

HAMPSHIRE COUNTY GROUP INSURANCE TRUST
Executive Committee Meeting Notice and Agenda
March 4, 2026 @ 9:00 am
ZOOM Meeting

Call to Order	RC
Approval of EC Minutes (VOTE) (February 18, 2026 Meeting)	RC
Dental/Vision 7/1/26 Renewal (VOTE)	JG
Updates	
• Legislative Communications	RC
• 3-month Reserve Requirement	RC
• Treasurer	RC/SP
• Audit	DW
• IT	AL
HILB Updates	DC
• Guidance for Units on Negotiation Process	
Other Business	RC
Future Discussions	
• Employers Health	
• Open Enrollment	
• FY27 Budget	
• Stop Loss Marketing	
• Hiring FT Position	
• Hiring Treasurer	
• Administrative Structure	
• Operational Assessment	
• Trust Agreement Amendments	
• Updating Personnel Handbook	
Executive session pursuant to MGLc. 30A, § 21(a)(2), to conduct strategy sessions in preparation for negotiations with nonunion personnel or to conduct collective bargaining sessions or contract negotiations with nonunion personnel.	RC
Adjournment	RC

Meeting Schedule

Executive Committee – March 4, 2026, 9:00 a.m. ZOOM
Executive Committee – March 11, 2026, 9:00 a.m. ZOOM
Insurance Advisory Committee – March 25, 2026, 10:00 a.m. ZOOM
Executive Committee – April 1, 2026, 9:00 a.m. ZOOM

Cindy Graves is inviting you to a scheduled Zoom meeting.

Topic: EC Meeting 3/4/2026 at 9am

Time: Mar 4, 2026 09:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/85819168050?pwd=becLtUsa9v0nJt3VYb9MJRh9eLSWHS.1>

Meeting ID: 858 1916 8050

Passcode: 287748

One tap mobile

+13017158592,,85819168050#,,,,*287748# US (Washington DC)

+13052241968,,85819168050#,,,,*287748# US

Join instructions

<https://us02web.zoom.us/join/85819168050/invitations?signature=xzjwmnuwcfbsqs8qEs0o4ylNSoUVC4PclmYFqUJFaCQ>

**HAMPSHIRE COUNTY GROUP INSURANCE TRUST
88 KING STREET
NORTHAMPTON, MA 01060**

TO: All Trust Member Units

RE: **Minutes of February 18, 2026**
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Rich Carmignani, Jr	Joanne Cleveland	Stacy Stewart
Donna Whiteley	Shelley Poreda	Emily Russo
Michele Turner	Andrew Levine	Paula Harrison

OTHERS PRESENT:

Cynthia Graves	Karen Karowski	Michele Komosa
John Garrish	Danielle Chaplick	Sue Shillue
Mariana Gil	Chris Bean	Liz Bouchard
Dave Sirowich		

CALL TO ORDER

In compliance with the Governor's orders suspending certain provisions of the open meeting laws due to Covid-19, this meeting was held via Zoom telephone/video conference.

Chairman Rich Carmignani, Jr called the meeting to order at 9:02 a.m. with a quorum present.

APPROVAL OF MINUTES

On a motion by Paula Harrison, seconded by Andrew Levine, the minutes of February 4, 2026, were approved by unanimous consent.

DENTAL/VISION 7/1/2026 RENEWAL (Vote)

John Garrish gave presentation of the bidding results for the dental and vision coverage offered by the Trust. There were several good options from Delta, Altus, Guardian, and BCBS. After reviewing all the options, it was agreed that this vote should be moved forward to a March meeting so committee members could compare and decide the best option.

PBIRX

David Sirowich gave a presentation on the results of the RFP for pharmaceutical benefits. The two most viable options were CVS direct that we now contract with and CVS Employers Health which is basically the same coverage but with a coalition of employers resulting in better discounts and other optional programs that could add savings. The EC will make their recommendation after the HILB presentation on the medical.

PROPOSED RATE/PLAN/CARRIER CHANGES (Vote)

HILB introduced Chris Bean to the group and together they gave an updated presentation to include the PBIRX RFP results.

On a motion by Emily Russo, seconded by Paula Harrison, it was voted to continue with BCBS, effective 7/1/2026. Roll call vote – E. Russo-yes, P. Harrison-yes, A. Levine-yes, J. Cleveland-yes, S. Poreda-yes, S. Stewart-yes, M. Turner-yes, D. Whiteley-yes, R. Carmignani, Jr.-yes. Motion carried.

After much discussion, on a motion by Stacy Stewart, seconded by Emily Russo, it was voted to support the HILB recommendation of option C – continuing with BCBS, making minor benefit changes as outlined with a rate increase of 12.48%, and changing PBM's to CVS Employers Health including foundational health and international plan. Roll call vote – E. Russo-yes, P. Harrison-yes, A. Levine-no, J. Cleveland-yes, S. Poreda-yes, S. Stewart-yes, M. Turner-yes, D. Whiteley-yes, R. Carmignani, Jr.-yes. Motion carried.

HILB UPDATE

Stop Loss Reimbursements – Mariana Gil had no new update to present regarding a claim that crossed over between years.

FINANCIAL REPORT

Month of January 2025

The Financial Report showed a starting cash balance for January of \$5,011,250.32 and total monthly income of \$9,582,368.84. The monthly expenses totaled \$9,661,850.17 leaving a total net monthly income of \$-79,481.33. The accounts receivable balance was \$866,444.99, which if paid on time, would have left us with a balance of \$5,818,213.88. On a motion by Shelley Poreda, seconded by Donna Whiteley it was voted to approve the financial report for January. Roll call vote - E. Russo-yes, P. Harrison-yes, A. Levine-yes, J. Cleveland-yes, S. Stewart-yes, S. Poreda-yes, M. Turner-yes, D. Whiteley-yes, R. Carmignani, Jr.-yes. Motion carried.

WEEKLY MEETING UPDATES

Unit Voting Rights – Rich reported that there is no legal means to enforce not allowing units leaving the Trust to vote. It would be up to the unit to abstain if they so choose.

Treasurer – If the decision is to make Deb Kuhn the official District Treasurer at least for now, it will need to be voted on at the next IAC meeting.

GENERAL UPDATES

AUDIT - Donna Whiteley had nothing new to report but will follow up before the next meeting. IT – was not discussed at this time.

OTHER BUSINESS

Cindy asked about the status of hiring a full-time person to replace the two temporary employees, or the need to extend their temporary employment for the time being. Emily Russo agreed to continue to work on the hiring process. On a motion by Paula Harrison, seconded by Stacy Stewart it was voted to continue with the two temporary employees until April 1. Roll call

vote - E. Russo-yes, P. Harrison-yes, A. Levine-yes, J. Cleveland-yes, S. Stewart-yes, S. Poreda-yes, M. Turner-yes, D. Whiteley-yes, R. Carmignani, Jr.-yes. Motion carried.

The next IAC meeting will be February 25, 2026, at 10 a.m. via ZOOM.

ADJOURNMENT

Chairman Rich Carmignani, Jr. adjourned the meeting at 12:38 p.m.

Respectfully submitted,
Karen Karowski

Meeting Schedule

Insurance Advisory Committee – February 25, 2026, 10:00 a.m., via ZOOM

Executive Committee – March 4, 2026, 9:00 a.m., via ZOOM

Executive Committee – March 18, 2026, 9:00 a.m., via ZOOM

Insurance Advisory Committee – TBD, 10:00 a.m., via ZOOM