enroll staff and establish benefits.
- The change is being considered strictly as a **cost-saving measure**, not because of any issue with the current provider.
- Under the town’s **90/10% contribution structure**, the change would reduce the town’s costs while also increasing employees’ take-home pay.
- Employees expressed **no concerns with the proposed change**.

Police Clerk Michelle Watkins and Councilperson Biancardi will act as liaisons to the AIM Medical Trust during the transition.

McGraw moved to switch insurance providers to AIM Medical trust beginning January 1, 2027. McGraw seconded the motion. Bozak – Aye McGraw- Aye McHargue- Aye, Biancardi-Aye. **Motion passed.**

Town Council Special Meeting OCTOBER 8, 2026

Adjournment

McGraw made a motion to adjourn at 5:42pm. McHargue seconded the motion. Bozak – Aye, McGraw- Aye McHargue- Aye, Biancardi-Aye. Motion passed.

There being no further business to discuss; the meeting concluded at 5:42pm.

Town Council of the Town of Burns Harbor
Approved October 14, 2026

Toni Biancardi, President

Jennifer McHargue, Vice-President

Lisa Draves

John (Jack) McGraw

Roseann Bozak

ATTEST:

Toni Biancardi, Clerk Treasurer ex-officio