

Hampshire County Group Insurance Trust

88 King St, Northampton, MA 01060 | 413-584-1300

Committee: Executive Committee
Date: April 8, 2026 @ 9:00 am
Meeting Format: Virtual
Meeting Location: Join Zoom Meeting:
<https://us02web.zoom.us/j/9104226304?pwd=MGIjQjZTVGNsL1V1Mjh6Ukdwc1hIQT09&omn=89615905774>

Certain meetings normally held at the Municipal Offices are being held remotely, with adequate, alternative means of public access and, where required, public participation provided, in accordance with House Bill Number 62 of the 194th General Court, which extended the Governor's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, M.G.L. c.30A § 20, until June 30, 2027.

Executive Committee Members:

Chair:	Shelley Poreda (Frontier Regional)
5000+ Residents:	Joanne Cleveland (Belchertown)
-5000 Residents:	Paula Harrison (Colrain)
School Districts:	Stacy Stewart (Gateway Regional)
At Large:	Andrew Levine (Hatfield)
	Paul McLatchy III (Ashfield)
	Emily Russo, Vice Chair (Easthampton)
	Donna Whiteley (South Hadley)
	Vacant

Agenda

1. Call to Order
2. Review and approve minutes of April 1, 2026
3. Financial Statement/Warrant Approval
4. Old Business (VOTES may be taken)
 - a. Audit Update
 - b. IT Update
 - c. Treasurer/Staffing Update
5. New Business (VOTES may be taken)
 - a. Units leaving the Trust
6. Hilb Updates
 - a. Open Enrollment, 2026
 - b. Stop Loss Procurement Update
 - c. IAC Agenda: Pharmacy Program Overview
7. Other Business (VOTES may be taken)
8. Adjournment

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.

** The listing of matters includes those reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may be discussed, and other items not listed may be brought up for discussion to the extent permitted by law.*

Meeting Schedule: April 2026

Executive Committee – April 1, 2026, 9:00 a.m. ZOOM
Executive Committee – April 8, 2026, 9:00 a.m. ZOOM
Insurance Advisory Committee – April 16, 2026, 10:00 a.m. ZOOM
Executive Committee – April 29, 2026, 9:00 a.m. ZOOM

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

TO: All Trust Member Units

RE: **Minutes of April 1, 2026**
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Shelley Poreda	Joanne Cleveland	Stacy Stewart
Donna Whiteley	Emily Russo	Andrew Levine
Paula Harrison	Paul McLatchy III	

OTHERS PRESENT:

Cynthia Graves	Karen Karowski	Michele Komosa
Danielle Chaplick	Marianna Gil	

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.

Chairperson Shelley Poreda called the meeting to order at 9:02 a.m. with a quorum present.

APPROVAL OF MINUTES

On a motion by Donna Whiteley, seconded by Stacy Stewart, the minutes of March 11, 2026, were approved by unanimous consent.

FINANCIAL UPDATE

The Trust received a stop loss settlement in the amount of \$220,000 and a CVS rebate in the amount of \$2.2 million. We are still waiting on a stop loss payment that crossed over between 2024 and 2025. On a motion by Donna Whiteley, seconded by Stacy Stewart, the warrant on page 14 was approved by unanimous consent.

AUDIT UPDATE

Donna Whiteley reported that we have received the draft report for the 2024 audit. There were no negatives and our cash balance at year end was just over \$14 million. The draft report will be on the IAC April agenda for review and the May IAC for a vote. On a motion by Stacy Stewart, seconded by Andrew Levine it was voted to move forward to approve the draft. Motion carried by unanimous consent.

IT UPDATE

Andrew Levine had no further updates on IT.

TREASURER/STAFFING UPDATE

The IAC approved the position at the March 25 meeting. The job description was distributed to the units, the HCGIT website, Indeed and the MCTA. Cindy reported several emails were received with questions, but no applications.

Deb Kuhn will continue as Treasurer until someone is hired. She and Karen Karowski will also continue filling in until a decision is made on Jessica's former position.

TRUST UNITS EXITING

The Trust has been notified that six more units will be leaving the Trust for a total of 12. The units leaving are:

1. Bernardston (GIC)
2. Charlton (Mass Strategic)
3. Chesterfield (GIC)
4. Dudley (Mass Strategic)
5. Franklin County Tech School (Fern Rock)
6. FRCOG (GIC)
7. Greenfield Virtual School (Cigna)
8. Leyden (GIC)
9. Pioneer Valley RSD (GIC)
10. Southampton (GIC)
11. Southwick (Fern Rock)
12. Springfield Water Sewer Commission (MIIA)

Hilb will work with BCBS to assess the risk/impact of those leaving. Danielle will prepare a letter to all units with this information.

Discussion was held on procedure going forward with the claims run off. BCBS will provide monthly reports, and the Trust will deduct claims from the deposits on hand and bill for the difference. Any funds left at the end of the 18-month runoff period will be returned to the unit as indicated in the Trust Agreement and as acknowledged in writing by each unit when their withdrawals were received. Shelley recommended that a letter be sent to each unit leaving explaining how the billing will go.

HILB UPDATES

Danielle reported that she had her first meeting with CVS Employers Health regarding the change over process. There will be no impact to members except those that need to change from Prudent Rx to the Paid Health program. She will get together with Cindy to discuss if any system changes are required for enrollment.

Open enrollment – they are working on benefit guides incorporating BCBS benefit summaries and keeping dental and vision separate. These will not be ready until a week before open enrollment begins. New benefits summaries have already been received from BCBS. Virtual sessions will be conducted focusing on the changes, i.e. deductibles and specialist co-pays.

Danielle will put together an email to notify all units of open enrollment dates and the virtual session dates/times.

Marianna reported a flood of requests have been received for assistance with distribution of the mitigation funds.

OTHER ITEMS

Shelley reported that weekly operational meetings will continue with Hilb and Cindy. The review of the Trust Agreement is on hold until probably summer due to end of year pressure. Will discuss at EC level for approval at a future IAC meeting. Some policy changes may be made sooner.

Shelley, Cindy and Danielle will work on a draft of the FY27 budget.

Shelley will be making changes to the agenda format. Items will indicate a vote may be taken in case a vote is necessary. Paula Harrison asked if it would be helpful to have more time between EC and IAC meetings to get information out with enough time to review it.

Shelley would also like to create a meeting calendar for the whole year and shorten the length of the meetings we've had recently.

Shelley stated feedback is welcome at any time.

ADJOURNMENT

On a motion by Andrew Levine, seconded by Paul McLatchy, Chairperson Shelley Poreda adjourned the meeting at 9:57 a.m.

Respectfully submitted,
Karen Karowski

Meeting Schedule

Executive Committee – April 8, 2026, 9:00 a.m., via ZOOM

Insurance Advisory Committee –**THURSDAY**, April 16, 2026, 10:00 a.m., via ZOOM

Executive Committee – April 29, 2026, 9:00 a.m., via ZOOM