

Town of Peru Finance Committee Meeting

Town Hall Meeting Room/Gymnasium

Peru Town Hall

3 East Main Road

Peru, MA 01235

Meeting Agenda

Wednesday, April 2, 2025

6:00 p.m.

1. Call to order
2. State Recording Status
3. Roll Call
4. Pledge of Allegiance
5. Review and Approval of Meeting Minutes for March 19, 2025
6. Presentation of proposed FY 26 Peru Library Budget by Peru Library Board of Trustees.
7. Presentation of proposed FY 26 Peru Police Department Budget by Chief Bruce Cullett.
8. Discussion, Deliberation, and possible vote on Fiscal Year 2026 Budget Line Items and Departmental Requests.
9. Review, discuss, and possibly vote on any Departmental Requests received for Transfer from the Reserve Fund.
10. Public Input
11. Adjournment

This Agenda includes matters reasonably anticipated by the Finance Committee which may be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.

Official Posting at Town of Peru Website: www.townofperuma.com

Town of Peru Finance Committee, Approved by Bruce Cullett, Chair

Finance Committee Meeting

Town Hall Meeting Room/Gymnasium, 3 East Main Rd. Peru, MA

Wednesday, April 2, 2025, 6:00 P.M.

Public Attendees: Terry Walker, Recording Secretary

1. **Call to order:** Fin Com Chairman Cullett called the meeting to order at 6:00 p.m.
2. **State Recording Status:** N/A
3. **Roll Call Finance Committee:**
 - a. Paul Hickling-Present
 - b. Chairman Bruce Cullett-Present
 - c. Sam Haupt-Absent
 - d. Doug Haskins-Present
 - e. Robin Wadsworth-Present
4. **Pledge of Allegiance:** Led by Fin Com Chairman Cullett
5. **Review and approval of Meeting Minutes for March 19, 2025:** Since the board did not have a quorum of members present from the March 19th meeting, the March 19, 2025, minutes were placed on hold.
6. **Presentaton of proposed FY26 Peru Library Budget by Peru Library Board of Trustees:**

This was postponed until a library trustee is available to present the budget.
7. **Presentation of proposed FY26 Peru Police Department Budget by Chief Bruce Cullett:**

In order to discuss the Police Department budget, Fin Com Chairman Cullett recused himself as a Finance Committee member. Chief Cullett mentioned that he had revised his budget and asked the Fin Com to please disregard the first budget submitted. The updated budget is dated March 28th. Chief Cullett referred to his narrative and mentioned that the total budget was increased by 1%. Police wage account decreased and transferred to Police Chief Salary Account. Since 2020, with police reforms, it is difficult to hire part time officers. At this time, we have 2 part-time officers with full-time jobs in other towns. Chief Cullett is on call 99% of

the time. The Chief's position was misclassified under FLSA and readjusted to a non-exempt position subject to overtime.

- Police Expense increased by \$800.00
- Police Wages decreased by \$10,475
- Police Cruiser Maint. increased by \$350.00 additional for cruiser maintenance.
- Police Chief Salary increased by \$10,475.00
- Police Continuing Ed. Level funded at \$3,000.00

The Police Chief also presented a request for a Revolving Account for receipts from the Town's portion of Firearms Licensing Fees under MGL Chapter 44, Section 53E ½. These funds will be utilized for technological upgrades in the Police Department. Fin Com Member Hickling motion to accept police department budget, Fin Com Member Haskins second, 3-0 Chairman Cullett recused himself.

8. **Discussion, Deliberation and possible vote on Fiscal Year 2026 Budget Line Items and Departmental Requests:**

IT-Chairman Cullett will invite Mitch Lacker from Renatus to attend a meeting and explain the budget.

Raises-Fin Com member Wadsworth felt that the raises should be discussed at a joint Fin Com and BOS meeting.

Certified FREE CASH \$258,066.

Board of Health-Chairman Cullett mentioned that the total was corrected, and appropriation is \$12,862 not \$16,172. Plus \$100 was deleted for postage because the town has a postage account.

Snow Roads: As of March 18th, the snow roads budget had a deficit of \$31,418.73

Fire Department Radios- Terry Walker and Dan Cawthron wrote a grant for 2 radios and the grant award is still pending. Chairman Cullett mentioned that only 2% of the FY25 Fire Department Expense Account has been expended and suggested purchasing some of the new equipment with these funds. Chief Cawthron mentioned that since the Fire Department has 10 new members, 10 new radios are needed.

Wish List for Fire Department:

- Procom Services 10 Kenwood Radios: \$50,672.00
- Procom Services 6 Kenwood VHF Hi Power Deck \$46,595.88
- Procom Services Kenwood mobile radios \$20,046.06

Assessor's budget: Fin Com Member Robin Wadsworth felt that Assessor Susan Koziara's raise was unacceptable since she only has 2 hours scheduled for the public. Robin felt that Patriots is paid \$25,000 and wonders what Sue does for 12 hours per week. Chairman Cullett stated that he sees members of the public meeting with the lead assessor throughout the day on Mondays and Tuesdays. Robin felt that Sue should not compare her position to Robin's position in Windsor and Cheshire because Robin does all of Patriots' work and all of Sue's work. Robin felt that Sue should be open to the public for 12 hours per week. TA Walker mentioned that Sue is receiving \$19,281.60 per year and she is asking for \$21,840.00 minus the 3% raise she is asking for an increase of \$3.17 per hour.

Tax Collector/Treasurer: Robin also felt that the Tax Collector's posted hours are also not acceptable. Robin stated that unpaid Real Estate taxes must be put in tax title, which would remove taxes from the Treasurer's books and increase the Free Cash. Robin mentioned that the years of unpaid taxes are decreasing the town's Free Cash.

Health Insurance: Fin Com Chairman Cullett mentioned that there will be a 16% increase in health insurance premiums. Fin Com Member Haskins mentioned that the split is now 80/20 and would like to progressively change the split 60% for the town and 40% for the employees.

COA Fin Com Chairman Cullett mentioned that the new COA Director, Bonny DiTomasso will be available 12 office hours per month at the town hall and provide individuals with services at their homes. The Director salary would be increased to \$3,000. The increase was supported by the Finance Committee.

Next Finance Committee meeting April 7th, 16th and 30th. All in agreement.

9. Review, discuss and possibly vote on any Departmental Requests received for Transfer from the Reserve Fund: The Fin Com did not receive any Reserve Fund Transfers.

10. Public Input: None

11. Adjournment: Fin Com Chairman Cullett motion to adjourn meeting at 8:11 p.m. Fin Com Member Hickling second, unanimous vote to adjourn 4/2/2025 meeting at 8:11 p.m.

Articles used:

Finance Committee minutes from 3/19/2025
Sign in sheet
FY26 Spreadsheet
Departmental Budget Requests

Respectively submitted,

Terry L. Walker
Recording Secretary

Douglas Haskins, Fin Com Member *Douglas Haskins*

Samuel Haupt, Fin Com Member _____

Paul Hickling, Fin Com Chairman *Paul Hickling*

Robin Wadsworth, Fin Com Member _____

Bruce Cullett, Fin Com Member *Bruce Cullett*

Date: 4/16/25





Peru Police Department

3 East Main Road, #106

Peru, MA 01235

Phone (413) 655-8377 – Fax 413-655-2144

Bruce W. Cullett, Chief of Police

March 28, 2025

To: Finance Committee and Selectboard

Re: FY 26 Budget Request

Please disregard the FY26 budget request submitted previously.

The Police Department's FY26 Budget Request totals \$1,150 more than FY 25 and this increase is directly attributable to an increase in the cost of software licensing and support fees.

I have requested an adjustment to the Chief's FY26 salary by proposing a corresponding reduction in the police wages account. Massachusetts implemented its kneejerk reaction to a problem that didn't really exist in our state known as the Police Reform Act at the very end of 2020. Because of this legislation, it has become increasingly difficult for small communities to fill Police Officer positions, especially part time positions. Like other communities that relied on part time positions for decades, Peru has struggled to fill its ranks and currently have two part time police officers in addition to the full time Chief. I do not foresee it getting any easier to find trained, certified veteran officers to work part time for our Town in the foreseeable future, and it is cost prohibitive for our small agency to send someone to a six month long academy full time. It would also be impossible to retain someone sent through the academy by only offering them part time employment once completed. I have highlighted this issue because it has caused the Chief's position to become the primary first responder for our agency and I am on call 99% of the time (for all calls not just police related).

The \$80,000 proposed salary is commensurate with other full-time Police Chief positions in the area. Full time Police Chief's salaries in nearby communities are as follows (source: Mass Chiefs 2025 Compensation Survey):

Worthington: \$ 89,000 + Comp time

Becket: \$118,750 + Comp time

Hinsdale: \$105,000 + Comp time

Huntington: \$ 90,000 + Comp time
Monterey: \$ 95,000 + on call stipend \$5,200
Plainfield: \$ 77,089 + OT/Comp time
Dalton: \$134,000 + overtime for patrol, tuition reimbursement
Egremont: \$105,000 + OT/Comp time

There are a few nearby towns that continue to operate with a part-time Police Chief and it seems to work for them. However, the reality is that approximately 80% of the calls in those towns are covered by the Massachusetts State Police. The Cheshire Barracks (B4) cover the portion of the County that Peru resides within, and they are stretched very thin and are continuously understaffed. This situation causes unavoidable delays in response to the Towns that rely on the State Police as their primary police agency. It is also nearly impossible for the State Police to have the level of personal knowledge, relationships, and connection to the Town that a local Police Department has with their community. Knowing the backstory in many situations is beneficial to de-escalating and resolving conflicts. The State Police are an excellent resource and are there to support municipalities with specialized services but will be the first to admit that they are not designed to be the primary police department in each community.

Cummington recently expanded their department and hired a full time Police Officer to work during the daytime at \$70,000 per year. I was asked to be on the Committee that conducted the oral interview for the position. Cummington's part time Chief (who works full time for the Massachusetts State Police Communications Department) receives a \$30,000 stipend but also has an administrative assistant 15 hours a week, and a part time police officer that handles firearms licensing. Cummington has been able to dramatically increase the percentage of calls they are able to respond to by adding a full time officer during the daytime.

In Peru, we operate in a somewhat antiquated way by operating on call when no one is on duty. It is becoming far less common for agencies of any size to operate on an on call basis when they are not staffed. We are proud of what our department continues to accomplish on a very limited budget, and I think we provide an exceptional level of service to the Peru residents. As I've mentioned in the past, our entire operating budget is substantially less than the base salary for the Chief of Police in Dalton. I respectfully request your support in moving our FY 26 Budget Request forward. Thank you for your assistance.

Respectfully Submitted,



Bruce W. Cullett
Chief of Police



Peru Police Department

3 East Main Road, #106

Peru, MA 01235

Phone (413) 655-8377 – Fax 413-655-2144

Bruce W. Cullett, Chief of Police

March 19, 2025

To: Peru Finance Committee/Selectboard

From: Peru Police Department

Re: Setting up Departmental Revolving Fund

We are writing to request your support and guidance in setting up a departmental revolving fund in accordance with MGL Chapter 44, Section 53EY2 for receipts from the Town's portion of Firearms Licensing Fees. Currently the Town receives approximately 25% of the fees collected for firearms licensing. In FY 24, this totaled \$1,162.50.

We propose utilizing these funds to aid in the purchase and offset the cost of equipment and technology upgrades for the department. With Finance Committee and Selectboard support we propose adding an article to the June 2025 Annual Town Meeting to set up this revolving fund.

Thank you for your consideration.



MIRCS FIREARMS LICENSE FEE REPORT

SEARCH CRITERIA:

From Date: 07/01/2023

To Date: 06/30/2024

Agency: PERU

License Type: None

Fee Exception: None

Row	License Type	Number of Licenses	Fee Per License	Total Fee
1	License to Carry Firearms	45	\$100.00	\$4500.00
2	Law Enforcement Officer (\$25) - License to Carry Firearms	1	\$25.00	\$25.00
3	Over 70 Years Of Age Renewal Of FID, LTC, Or Machine Gun License (No Fee) - License to Carry Firearms	8	\$0.00	\$0.00
4	Firearms Identification Card	1	\$100.00	\$100.00
5	Over 70 Years Of Age Renewal Of FID, LTC, Or Machine Gun License (No Fee) - Firearms Identification Card	1	\$0.00	\$0.00
TOTAL:				\$4625.00
Commonwealth General Fund:				\$3462.50
Local Agency:				\$1162.50

Report Printout

Printed at: 03/19/2025 02:28:25 PM
By Username: CULLETT-BRUCE

Free Cash Certification
Free Cash Calculation - Fiscal Year 2025

Begin:

Unreserved Undesignated Fund Balance 725,232.00

Subtract:

Personal Property Tax Receivable 1,022.00

Real Estate Tax Receivable 442,833.00

Other Receivables in Deferred Revenue

0.00

Total 0.00

Other Receivables, Overdrawn Accounts, Deficits

MEMA 9,051.00

Bldg.Insp. REV 53 E 1/2 285.00

Elect.Insp. REV 53 E 1/2 135.00

Fire Insp REV 53 E 1/2 237.00

Town Clerk's Fees 86.00

Police Detail 542.00

PP Variance 57.00

RE Variance 8,312.00

TT Variance 4,606.00

Total 23,311.00

Free Cash Voted from Town Meeting Not Recorded 0.00

Add:

Circuit Breaker, Other Closed Accounts, Adjustments:

0.00

Total 0.00

Deferred Revenue (Credit Balance+, Debit Balance-) 0.00

Free Cash Calculation for 2024 258,066.00

Reviewed By: Matthew Andre

Certified On: 2/28/2025

Town Administrator

From: Valerie Bird <VBird@berkshireplanning.org>
Sent: Monday, March 10, 2025 7:27 PM
To: Bruce Cullett; Peggy White
Cc: Town Administrator
Subject: [EXTERNAL] Re: FY 26 Budget Request

Inspectional services is \$12862
Nursing \$2310
Postage and supplies 100
Water testing 425
Full circle 1390
Plus 1000 in a revolving account
I included everything for the BOH

From: Bruce Cullett <BCullett@townofperuma.com>
Sent: Monday, March 10, 2025 5:35 PM
To: Peggy White <pwhiteperuboh@aol.com>
Cc: Valerie Bird <VBird@berkshireplanning.org>; Town Administrator <townadmin@townofperuma.com>
Subject: FY 26 Budget Request

Caution: This is an external email and may be malicious. Please take care when clicking links or opening attachments.

Hi Peggy,

We have some confusion reviewing the FY 26 BOH budget request...the BRPC line item in the budget request indicates \$16,172, and the nursing line item is \$2,310. However, the proposed agreement for services indicates the FY26 compensation will be \$12,862 for the Health Alliance Services. I understand the Public Health Nursing Services is separate from this proposed agreement. Which amount is correct \$16,172 or \$12,862?

Thank you.

Sincerely,

Bruce Cullett, Chair
Town of Peru Finance Committee

The Massachusetts Secretary of State's office has determined that e-mails to and from public agencies, such as BRPC, are public records subject to the Massachusetts Public Records Law, MGL c.66 §10. Consequently, confidentiality should not be expected.

INTEROFFICE MEMORANDUM

304

TO: Town of Peru Department Heads
 FROM: Board of Selectmen
 SUBJECT: Fiscal Year 2026 Yearly Budget
 DATE: 16-Dec-24

Please submit your Preliminary Budget for FY26 no later than February 11, 2025 using the format shown below. Please submit electronically to: townadmin@townofperuma.com

Account Number	Account name	FY25 Budget	FY26 Budget request
40503	Health Dept Expenses	16,000	16,000
	BRPC	9702	16172 12862
	Nursing	2310	2310
	Water Testing	400	425
	Postage	0	100 Deleted
	Full Circle		1390
Create line item	Ch 44 S 53E 1/2		1000

Submitted by: _____

Date: _____

Should your department require a major purchase in FY26, please submit separately along with justification and estimated cost.

Thank you,
 Peru Board of Selectmen

12862
 2310

 15172

Procom Services
26 Overlook Terrace
Adams MA 01220

Proposal

Proposal Date: 4/7/2025
Proposal #: 4391
Project:

Bill To:

Peru Volunteer Fire Dept.
Chief Dan Cawthron
3 East Main RD
Peru, MA, 01235

Description	Est. Hours/Qty.	Rate	Total
Kenwood VM5930 7/800 Mhz Dash Mount Mobile Radio P25 PHASE 1&2, P25 Authentication, OTAP, VIKING 16 ALL PROTOCOLS ENABLED FOR MA STATE CoMIRS SYSTEM	6	3,341.01	20,046.06
Thank you for your Consideration		Total	\$20,046.06

Procom Services26 Overlook Terrace
Adams MA 01220**Proposal**

Proposal Date: 4/7/2025

Proposal #: 4389

Project:

Bill To:Peru Volunteer Fire Dept.
Chief Dan Cawthron
3 East Main RD
Peru, MA, 01235

Description	Est. Hours/Qty.	Rate	Total
Kenwood EFJohnson Multi band portable Radio . High Vis Green with Standard Keypad. Radio PKG , Antenna.Battery,Speaker mic	10	2,504.04	25,040.40
VHF BAND ENABLE, VP8000	10	660.66	6,606.60
7/800 BAND ENABLE, VP8000	10	660.66	6,606.60
P25 CONVENTIONAL , VIKING	10	383.46	3,834.60
8322000005	10	133.98	1,339.80
P25 PHASE 1 TRUNKING, VIKING			
8322000006	10	438.90	4,389.00
P25 PHASE 2 TDMA, VIKING			
VIKING16	10	92.40	924.00
PN#: 8322000104			
VIKING16 Protocol, compatible with SmartNet / SmartZone.			
8326000001	10	100.80	1,008.00
P25 AUTHENTICATION, VIKING			
CHARGER, SINGLE BAY RAPID RATE, INCLUDES A-POCKET, VP-T	10	92.30	923.00
Compatible With: VP6000VP5000VP8000 ***Non Encrypted Software enabled*** MA State CoMIRS Compliant, INTEROP & Comirs Talkgroups programming provided by CoMIRS PCS to load Current VHF Template only.			
Thank you for your Consideration		Total	\$50,672.00

Procom Services
 26 Overlook Terrace
 Adams MA 01220

WORK ORDER

Date	Sales Order
4/7/2025	4390

Name / Address
Peru Volunteer Fire Dept. Chief Dan Cawthron 3 East Main RD Peru, MA, 01235

Ship To
Peru Volunteer Fire Dept. Chief Dan Cawthron 11 East Main rd. Peru, MA 01235

P.O. No.	Rep	FOB	Project
	Josh		

Item	Description	Qty	Rate	Subtotal	Total
VM7730HBF-P	Kenwood / EF Johnson VHF Hi Power Deck 100 WATT	6	2,843.40		17,060.40
VM7930BF-S	VM 7000 700/800 MHz SECONDARY	6	1,380.00		8,280.00
KCH-20RV	KCH-20 Enhanced control head	6	588.00		3,528.00
KCT-71M2	17 Ft remote cable	6	72.80		436.80
KMC-65M	MIL-SPEC Standard electret mobile microphone (8-pin mod. plug)	6	53.34		320.04
KCT-23M4	KCT-23M4, Kenwood, DC Cable (75 / 110 Watt Remote Mount)	6	54.88		329.28
KMB-36	Mounting BracketNote: For high power mobiles (NX-5600HB/5700HB) only.	6	68.88		413.28
KCT-18	Kenwood. Ignition Sense Cable	6	19.88		119.28
KES-5A	External speaker, 40W max inputNote: Requires KCT-72M to connect to Remote Control Head	12	61.60		739.20
8326000002	MDC Signaling	6	61.60		369.60
8326000001	8326000001	6	110.00		660.00
8322000005	P25 AUTHENTICATION, VIKING	6	600.00		3,600.00
8322000006	P25 PHASE 1 TRUNKING, VIKING	6	600.00		3,600.00
8322000104	8322000006 P25 PHASE 2 TDMA, VIKING	6	920.00		5,520.00
8324000003	VIKING16 PN#: 8322000104 VIKING16 Protocol, compatible with SmartNet / SmartZone.	6	270.00		1,620.00
	8324000003 OTAP (OVER-THE-AIR PROGRAMMING), VIKING ^^^^Mobile radio^^^^^^^^^^^^				

Subtotal	\$46,595.88
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Signature _____

Phone #
413-743-8100

E-mail
accounting@pcsradios.com

Total	\$46,595.88
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INTEROFFICE MEMORANDUM

TO: Town of Peru Department Heads
 FROM: Board of Selectmen
 SUBJECT: Fiscal Year 2026 Yearly Budget
 DATE: 16-Dec-24

Please submit your Preliminary Budget for FY26 no later than February 11, 2025 using the format shown below. Please submit electronically to: townadmin@townofperuma.com

Account Number	Account name	FY25 Budget	FY26 Budget request
10141	Assessors salaries	25631.73	28380.63
10141.01	Assessors Expense	1000	1000
10141.04	Tax Map Maintenance	1600	1600
10141.12	Assessors Annual	2400	2400
	Computer support		
10141.25	Assessors Utility	3500	3500
	Appraisal		
10141.25	Assessment Services	25000	25000

Submitted by: _____ Susan Koziara

Date: _____ 10-Feb-25 3/17/2025

Should your department require a major purchase in FY26, please submit separately along with description, justification and estimated cost.

Thank you,
 Peru Board of Selectmen

Interoffice Memo

Revised

To: Finance Committee

From: Susan Koziara

I have attached an updated budget request showing two changes. The first is to level fund the Assessors's expense account to \$1000 as in previous years. The second is changing the Assessors salaries total. The breakdown is now: Assessors #1 – adding a 3% increase from last year to now being \$3888.38 (the same). Assessor # 2 – adding a 3% increase to that would now make it \$2652.25 (the same). Assessor # 3 – would be for me. I am still asking for an hourly rate of \$35.00/hr for 12 hours for a total of \$420.00 per week which would be a yearly salary of \$21,840. I initially said I would take on doing building permits but have decided against it and will leave it for Patriots to continue to do it. So, the total corrected salary amount will be now \$28,380.63.

Please let me know if you have any further questions.

18720 → 21840

INTEROFFICE MEMORANDUM

Treasurer / Tax Collector

TO: Town of Peru Department Heads
 FROM: Board of Selectmen
 SUBJECT: Fiscal Year 2026 Yearly Budget
 DATE: 16-Dec-24

Please submit your Preliminary Budget for FY26 no later than February 11, 2025 using the format shown below. Please submit electronically to: townadmin@townofperuma.com

Account Number	Account name	FY25 Budget	FY26 Budget request	
10145.00	Treasurer Salary	13112.72	15,600.00	
10145.02	Treas/Account Exp	1,500.00	1,500.00	
10145.03	Bank Service Charge	100.00	100.00	
10145.04	Treas Tax Title Exp	6,000.00	??	Need to discuss
10145.05	Treas/Acct Software	13,941.87		waiting for numbers
10146.00	Tax Collector Salary	13,112.72	15,600.00	
10146.01	Tax Collector Exps	1,500.00	1,500.00	
10146.02	Tax Taking Charges	1,500.00	2,000.00	
10146.05	Tax Coll An Comp Spt	11,411.17		waiting for numbers
70750.90	Interest on Loans	1,000.00		Need to discuss
70750.90	ATM Interest on Loan	15,000.00		Need to discuss
90912.00	BC Retirement Assmt	62,960.00	<i>63800</i>	waiting for numbers
90913.00	Mass Unemploy/DUA	600.00	600	
90915.00	Medicare/Twn Share	6,300.00		need to discuss
90919.00	Health Insurance	142,450.56		need to calculate

Submitted by: _____ Caryn E. Wendling

Date: _____ 18-Mar-25

Should your department require a major purchase in FY26, please submit separately along with description, justification and estimated cost.

Thank you,
 Peru Board of Selectmen

BERKSHIRE HEALTH GROUP

FY26 APPROVED FUNDING RATES

Health Plan	Approved Rates* Effective 7/1/25		% Increase
	Individual	Family	
Network Blue HMO	\$ 989	\$ 2,650	16.0%
Access HMO Blue N.E. Saver (HSA-qualified plan)	\$ 841	\$ 2,252	16.0%
Blue Choice POS*	\$ 1,169	\$ 3,139	16.0%
Blue Care Elect PPO	\$ 1,475	\$ 3,957	16.0%
Blue Care Elect PPO Saver (HSA-qualified plan)	\$ 1,254	\$ 3,364	16.0%

Note: BCBSMA does not offer an HSA-qualified POS plan

Dental Plan	Approved Rates** Effective 7/1/25		% increase
	Individual	Family	
Dental Blue Freedom PPO	\$ 33.00	\$ 90.00	3.13% ind and 2.27% fam

** All BHG governmental units will use the same approved dental plan design with the exception of So. Berkshire RSD which may stay with its current plan design or change to the new universal plan design.