



St. Regis Mohawk Tribe

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To All Tribal Employees,

Tribal Council regrets having to make the decision to require employees to pay a share of our health care costs. Tribal Council is also aware of misinformation floating around regarding the upcoming increases to the Health Insurance plan of the St. Regis Mohawk Tribe. We are providing some facts as to why the tough decision had to be made, and reasoning behind the decision. However, we do understand the concerns being expressed by our employees and sympathize with those feelings.

As you may know, the costs of health care insurance are rising in general and the Saint Regis Mohawk Tribe's situation is no exception. Our costs for health care insurance continue to rise at a fast rate. As a matter of fact, those increases in our health care costs are unsustainable in the future unless we take action now. In 2011, the employee share of the cost will be between 11% and 19%. This share of the cost of health care insurance will rise gradually over time so it will not be such an immediate financial burden on employees. In 2012, the cost will be between 11% and 29%. These rates are 43% and 27% lower than what the employees of other governments pay in cost-sharing.

This plan will allow us to continue to maintain our high-quality health care program for employees: a wide network of health care providers, a low co-pay for office visits, no co-pay for mail-in prescriptions as well as dental and vision plans. In order to continue providing high-quality health care coverage for our employees, it's necessary to institute cost-sharing. What the SRMT Health plan increase does is to bring SRMT employees and Gaming employees to the same rates for the health plan coverage.

Many organizations have eliminated their health care coverage, have greatly reduced it or required employees to pay an even greater share of the costs or both. We hope that by being proactive now, we can avoid taking other actions in the future. We all share the responsibility in making sure that the tribe is able to maintain a healthy financial position now and into the future.

We must all share this burden, as painful as it may be, to be able to continue the programs and services of the tribe for the good of the tribal community and its members.


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Helping Build A Better Tomorrow

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