

HAMPSHIRE COUNTY GROUP INSURANCE TRUST  
**Executive Committee** Meeting Notice and Agenda  
**March 11, 2026 @ 9:00 am**  
**ZOOM Meeting**

Call to Order	RC
Approval of EC Minutes (VOTE) (March 4, 2026 Meeting)	RC
Financial Update	CG
FSA/HRA's	RC
Audit Update	DW
IT Update	AL
HILB Updates	DC
Treasurer	RC
Administrative Structure/Staffing	RC
Other Business	RC
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
Future Discussions	
• Open Enrollment	
• Audit	
• FY27 Budget	
• Stop Loss Marketing	
• Administrative Structure/Staffing	
• Operational Assessment	
• Trust Agreement Amendments	
• Updating Personnel Handbook	
• Employers Health	

Meeting Schedule

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  
Executive Committee – April 8, 2026, 9:00 a.m. ZOOM  
Insurance Advisory Committee – April 15, 2026, 10:00 a.m. ZOOM

Cindy Graves is inviting you to a scheduled Zoom meeting.

Topic: EC Meeting 3/11/26 at 9am

Time: Mar 11, 2026 09:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/9104226304?pwd=MGljQjZTVGNsL1V1Mjh6Ukdwc1hlQT09&omn=86345680368>

Meeting ID: 910 422 6304

Passcode: 2AaAXn

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One tap mobile

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Join instructions

[https://us02web.zoom.us/join/9104226304?signature=4D8vTtpWz79WCans1w57mWkN0Ap\\_ItaM-uUZ-cz1QE0](https://us02web.zoom.us/join/9104226304?signature=4D8vTtpWz79WCans1w57mWkN0Ap_ItaM-uUZ-cz1QE0)

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

**TO:** All Trust Member Units

**RE:** **Minutes of March 4, 2026**  
Executive Committee Meeting  
Via Zoom Teleconference

**MEMBERS PRESENT:**

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

**OTHERS PRESENT:**

Cynthia Graves	Karen Karowski	Deb Kuhn
Michele Komosa	John Garrish	Danielle Chaplick
Mariana Gil	Liz Bouchard	Ted Lewis

**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 9:00 a.m. with a quorum present.

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

John Garrish gave an updated presentation of the bidding results for the dental and vision coverage offered by the Trust. There were a few changes from the previous presentation that narrowed the best dental options down to Delta Dental and BCBS. After reviewing all the options and some discussion, on a motion by Shelley Poreda, seconded by Stacy Stewart it was voted to recommend that the Trust stay with Delta Dental for a 12-month period starting 7/1/26. A roll call vote was taken. E. Russo-yes, P. Harrison-yes, J. Cleveland-yes, S. Poreda-yes, S. Stewart-yes, M. Turner-yes, D. Whiteley-yes, R. Carmignani, Jr.-yes. Motion carried.

For the vision coverage, Altus offered a better plan than the current Met Life coverage. On a motion by Donna Whiteley, seconded by Stacy Stewart, it was voted to recommend Altus for a 48-month period beginning 7/1/26. A roll call vote was taken. E. Russo-yes, P. Harrison-yes, J. Cleveland-yes, S. Stewart-yes, M. Turner-yes, D. Whiteley-yes, R. Carmignani, Jr.-yes. Motion carried.

**APPROVAL OF MINUTES**

On a motion by Donna Whiteley, seconded by Stacy Stewart, the minutes of February 18, 2026, were approved by unanimous consent.

## UPDATES

Legislative Communications – keeping them in the loop for now but perhaps closing the loop in the future as we have a plan to go forward to keep the Trust in business.

3 Month Reserve Requirement – this does not seem to be a viable option at this time; we may need to take that requirement out for the time being. Will revisit when we revise the Trust Agreement and policies.

Treasurer – Even though we have a qualified internal candidate interested, we should advertise the position. It was also agreed that we should have someone come in to evaluate the treasurer operations to ensure compliance in processes and segregation of duties. The full-time staff position was also briefly discussed but will be followed up on later.

Audit – Donna Whiteley said she and Cindy received an email from the auditors on 2/26. The audit results have been sent to quality control and unless there are any major concerns, we should have a draft of the 2024 audit within the next few days.

IT – discussion was moved to the next meeting.

## HILB UPDATE

Step by step instructions and a timeline have been sent out to all units to use in the 32B s. 21-23 negotiation process. HILB is also planning to conduct some virtual Q&A sessions for units over the next few weeks to continue assisting them through the process.

## OTHER BUSINESS

Open Enrollment – There was discussion on the timing of open enrollment due to the bargaining requirements, and it was agreed that for this year open enrollment would be May 1 through May 22. This will be revisited in the future to be more aligned with GIC and MIIA timelines. Rich stated the letter that has gone out in the past will need to go a little deeper this year regarding the changes. HILB offered to host a few virtual sessions for members to assist them in understanding the benefits changes.

Employers Health – with the change to this CVS coalition, the only change will be the account team we will be working with. Danielle will be overseeing that transition.

FY27 Budget – Shelley and Cindy are working to put together next year's budget.

Operational Assessment – this continues to be worked on as we're addressing the treasurer position, audits and IT.

Amending Trust Agreement and Personnel Handbook – these will continue to be worked on in the coming months.

At 10:15am, the chair asked for a motion to go into executive session pursuant to M.G.L. 30A s. 21(a)(2) to conduct strategy sessions in preparation for negotiations with non-union personnel or to conduct collective bargaining sessions or contract negotiations with non-union personnel. On a motion by Emily Russo, seconded by Donna Whiteley, it was voted to go into executive session. A roll call was taken. E. Russo-yes, P. Harrison-yes, J. Cleveland-yes, S. Stewart-yes, M. Turner-yes, D. Whiteley-yes, A. Levine-yes, R. Carmignani, Jr.-yes. Motion carried.

At 11:31am, they returned to open session.

**HILB CONTRACT**

On a motion by Donna Whiteley, seconded by Stacy Stewart, it was voted to recommend to the IAC to extend HILB's current contract through FY27 (July 1, 2026 to June 30, 2027). A roll call vote was taken. E. Russo-yes, P. Harrison-yes, J. Cleveland-yes, S. Stewart-yes, M. Turner-yes, D. Whiteley-yes, S. Poreda-yes, A. Levine-yes, R. Carmignani, Jr.-yes. Motion carried.

**ADJOURNMENT**

Chairman Rich Carmignani, Jr. adjourned the meeting at 11:35 a.m.

Respectfully submitted,  
Karen Karowski

**Meeting Schedule**

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

Executive Committee – March 11, 2026, 9:00 a.m., via ZOOM

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

Executive Committee – April 1, 2026, 9:00 a.m., via ZOOM



Max Page, President  
Deb McCarthy, Vice President  
Mike Fadel, Executive Director-Treasurer

March 2, 2026

Rich Carmignani Jr.  
Chair  
Hampshire County Group Insurance Trust  
88 King Street  
Northampton, MA 01060

Via email

**Re: Request for HCGIT FSA and HRA administration**

Dear Mr. Carmignani Jr,

This is a request on behalf of the Massachusetts Teachers Association Hampshire County Group Insurance Trust ("HCGIT") member local unions for the HCGIT to introduce administration of Flexible Spending Accounts ("FSAs") and Health Reimbursement Arrangements (HRAs"). We believe that this would benefit both insured employees and employers.

HCGIT member employers will soon be negotiating over the "mitigation funds" (the statutorily required accounts that represent 25% of the first-year anticipated savings) created according to Chapter 32B Sec. 21-23. These mitigation funds are established as a partial offset to the increased out-of-pocket costs that employees will be experiencing. It is very common for mitigation funds to be used to create tax-exempt (benefitting both employers and employees) FSAs and/or HRAs, so that employees can be reimbursed for certain expenses tax-free. It would be a benefit to both employers and employees to have a larger entity administering the accounts.

The members of HCGIT would benefit from the economies of scale that would arise from the larger joint purchasing group administering such accounts rather than individual employers. Additionally, this would provide convenience for employers who do not currently administer HRAs or FSAs and could make the entire process smoother for many employers and employee groups. This also would boost employer/employee confidence in HCGIT, that has declined in recent months.

Please give this request consideration along with your Executive Board, and feel free to reach out to me with any questions whatsoever. While there would be administrative expenses for HCGIT, nonetheless I believe this could be a "win-win" for HCGIT municipal employers and employee groups.



*Max Page, President  
Deb McCarthy, Vice President  
Mike Fadel, Executive Director-Treasurer*

Very truly yours,

Ted Lewis

/Ted Lewis/

Massachusetts Teachers Association Bargaining Specialist

608 931 1227

cc: Susan Shillue, Managing Director of HILB Group  
Cynthia Graves-Harrison, Insurance Administrator