

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee
Meeting Notice and Agenda
March 19, 2025
9:00 A.M.
ZOOM Meeting

Call to Order	RC
Approval of Minutes of February 2024	RC
Financial Report	JS
Month of January and February 2025	
Income & Expenses & Operating Expenses	
For Trust and Wellness Initiative	
Wellness Update	MK
Weight Loss Drug February Activity	JS
Discussion on GLP-1 Benefit Change	JS
Discussion on High-Deductible Plan	JS
Claim Data Requests	JS
Other Last Minute Items	JS
Adjournment	RC

Meeting Schedule

Insurance Advisory Committee – April 16, 2025, 10:00 a.m. ZOOM
Executive Committee – May 28, 2025, 10:00 a.m. ZOOM
Executive Committee – June 18, 2025, 9:00 a.m. ZOOM



Joseph Shea is inviting you to a scheduled Zoom meeting.

Topic: Executive Committee Meeting

Time: Mar 19, 2025 09:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

[https://us02web.zoom.us/j/86061836107?pwd=PVoNO0II1avNySUMGi9vadmpv7ArQs.](https://us02web.zoom.us/j/86061836107?pwd=PVoNO0II1avNySUMGi9vadmpv7ArQs.1)

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Meeting ID: 860 6183 6107

Passcode: 062871

One tap mobile

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+13017158592,,86061836107#,,,*062871# US (Washington DC)

Dial by your location

- +1 646 931 3860 US
- +1 301 715 8592 US (Washington DC)
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- +1 309 205 3325 US
- +1 312 626 6799 US (Chicago)
- +1 646 558 8656 US (New York)
- +1 564 217 2000 US
- +1 669 444 9171 US
- +1 669 900 9128 US (San Jose)
- +1 689 278 1000 US
- +1 719 359 4580 US
- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
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Find your local number: <https://us02web.zoom.us/j/86061836107?pwd=PVoNO0II1avNySUMGi9vadmpv7ArQs.1>

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

TO: All Trust Member Units

RE: Minutes of February 13, 2025
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Rich Carmignani, Jr.	Jessalyn Zaykoski	Deb Kuhn
Emily Russo	Donna Whiteley	Michele Turner
Paula Harrison	Joanne Misiaszek	Shelley Poreda

OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa		

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.

APPROVAL OF MINUTES

Rich Carmignani Jr requested that the minutes of January 28, 2025 be approved, with unanimous consent.

FINANCIAL REPORT

Medical claims are ticking up again as we saw another bad month. They seem to be on a yo-yo cycle. The January and February Financial reports will be reviewed and voted on at the March meeting.

WEIGHT LOSS DRUGS JANUARY ACTIVITY

Things have not gotten better; per Joe, they are moving at a faster pace right now. We've seen an 18% jump on GLP1's in one month. The GLP1's alone are costing us approximately \$600,000 per month (\$7mil a year) and unfortunately this has not peaked yet. We will continue to monitor and have ongoing discussions about this.

There are companies out there promoting weight loss drugs for \$99. These are being produced by subpar manufacturers using compounding agencies and the drugs are not FDA approved.

DISCUSSION ON FUTURE BENEFIT AND/OR PLAN CHANGES

There were a few different scenarios discussed as follows:

1. The first was to add a separate High Deductible Plan (\$2,000/\$4,000) while still offering our current plans. As this was being discussed, it was determined that young people would migrate to this type of plan because it is cheaper and they are in better health, and the older members would want to stay on the current HMO or PPO plans. If this were the case, the older population on the HMO/PPO plans would see larger increases in rates due to the smaller population size on these plans. A high deductible plan could also trigger employees to ask for an HSA which would fall on the employers to research and provide.
2. The second was adding deductibles to current plans to make them more GIC like. Joe stated he would have a discussion with BCBS to determine what the premium difference may be and how this would impact the bottom line. This also triggered a discussion regarding Unions likely not cooperating in this change.
3. The third option was either carving out the GLP1's altogether or adding a high copay for just GLP1's with a caveat that if they come down in price, we could adjust the copay or eliminate it all together. If we implemented a \$1,000 deductible on GLP1's it would save \$5-8 million in the next 12 months. This may be worth challenging the Unions on as it would go the furthest to reduce premium increases which is what we're striving to accomplish. The use of GLP1's equates to about 10% of the subscriber base. A truly small number of members (about 400 people) which is having a severe impact on our group as a whole (4,100 HMO/PPO plans covering just over 10,000 people).

Joe will do some research on these options and discussions will resume on the subject in March.

OTHER LAST MINUTE ITEMS

No last minute item.

ADJOURNMENT

Chairman Rich Carmignani, Jr. adjourned the meeting 10:26 a.m.

Respectfully submitted,
Jessica Hebert

Meeting Schedule

Executive Committee – March 19, 2025, 9:00 a.m., via ZOOM
Insurance Advisory Committee – April 16, 2025, 10:00 a.m., via ZOOM
Executive Committee – May 28, 2025, TBD

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
Starting Cash Balance	\$1,297,704.49	\$446,928.26	\$2,064,310.89	\$3,855,553.49	-\$1,073,311.96	\$1,328,670.73	\$608,933.38	\$4,796,853.49	\$483,072.00	-\$534,684.82	\$2,823,338.94	\$769,509.74
Adjustments												
Total Starting Balance	\$1,297,704.49	\$446,928.26	\$2,064,310.89	\$3,855,553.49	-\$1,073,311.96	\$1,328,670.73	\$608,933.38	\$4,796,853.49	\$483,072.00	-\$534,684.82	\$2,823,338.94	\$769,509.74
MONTHLY INCOME												
Total Premium Collected	6,723,051.58	7,270,239.08	5,980,694.58	3,980,735.29	9,575,493.41	7,204,188.69	7,590,509.79	5,561,151.39	7,102,933.28	7,901,004.69	7,696,995.22	6,971,549.48
Interest Income (NIMDT)	6,884.64	8,366.71	4,551.52	7,767.36	8,905.18	5,379.50	6,694.77	7,121.39	3,415.77	5,416.00	3,963.56	4,244.57
Other Income or Adjustments									2.38			
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,729,936.22	7,278,605.79	5,985,246.10	3,988,502.65	9,584,398.59	7,209,568.19	7,597,204.56	5,568,272.78	7,106,351.43	7,906,420.69	7,700,958.78	6,975,794.05
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,284,300.00	5,284,300.00	5,816,101.68	6,505,090.32	6,507,291.77	5,187,988.40	5,222,269.83	6,806,599.00	5,108,803.72	5,370,401.93	6,571,461.25	4,925,167.78
Reinsurance (Ind.&Agg.)	46,831.12	(281,106.18)	(76,799.26)	53,834.80	(85,426.39)	14,196.06	(483,370.78)	181,567.63	181,964.85	182,121.12	88,606.68	108,364.27
BCBS Settlement												
Recon adjust w/Finance												
BCBS SR Premium Paid												
Other Exp. & Claim Settlement	2,174,185.69	618,368.83	2,415,526.24	2,295,033.60	575,006.88	2,678,933.80	1,105,098.68	2,831,788.53	2,778,833.77	929,508.82	3,040,238.96	2,979,386.92
Total Plan Expenses	7,505,316.91	5,621,562.65	8,154,828.66	8,853,958.72	6,996,872.26	7,881,118.26	5,843,997.73	9,819,955.16	8,069,602.34	6,482,031.87	9,700,306.89	8,012,908.97
Total Unit Operating Expenses	75,395.64	39,660.51	39,174.84	63,409.38	185,543.64	48,187.28	65,286.72	62,099.11	54,505.91	66,365.06	54,521.09	57,526.67
TOTAL MONTHLY EXPENSES	7,580,712.45	5,661,223.16	8,194,003.50	8,917,368.10	7,182,415.90	7,929,305.54	5,909,284.45	9,882,054.27	8,124,108.25	6,548,396.93	9,754,827.98	8,070,435.64
TOTAL NET MONTHLY INCOME	(850,776.23)	1,617,382.63	(2,208,757.40)	(4,928,865.45)	2,401,982.69	(719,737.35)	1,687,920.11	(4,313,781.49)	(1,017,756.82)	1,358,023.76	(2,053,869.20)	(1,094,641.59)
BALANCE												
Cash Balance	446,928.26	2,064,310.89	(144,446.51)	(1,073,311.96)	1,328,670.73	608,933.38	2,296,853.49	483,072.00	(534,684.82)	823,338.94	769,469.74	(325,131.85)
Adjustments			4,000,000.00				2,500,000.00			2,000,000.00	40.00	1,700,000.00
ENDING MONTHLY BALANCE	446,928.26	2,064,310.89	3,855,553.49	(1,073,311.96)	1,328,670.73	608,933.38	4,796,853.49	483,072.00	(534,684.82)	2,823,338.94	769,509.74	1,374,868.15

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
Post Employee Ben. S.B.	71,604.29	70,685.51	69,766.73	68,847.95	67,929.17	67,010.39	66,091.61	65,172.83	64,254.05	62,305.25	62,276.49	61,217.71
Funding	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,948.80	2,200.04	1,170.02	
Expenses	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	2,228.80	2,228.80	2,228.80
Total	70,685.51	69,766.73	68,847.95	67,929.17	67,010.39	66,091.61	65,172.83	64,254.05	62,305.25	62,276.49	61,217.71	58,988.91
Accrued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,455,801.96	4,457,051.96	4,458,551.96	4,458,551.96	4,458,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96
Deposits	1,250.00	1,500.00			5,000.00							
Total Member Deposits	4,457,051.96	4,458,551.96	4,458,551.96	4,458,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96
OPEB Trust	313,997.47	315,117.05	316,356.85	317,598.19	318,813.05	320,250.32	321,562.82	322,924.63	324,292.21	325,576.97	327,000.26	328,388.89
Interest	1,119.58	1,239.80	1,241.34	1,214.86	1,437.27	1,312.50	1,361.81	1,367.58	1,284.76	1,423.29	1,388.63	1,259.57
OPEB Trust	315,117.05	316,356.85	317,598.19	318,813.05	320,250.32	321,562.82	322,924.63	324,292.21	325,576.97	327,000.26	328,388.89	329,648.46
Investments												
CD's	10,367,534.07	10,408,607.63	10,454,109.74	7,497,972.77	7,526,653.54	7,560,585.17	7,591,602.78	7,121,840.44	7,152,001.24	7,180,335.67	6,207,626.75	6,233,987.90
Deposit			(3,000,000.00)				(500,000.00)			(1,000,000.00)		(700,000.00)
Interest	41,073.56	45,502.11	43,863.03	28,680.77	33,931.63	31,017.61	30,237.66	30,160.80	28,334.43	27,291.08	26,361.15	21,418.04
Balance	10,408,607.63	10,454,109.74	7,497,972.77	7,526,653.54	7,560,585.17	7,591,602.78	7,121,840.44	7,152,001.24	7,180,335.67	6,207,626.75	6,233,987.90	5,555,405.94
Portfolio Value	10,947,319.61	11,298,752.35	10,919,038.49	10,309,763.23	10,479,835.60	10,650,294.36	10,916,130.10	9,009,142.30	8,897,102.48	9,300,329.19	7,950,739.57	8,224,068.06
Deposit			(1,000,000.00)				(2,000,000.00)			(1,000,000.00)		(1,000,000.00)
Interest	351,432.74	(379,713.86)	390,724.74	170,072.37	170,458.76	265,835.74	93,012.20	(112,039.82)	403,226.71	(349,589.62)	273,328.49	4,348.13
Market Change												
Total	11,298,752.35	10,919,038.49	10,309,763.23	10,479,835.60	10,650,294.36	10,916,130.10	9,009,142.30	8,897,102.48	9,300,329.19	7,950,739.57	8,224,068.06	7,228,416.19
Accounts Receivable	1,248,979.19	467,973.99	884,316.35	3,862,456.86	1,257,535.01	1,002,342.19	440,210.22	1,887,452.55	1,730,237.24	973,065.29	394,750.51	518,891.07
Total With Accounts Receivable	28,277,439.91	28,781,426.61	27,423,921.90	25,672,248.18	25,679,215.90	25,001,532.80	26,251,013.83	23,303,044.45	22,558,969.42	22,838,917.22	20,506,792.73	19,561,088.64

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2025 OPERATING EXPENSES (July 1, 2024 to June 30, 2025)

BUDGET ITEMS		FY-2024 Budgeted	FY-2025 Budgeted													
ITEM CODE	BUDGET ITEMS	FY-2024 Budgeted	FY-2025 Budgeted	July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	YTD
WAGES & BENEF																
5110	SALARY*	391,000.00	410,000.00	46,804.25	28,155.19	27,312.23	27,314.56	27,314.57	41,137.83	28,369.41	27,500.12					253,908.16
5145	LONGEVITY	6,600.00	6,600.00													-
5130	OVERTIME															-
5120	TEMP EMPLOYEE SAL															-
481	FICA (192)															-
5186	MED TAX (3146)															-
5181	CONTRIBUTORY RET.	111,539.00	125,624.00	125,624.00	3,276.16	3,276.16	3,276.16	3,276.16	3,276.16	4,914.24	3,276.16					150,195.20
5169	EMP ASST. PROG EAP															-
5184	HEALTH INSURANCE	56,000.00	80,000.00	6,647.33	6,647.33	6,647.33	6,647.33	6,647.33	6,647.33	5,703.33	5,703.33					51,290.64
5185	LIFE INSURANCE	350.00	350.00	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40					227.20
5189	UNEMP HEALTH INS TAX															-
TOT. WAGES & BENEFITS		565,489.00	622,574.00	179,103.98	38,107.08	37,264.12	37,266.45	37,266.46	51,089.72	39,015.38	36,508.01	-	-	-	-	455,621.20
NON SALARY EXPENSES																
ADM CONT. SERVICES (FS&PF)																
5300	ADM CONT. SERVICES (FS&PF)	14,400.00	14,400.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00					8,000.00
	Rent															-
	Parking															-
5305	ADM CONT. SERVICES (AUSD)	21,000.00	22,000.00		2,900.00		1,324.80									2,900.00
5320	LEGAL															1,324.80
5340	TELEPHONE/INTERNET															-
5480	FOOD SUPPLIES	600.00	600.00	112.81	28.47		43.94	7.98		56.60						249.80
5420	OFFICE & COMPUTER SUPPL	2,500.00	2,500.00							232.44						232.44
5590	MISC. EXPENSES	5,500.00	5,000.00		134.66	20.00		121.92		79.44						356.02
5590	NEWS/PAPER/MAGS/BOOKS							39.72								39.72
5420	POSTAGE (Stamps)	8,500.00	8,500.00				21.24	1,450.00		42.48						1,513.72
5275	POSTAGE METER RENTAL															-
5390	MINI GRANTS/STELLNESS	10,000.00	7,500.00					27.65			5,500.00					5,527.65
5420	STATIONERY & OFF. SUPP.			16.44			1,147.18	160.08								1,323.70
5780	SURETY BONDS	1,750.00	1,250.00			100.00		404.00								504.00
5340	TELEPHONES															-
5320	TRAINING															-
5710	TRAVEL IN/OUT of STATE	5,000.00	5,000.00					89.78		49.58						139.36
5180	UTILITIES	5,500.00	6,000.00	231.41	639.21	376.60	390.79	380.19	383.34	153.17	626.66					3,181.37
TOT. Indirect Costs																-
Total Non-Salary		74,750.00	70,250.00	1,360.66	4,702.34	1,496.60	4,399.32	3,209.95	1,383.34	1,613.71	7,126.66	-	-	-	-	25,292.56

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Hampshire County Group Insurance Trust

TRANSACTION REPORT FEBRUARY 2025 (FY25)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ 691,382.89
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
FEB	M&T BANK			
1	BLUE CROSS BLUE SHIELD	4,925,167.78		\$ (4,233,784.89)
1	STEALTH/STOP LOSS		73,670.07	\$ (4,160,114.82)
3	M&T BANK (FROM ESB)		800,000.00	\$ (3,360,114.82)
5	M&T BANK		4,616.00	\$ (3,355,498.82)
6	M&T BANK (FROM WF)		1,000,000.00	\$ (2,355,498.82)
14	M&T BANK		136,650.10	\$ (2,218,848.72)
20	M&T BANK		552,338.23	\$ (1,666,510.49)
24	M&T BANK (FROM ESB)		1,000,000.00	\$ (666,510.49)
26	M&T BANK		1,270,561.41	\$ 604,050.92
27	M&T BANK		391,254.69	\$ 995,305.61
28	M&T BANK		103,639.40	\$ 1,098,945.01
28	CVS CAREMARK	2,336,446.36		\$ (1,237,501.35)
28	PAYROLL	27,500.12		\$ (1,265,001.47)
28	INTEREST		3,160.89	\$ (1,261,840.58)
				\$ (1,261,840.58)
				\$ (1,261,840.58)
				\$ (1,261,840.58)
				\$ (1,261,840.58)
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK x5596)				\$ 78,126.85
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
FEB	EASTHAMPTON SAVINGS BANK			
				\$ 78,126.85
1	STEALTH/STOP LOSS	182,024.34		\$ (103,897.49)
3	ESB (FROM CD)		700,000.00	\$ 596,102.51
3	ESB (TO M&T)	800,000.00		\$ (203,897.49)
3	ESB		190,378.31	\$ (13,519.18)
3	ESB		967.00	\$ (12,552.18)
3	ESB		75,000.00	\$ 62,447.82
4	ESB		119,512.20	\$ 181,960.02
4	ESB		4,277.00	\$ 186,237.02
11	ESB		6,442.00	\$ 192,679.02
12	ESB		49,736.00	\$ 242,415.02
13	ESB		85,392.00	\$ 327,807.02
14	ESB		114,017.06	\$ 441,824.08
19	ESB		17,517.35	\$ 459,341.43
19	ESB		9,724.00	\$ 469,065.43
20	ESB		143,109.76	\$ 612,175.19
20	ESB		49,053.00	\$ 661,228.19
20	ESB		199,501.52	\$ 860,729.71
20	ESB		37,790.13	\$ 898,519.84
20	ESB		197,986.15	\$ 1,096,505.99
21	ESB		12,439.77	\$ 1,108,945.76
24	ESB (TO M&T)	1,000,000.00		\$ 108,945.76
24	ESB		162,183.75	\$ 271,129.51
24	ESB		57,424.10	\$ 328,553.61
24	ESB		60,699.81	\$ 389,253.42
25	ESB		59,710.14	\$ 448,963.56
25	ESB		83,709.11	\$ 532,672.67
25	ESB		201,924.00	\$ 734,596.67
26	ESB		6,880.00	\$ 741,476.67

HAMPSHIRE COUNTY GROUP INSURANCE TRUST FOR MARCH 2025 PREMIUMS	
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MARCH PREMIUMS NOT PAID
AS OF FEBRUARY 28, 2025

TO AVOID LATE ASSESSMENT FEE
INVOICE MUST BE PAID **BEFORE:**
March 5, 2025

HADLEY	220,161.35	3/3/2025
HILLTOWN CDC	9,690.48	3/5/2025
PLAINFIELD	4,616.00	3/4/2025
WASHINGTON	4,277.00	3/4/2025
NEW SALEM/WENDELL	76,761.84	3/3/2025
PIONEER RSD	203,384.40	3/4/2025

\$ 518,891.07

Hampshire County Group Insurance Trust Claim Payments

	CLAIMS	AMOUNT PAID	VARIANCE	CUMULATIVE VAR.
January 2021	\$ 4,941,510.44	\$ 4,839,000.00	\$ 102,510.44	\$ (67,550.81)
February	\$ 5,145,447.69	\$ 4,839,000.00	\$ 306,447.69	\$ 238,896.88
March	\$ 5,606,776.57	\$ 4,839,000.00	\$ 767,776.57	\$ 1,006,673.45
April	\$ 3,656,013.51	\$ 4,839,000.00	\$ (1,182,986.49)	\$ (176,313.04)
May	\$ 4,968,758.05	\$ 4,839,000.00	\$ 129,758.05	\$ (46,554.99)
June	\$ 5,512,963.61	\$ 4,839,000.00	\$ 673,963.61	\$ 627,408.62
July	\$ 4,844,980.28	\$ 5,212,600.00	\$ (367,619.72)	\$ 259,788.90
August	\$ 5,210,044.34	\$ 5,840,008.62	\$ (629,964.28)	\$ (370,175.38)
September	\$ 5,504,553.19	\$ 5,212,600.00	\$ 291,953.19	\$ (78,222.19)
October	\$ 4,834,161.59	\$ 5,212,600.00	\$ (378,438.41)	\$ (456,660.60)
November	\$ 6,293,210.34	\$ 5,212,600.00	\$ 1,080,610.34	\$ 623,949.74
December	\$ 4,801,040.95	\$ 5,212,600.00	\$ (411,559.05)	\$ 212,390.69
January	\$ 4,958,805.42	\$ 5,284,300.00	\$ (325,494.58)	\$ (113,103.89)
February	\$ 5,183,440.21	\$ 5,284,300.00	\$ (100,859.79)	\$ (213,963.68)
March	\$ 6,030,065.36	\$ 5,284,300.00	\$ 745,765.36	\$ 531,801.68
April	\$ 6,505,090.32	\$ 5,816,101.68	\$ 688,988.64	\$ 1,220,790.32
May	\$ 6,507,291.77	\$ 6,505,090.32	\$ 2,201.45	\$ 1,222,991.77
June	\$ 4,698,588.40	\$ 5,284,300.00	\$ (585,711.60)	\$ (585,711.60)
July	\$ 5,222,269.83	\$ 5,529,000.00	\$ (306,730.17)	\$ (306,730.17)
August	\$ 6,806,599.00	\$ 5,529,000.00	\$ 1,277,599.00	\$ 1,277,599.00
September	\$ 5,108,803.72	\$ 5,529,000.00	\$ (420,196.28)	\$ (420,196.28)
October	\$ 5,370,401.93	\$ 5,529,000.00	\$ (158,598.07)	\$ (158,598.07)
November	\$ 6,530,861.25	\$ 5,529,000.00	\$ 1,001,861.25	\$ 1,001,861.25
December	\$ 4,884,567.78	\$ 5,529,000.00	\$ (644,432.22)	\$ (644,432.22)
January	\$ 6,453,754.80	\$ 5,569,600.00	\$ 884,154.80	\$ 884,154.80
February	\$ 6,057,531.86	\$ 5,569,600.00	\$ 487,931.86	\$ 487,931.86

P = Actuarial Projection of Claims or Anticipated Payments, A = Actual Info.

E = Estimate based on some actual information

[illegible]

Total Reimbursements expended	\$ 276,980.17	Total Income received	\$ 277,585.38	Total Income expended	\$ -	Total Assets expended	\$ -	Total Assets received	\$ (0.00)
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* All claims data reported by Stealth Partner Group/venues is based upon the accuracy of data received from arena administrators. Stealth Partner Group/venue is not responsible for inaccuracies or errors in administrator data.

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1/2/2025 ACH	6,571,461.25	BCBS	Monthly Claim prefunding & settlement
1/2/2025 ACH	182,125.93	Stealth Partner Group	Reinsurance- JAN
1/2/2025	49.25	Boston Mutual	Life Ins
1/2/2025	409.28	ACSA	Dental Ins
1/2/2025	22.09	Verizon	Phone
1/2/2025	1,000.00	M&B Holdings	Rent JAN
1/2/2025	12,500.00	Edward Haber	IT expense
1/2/2025	2,973.60	CanaRx	Rx expense
1/2/2025 ACH	(216.29)	UNUM Life	Stop Loss Reimb
1/3/2025 ACH	(1,104.43)	UNUM Life	Stop Loss Reimb
1/6/2025 ACH	690,732.75	CVS	Rx Expense
1/7/2025 ach	1,392.00	NetLogix	IT expense
1/10/2025 ACH	539,670.32	CVS	Rx Expense
1/15/2025 ACH	(5,121.44)	UNUM Life	Stop Loss Reimb
1/15/2025 ACH	13,826.11	Checkwriters	payroll 1/16/25
1/15/2025	202.73	Cindy Graves	Office supplies
1/17/2025	131.08	CMS	phone bill
1/17/2025	6,592.80	CanaRx	Rx expense
1/21/2025 ACH	734,446.40	CVS	Rx Expense
1/24/2025	257.81	Joseph Shea	Office expenses
1/24/2025	4,914.24	Hamp Retirement	JAN deductions
1/24/2025	7,502.00	HCGIT	Health Ins Premium
1/28/2025 ACH	556,573.59	CVS	Rx Expense
1/29/2025 ACH	14,543.30	Checkwriters	payroll 1/30/25
1/30/2025 ACH	(87,077.09)	UNUM Life	Stop Loss Reimb
1/31/2025 ach	509,249.50	Blue Medicare Rx	Medicare rx

9,757,056.78

2/3/2025	ACH	4,925,167.78	BCBS	Monthly Claim prefunding & settlement
2/3/2025	ACH	182,024.34	Stealth Partner Group	Reinsurance- FEB
2/3/2025		49.25	Boston Mutual	Life Ins
2/3/2025		409.28	ACSA	Dental Ins
2/3/2025		22.09	Verizon	Phone
2/3/2025		1,000.00	M&B Holdings	Rent FEB
2/3/2025		12,500.00	Edward Haber	IT expense
2/3/2025		7,729.90	CanRx	Rx expense
2/3/2025	ACH	470.80	Comcast	Internet - 2months
2/5/2025	ACH	591,641.91	CVS	Rx Expense
2/10/2025	ACH	1,392.00	NetLogix	IT expense
2/12/2025	ACH	625,321.46	CVS	Rx Expense
2/12/2025	ACH	13,807.87	Checkwriters	payroll 2/13/25
2/14/2025		5,500.00	Wellable	Wellness vendor
2/14/2025		7,502.00	HCGIT	Health Ins Premium
2/14/2025		133.77	CMS	phone bill
2/18/2025	ACH	(715.01)	UNUM	Stop Loss Reimb
2/18/2025		3,560.50	CanRx	Rx expense
2/20/2025	ACH	563,470.11	CVS	Rx Expense
2/25/2025	ACH	(72,955.06)	UNUM	Stop Loss Reimb
2/26/2025		3,276.16	Hamp Retirement	FEB deductions
2/26/2025	ACH	556,012.88	CVS	Rx Expense
2/26/2025	ACH	13,692.25	Checkwriters	payroll 2/27/25
2/28/2025	ACH	631,650.16	Blue Medicare Rx	Medicare rx
		8,072,664.44		

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GLP-1 Monthly Spend Tracker Fill Year to date

Carrier ID	Carrier Name	Claim Fill Month		GPI 4 Class Name Desc	Total Utilizers	Member Rx Cost	Total Gross Cost	Total Net Cost
21AT	HAMPSHIRE COUNTY GROUP	2025-03	MARCH 2025	ANTI-OBESITY AGENTS	33	\$1,129.81	\$40,708.75	\$39,578.94
21AT	HAMPSHIRE COUNTY GROUP	2025-03	MARCH 2025	INCRETIN MIMETIC AGENTS	28	\$930.00	\$30,201.71	\$29,271.71
21AT	HAMPSHIRE COUNTY GROUP	2025-02	FEBRUARY 2025	ANTI-OBESITY AGENTS	297	\$11,452.67	\$399,463.48	\$388,010.81
21AT	HAMPSHIRE COUNTY GROUP	2025-02	FEBRUARY 2025	INCRETIN MIMETIC AGENTS	123	\$4,465.26	\$144,251.88	\$139,786.62
21AT	HAMPSHIRE COUNTY GROUP	2025-01	JANUARY 2025	ANTI-OBESITY AGENTS	280	\$12,505.29	\$435,470.73	\$422,965.44
21AT	HAMPSHIRE COUNTY GROUP	2025-01	JANUARY 2025	INCRETIN MIMETIC AGENTS	143	\$6,127.59	\$194,234.59	\$188,107.00
								420
								\$527,797.43
								423
								\$611,072.44

GLP-1 Monthly Spend Tracker Fill Year to date

Carrier ID	Carrier Name	Claim Fill Month		GLP-1 Class Name Desc	Total Utilizers	Member Rx Cost	Total Gross Cost	Total Net Cost	
21AT	HAMPSHIRE COUNTY GROUP	2024-12	DECEMBER 2024	ANTI-OBESITY AGENTS	253	\$10,568.47	\$359,633.73	\$349,065.26	384
21AT	HAMPSHIRE COUNTY GROUP	2024-12	DECEMBER 2024	INCRETIN MIMETIC AGENTS	131	\$5,254.19	\$173,187.68	\$167,933.49	\$516,998.75
21AT	HAMPSHIRE COUNTY GROUP	2024-11	NOVEMBER 2024	ANTI-OBESITY AGENTS	224	\$9,332.98	\$312,181.02	\$302,848.04	351
21AT	HAMPSHIRE COUNTY GROUP	2024-11	NOVEMBER 2024	INCRETIN MIMETIC AGENTS	127	\$5,014.36	\$147,175.62	\$142,161.26	\$445,009.30
21AT	HAMPSHIRE COUNTY GROUP	2024-10	OCTOBER 2024	ANTI-OBESITY AGENTS	216	\$10,187.88	\$316,898.39	\$306,710.51	347
21AT	HAMPSHIRE COUNTY GROUP	2024-10	OCTOBER 2024	INCRETIN MIMETIC AGENTS	131	\$5,685.01	\$169,396.98	\$163,711.97	\$470,422.48
21AT	HAMPSHIRE COUNTY GROUP	2024-09	SEPTEMBER 2024	ANTI-OBESITY AGENTS	179	\$9,040.93	\$261,774.28	\$252,733.35	303
21AT	HAMPSHIRE COUNTY GROUP	2024-09	SEPTEMBER 2024	INCRETIN MIMETIC AGENTS	124	\$4,992.92	\$153,103.23	\$148,110.31	\$400,843.66
21AT	HAMPSHIRE COUNTY GROUP	2024-08	AUGUST 2024	ANTI-OBESITY AGENTS	166	\$9,791.27	\$248,672.86	\$238,881.59	284
21AT	HAMPSHIRE COUNTY GROUP	2024-08	AUGUST 2024	INCRETIN MIMETIC AGENTS	118	\$5,967.68	\$141,828.30	\$135,860.62	\$374,742.21
21AT	HAMPSHIRE COUNTY GROUP	2024-07	JULY 2024	ANTI-OBESITY AGENTS	133	\$16,933.30	\$197,825.24	\$180,891.94	257
21AT	HAMPSHIRE COUNTY GROUP	2024-07	JULY 2024	INCRETIN MIMETIC AGENTS	124	\$13,929.69	\$161,136.72	\$147,207.03	\$328,098.97
21AT	HAMPSHIRE COUNTY GROUP	2024-06	JUNE 2024	ANTI-OBESITY AGENTS	120	\$5,733.25	\$181,834.17	\$176,100.92	227
21AT	HAMPSHIRE COUNTY GROUP	2024-06	JUNE 2024	INCRETIN MIMETIC AGENTS	107	\$4,559.43	\$132,286.30	\$127,726.87	\$303,827.79
21AT	HAMPSHIRE COUNTY GROUP	2024-05	MAY 2024	ANTI-OBESITY AGENTS	105	\$5,316.70	\$185,641.87	\$180,325.17	211
21AT	HAMPSHIRE COUNTY GROUP	2024-05	MAY 2024	INCRETIN MIMETIC AGENTS	106	\$4,325.00	\$133,630.38	\$129,305.38	\$309,630.55
21AT	HAMPSHIRE COUNTY GROUP	2024-04	APRIL 2024	ANTI-OBESITY AGENTS	95	\$5,532.32	\$158,993.45	\$153,461.13	213
21AT	HAMPSHIRE COUNTY GROUP	2024-04	APRIL 2024	INCRETIN MIMETIC AGENTS	118	\$5,182.53	\$159,465.87	\$154,283.34	\$307,744.47
21AT	HAMPSHIRE COUNTY GROUP	2024-03	MARCH 2024	ANTI-OBESITY AGENTS	70	\$3,981.08	\$123,410.47	\$119,429.39	192
21AT	HAMPSHIRE COUNTY GROUP	2024-03	MARCH 2024	INCRETIN MIMETIC AGENTS	122	\$5,393.47	\$157,127.53	\$151,734.06	\$271,163.45
21AT	HAMPSHIRE COUNTY GROUP	2024-02	FEBRUARY 2024	ANTI-OBESITY AGENTS	54	\$2,764.91	\$90,179.19	\$87,414.28	168
21AT	HAMPSHIRE COUNTY GROUP	2024-02	FEBRUARY 2024	INCRETIN MIMETIC AGENTS	114	\$4,810.89	\$139,501.85	\$134,690.96	\$222,105.24
21AT	HAMPSHIRE COUNTY GROUP	2024-01	JANUARY 2024	ANTI-OBESITY AGENTS	52	\$2,529.12	\$89,112.45	\$86,583.33	178
21AT	HAMPSHIRE COUNTY GROUP	2024-01	JANUARY 2024	INCRETIN MIMETIC AGENTS	126	\$6,135.12	\$175,494.94	\$169,359.82	\$255,943.15

TRUVERIS RX ANALYSIS 10/1/24 – 12/31/24

Utilization

High Blood Pressure/Heart Diseases is the top therapeutic class. Accounted for 14% of total scripts.

Spend

Weight loss is top therapeutic class by spend. Accounted for **14%** of total spend for the quarter. Wegovy was the top spend in this class, \$1.1 million.