

Hampshire County Group Insurance Trust

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

Committee: Executive Committee EC

Date: April 29, 2026 @ 9:00 am

Meeting Format: Virtual

Meeting Location: Join Zoom Meeting:
<https://us02web.zoom.us/j/83024306388?pwd=OZcG1zT9t4NXP1Bj7bCHjHbamemcrV.1>

Meeting ID: 830 2430 6388

Passcode: 727201

OneTap Mobile +13092053325,,9104226304#,,,,*428170# US

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 (5): Andrew Levine (Hatfield), Paul McLatchy III (Ashfield)

Emily Russo, Vice Chair (Easthampton), Donna Whiteley (South Hadley)

Vacant

Agenda

- Call to Order
- Review and Approve Minutes of April 8, 2026
- Financial Statement/Warrant Approval

Old Business (VOTES may be taken)

- Treasurer
- Units Leaving the Trust - Communication Update
- Open Enrollment
- Stop Loss Procurement

New Business (VOTES may be taken)

- 2027 Budget
- Data request Policy Review and Approval
- Employee Handbook
- Mass-Care Communication: Single payer healthcare advocacy
- Employer's First Implementation Update

Other Business (VOTES may be taken)

- 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

Meeting	Date	Time	Format
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

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

TO: All Trust Member Units

RE: Minutes of April 8, 2026
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

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

OTHERS PRESENT:

Cynthia Graves	Karen Karowski	Michele Komosa
Danielle Chaplick	Marianna Gil	Mary McCallahan
Nicole Miner		

CALL TO ORDER

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 s. 20, until June 30, 2027.

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

APPROVAL OF MINUTES

On a motion by Paul McLatchy, seconded by Joanne Cleveland, the minutes of April 1, 2026, were approved by unanimous consent.

FINANCIAL UPDATE

Claims are running about even with projections. Monthly report is not complete. Will vote on the completed report at EC meeting April 29, 2026.

AUDIT UPDATE

Shelley and Cindy signed off on the report. Several verbal recommendations have since been received regarding the recording of payroll, retirement deductions and Quickbooks not being fully utilized. It was also recommended that the Trust update cyber security policies and procedures. A copy of the management letter will be sent to EC members. Secure emailing was also discussed.

IT UPDATE

Andrew Levine had no further updates on IT. Will be updated at the end of the month.

TREASURER/STAFFING UPDATE

One application has been received so far for the Treasurer position. Paul McLatchy offered to post the job description in the Town Administrator's newsletter. It will also be posted on the MMA website for a cost of \$150-175.

TRUST UNITS EXITING

Danielle Chaplick said an analysis of the additional units exiting was performed. They had already factored in the six going to the GIC and the six additional units had a combination of high and low claims that balanced out so the impact is under 1%. Andrew Levine suggested that the EC look into why units made the decision to leave and how to contain any further exits next year.

HILB UPDATES

Open enrollment, May 1-22 – HILB is working on benefit guides incorporating BCBS benefit summaries and keeping dental, vision and life insurance separate as not all units offer these. These will not be ready for another 1 to 1.5 weeks. New benefits summaries have already been received from BCBS. Five virtual sessions will be conducted focusing on the changes, i.e. deductibles and changes in co-pays. Danielle will put together an email notifying all units of open enrollment dates and the virtual session dates/times.

Stop Loss – Hilb presented an overview of the current vendor Amwins vs. Hilb handling the marketing of the stop loss coverage and process. The EC agreed to continue using Amwins.

IAC Agenda - April 16, 2026 – There will be a presentation on the Pharmacy Program outlining the available programs and when to use them.

OTHER ITEMS

No new business at this time.

ADJOURNMENT

On a motion by Paul McLatchy, seconded by Donna Whiteley, Chairperson Shelley Poreda adjourned the meeting at 9:41 a.m.

Respectfully submitted,
Karen Karowski

Meeting Schedule

Insurance Advisory Committee –**THURSDAY**, April 16, 2026, 10:00 a.m., via ZOOM
Executive Committee – April 29, 2026, 9:00 a.m., via ZOOM

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2026 OPERATING EXPENSES (July 1, 2025 to June 30, 2026)

ITEM CODE	BUDGET ITEMS	FY-2026 Budgeted	FY-2026 Budget YTD											
			July	August	September	October	November	December	January	February	March			
5110	WAGES & BENEFITS	426,000.00	51,204.92	28,366.64	28,097.17	28,099.98	58,916.58	29,833.27	18,132.01	17,410.72	16,484.69			
5145	SALARY*	6,600.00												
5120	LONGEVITY													
5120	TEMP. EMPLOYEE SAL													
481	FICA (.062)													
5186	MED TAX (.0145)													
5181	CONTRIBUTORY RET.	130,358.00	135,403.39	3,407.31	3,407.31	3,407.31	3,407.31	2,264.18	2,233.68	1,641.76	2,049.76			157,222.01
5188	EMP. ASST. PROG. EAP													
5184	HEALTH INSURANCE	94,400.00	6,345.67	5,891.67	6,963.74	6,963.74	6,372.74	3,612.74	3,589.09	3,395.15	3,492.12			46,626.66
5185	LIFE INSURANCE	350.00	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	6.50			233.70
5189	UNEMP HEALTH INS TAX													
	TOT. WAGES & BENEFITS	657,708.00	192,982.38	37,694.02	38,496.62	38,499.43	68,725.03	35,738.59	23,983.18	22,476.03	22,033.07			480,628.35

ITEM CODE	BUDGET ITEMS	FY-2026 Budgeted	FY-2026 Budget YTD											
			July	August	September	October	November	December	January	February	March			
5300	NON SALARY EXPENSES	13,200.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00			9,000.00
	ADM. CONT. SERVICES (RSRPF)													
	Rent													
	Parking													
5305	ADM. CONT. SERVICES (Audit)	45,000.00												
5320	LEGAL													
5340	TELEPHONE/INTERNET			8,000.00				16,000.00						
5480	FOOD SUPPLIES	500.00	29.95			104.73								
5420	OFFICE & COMPUTER SUPPLIES		327.26			948.83					90.70			246.35
5580	MISC. EXPENSES	5,000.00	316.89			195.52					58.42			1,276.09
5580	NEWSPAPER/MAGS/BOOKS													659.96
5420	POSTAGE (Stamps)	6,000.00									22.3			
5275	POSTAGE METER RENTAL		466.90								11.87			34.17
5380	MINI GRANTS/WEILLNESS	7,500.00												466.90
5420	STATIONERY & OFF. SUPP.								5500					5,500.00
5780	SURETY BONDS	1,250.00			100						153.12			537.30
5340	TELEPHONES											523.63		623.63
5320	TRAINING													
5710	TRAVEL IN/OUT of STATE	3,000.00	42.00			30.8								165.20
5188	UTILITIES	6,000.00	694.33	437.23	425.84	441.35		391.81	386.16	390.51	385.92			3,933.16
	TOT. Interest Costs													
	Total Non-Salary	87,450.00	2,877.33	1,437.23	9,525.84	2,721.23	1,693.64	17,687.16	6,886.16	33,134.62	19,729.55			95,692.76

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ITEM CODE	BUDGET ITEMS	FY-2026 Budgeted	FY-2026 Budget YTD													
			July	August	September	October	November	December	January	February						
	I.T.															
6000	COMPUTER HARDWARE	2,500.00														
5420	COMPUTER SOFTWARE															
5420	COMPUTER SUPPLIES	1,000.00														
9850	DESK TOP PFCs															
5300	MISC PRFC & TECH SERV.**	80,000.00	14,846.00	1,431.00	9,464.76	7,958.20	7,719.03	7,815.00	7,840.45	5,626.27	5,617.68					
	TOTAL DATA PROCESSING	83,500.00	14,846.00	1,431.00	9,464.76	7,958.20	7,719.03	7,815.00	7,840.45	5,626.27	5,617.68					
TOTALS		828,658.00	210,705.71	40,562.25	57,487.22	49,178.86	78,137.70	61,240.75	38,709.79	61,236.92	47,380.30	644,639.50				

3/2/2026	ACH	3,618,989.42	BCBS	MAR Monthly Claim prefunding & JAN settlement
3/2/2026	ACH	1,000.00	M&B Holdings	Rent MAR
3/2/2026	ACH	196,752.83	Stealth Partner Group	Reinsurance- MAR
3/2/2026	ACH	356,278.09	CVS	Rx weekly
3/2/2026		292.72	ACSA/PPI	Dental/Vision Ins - MAR
3/2/2026		27.35	Boston Mutual	Life Ins
3/2/2026		148.63	CNA SURETY	CINDY- INCREASE BOND AMT TO \$100,000
3/2/2026		4,000.00	Edward Haber	IT work
3/2/2026		15,714.00	The HILB Group	Consultant Fee - FEB 2026
3/10/2026	ACH	655,297.82	CVS	Rx weekly
3/10/2026	ACH	1,617.68	Netlogix	IT service
3/10/2026	ACH	288.59	Comcast	Internet
3/10/2026		4,560.33	CanRx	Rx expense 2/16-2/28
3/10/2026		2,106.00	EGAN FLANAGAN & COHEN	ATTORNEY FEES
3/10/2026		375.00	King & Cushman/Hilb	Deb Kuhn Bond fee \$100,000
3/11/2026	ACH	(220,818.93)	ULLICO	Stop Loss Reimb
3/11/2026	ACH	8,243.51	Checkwriters	payroll 3/12
3/18/2026	ACH	3,063,950.00	BCBS	MAR Monthly claim funding, second half
3/19/2026	ACH	586,548.41	CVS	Rx weekly
3/19/2026		4,873.03	CanRx	Rx expense 3/1-3/15
3/19/2026		97.33	CMS	Phone
3/25/2026	ACH	8,241.18	Checkwriters	payroll 3/26
3/26/2026	ACH	603,233.85	CVS	Rx weekly
3/26/2026		6,321.00	HCGIT	Health Insurance - APR
3/26/2026		2,049.76	Hamp Retirement	MAR Deductions
3/30/2026	ACH	(2,266,801.75)	CVS Caremark	Q4 Rebate
3/31/2026	ACH	760,162.13	Blue Medicare Rx	Medicare RX PDP - FEB

7,413,547.98

Hampshire County Group Insurance Trust

TRANSACTION REPORT MARCH 2026 (FY26)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ 837,020.13
2026	TRANSACTION	A/P DEBIT	A/R CREDIT	
MAR	M&T BANK			
2	STEALTH/STOP LOSS		220,818.93	\$ 1,057,839.06
2	BLUE CROSS BLUE SHIELD	6,682,939.42		\$ (5,625,100.36)
2	M&T BANK (FROM ESB)		4,500,000.00	\$ (1,125,100.36)
2	M&T BANK		273,680.97	\$ (851,419.39)
5	M&T BANK		38,458.00	\$ (812,961.39)
9	M&T BANK		15,495.19	\$ (797,466.20)
16	M&T BANK		861,065.01	\$ 63,598.81
19	M&T BANK		97,495.86	\$ 161,094.67
23	M&T BANK		850,003.59	\$ 1,011,098.26
26	M&T BANK (FROM ESB)		3,500,000.00	\$ 4,511,098.26
27	M&T BANK		28,728.00	\$ 4,539,826.26
31	M&T BANK		376,274.71	\$ 4,916,100.97
31	CVS CAREMARK	2,201,358.17	2,266,801.75	\$ 4,981,544.55
31	PAYROLL	16,484.69		\$ 4,965,059.86
31	INTEREST		7,507.64	\$ 4,972,567.50
				\$ 4,972,567.50
				\$ 4,972,567.50

STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK x5596) \$ 4,754,743.11

2026	TRANSACTION	A/P DEBIT	A/R CREDIT	
MAR	EASTHAMPTON SAVINGS BANK			
				\$ 4,754,743.11
2	STEALTH/STOP LOSS	196,752.83		\$ 4,557,990.28
2	ESB (TO MTB)	4,500,000.00		\$ 57,990.28
2	ESB		111,955.00	\$ 169,945.28
2	ESB		13,471.00	\$ 183,416.28
2	ESB		3,334.00	\$ 186,750.28
3	ESB		7,692.00	\$ 194,442.28
3	ESB		84,012.68	\$ 278,454.96
3	ESB		6,734.00	\$ 285,188.96
4	ESB		87,715.00	\$ 372,903.96
11	ESB		16,995.30	\$ 389,899.26
12	ESB		163,730.04	\$ 553,629.30
12	ESB		115,862.14	\$ 669,491.44
13	ESB		252,946.59	\$ 922,438.03
18	ESB		811,174.57	\$ 1,733,612.60
19	ESB		286,289.58	\$ 2,019,902.18
19	ESB		814.86	\$ 2,020,717.04
19	ESB		55,578.00	\$ 2,076,295.04
19	ESB		273,249.10	\$ 2,349,544.14
19	ESB		116,229.00	\$ 2,465,773.14
19	ESB		302,246.56	\$ 2,768,019.70
20	ESB		18,691.00	\$ 2,786,710.70
23	ESB		8,953.00	\$ 2,795,663.70
23	ESB		317,198.86	\$ 3,112,862.56
23	ESB		83,962.00	\$ 3,196,824.56
24	ESB		214,169.42	\$ 3,410,993.98
24	ESB		6,572.00	\$ 3,417,565.98
25	ESB		27,466.00	\$ 3,445,031.98
25	ESB		6,239.00	\$ 3,451,270.98
25	ESB		8,253.00	\$ 3,459,523.98

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR
Starting Cash Balance	2,585,805.86	(1,211,050.10)	1,726,324.83	1,289,856.50	3,928,350.63	2,065,435.68	3,072,941.07	1,435,636.70	479,076.67	5,011,250.32	4,751,768.99	5,591,763.24
Adjustments												
Total Starting Balance	2,585,805.86	(1,211,050.10)	1,726,324.83	1,289,856.50	3,928,350.63	2,065,435.68	3,072,941.07	1,435,636.70	479,076.67	5,011,250.32	4,751,768.99	5,591,763.24
MONTHLY INCOME												
Total Premium Collected	5,733,876.86	8,662,499.92	4,216,395.73	11,883,562.27	8,540,065.72	8,941,123.65	9,943,338.15	8,121,068.55	11,862,397.44	9,392,264.73	10,029,689.64	9,923,117.14
Interest Income (MIDT)				4,826.21	6,403.21	7,314.26	5,578.63	5,283.97	6,773.75	10,104.11	8,980.07	10,711.29
CVS Rebate (Quarterly)	2,880.52	5,955.54							3,025,188.26	0.00	0.00	2,266,801.75
Other Income or Adjustments												220,818.93
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	5,736,757.38	8,668,455.46	4,221,529.26	11,888,388.48	8,546,468.93	8,948,437.91	9,948,916.78	8,126,352.52	14,894,359.45	9,402,368.84	10,038,669.71	12,421,449.11
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	6,057,531.86	5,962,534.78	5,786,383.98	8,943,510.34	7,166,257.06	6,153,533.46	7,910,554.94	6,689,348.23	6,069,200.00	6,127,900.00	6,127,900.00	6,127,900.00
BCBS Settlement									890,712.03	208,600.07	(244,307.76)	555,039.42
Reinsurance (Ind.&Agg.)	55,503.18	28,970.51	(31,398.30)	(35,796.67)	(296,941.76)	202,462.12	200,838.53	201,549.04	200,805.13	199,134.15	197,031.11	196,752.83
Recon adjust w/finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	3,453,317.77	3,487,583.52	1,641,677.58	3,587,364.65	3,506,306.64	1,528,056.25	3,425,648.82	3,388,945.61				
CVS Claims												
Blue Medicare RX PDP									2,471,503.84	2,417,052.60	2,289,877.83	2,201,358.17
CanRx									657,904.38	659,710.82	760,169.33	760,162.13
Total Plan Expenses	9,566,352.81	9,479,088.81	7,396,663.26	12,495,078.32	10,375,621.94	7,884,051.83	11,537,042.29	10,279,842.88	10,300,945.05	9,623,140.38	9,137,438.54	9,850,645.91
Total Unit Operating Expenses	67,260.53	51,991.72	61,334.33	210,705.71	40,562.25	57,487.22	49,178.86	78,137.70	61,240.75	38,709.79	61,236.92	47,380.30
TOTAL MONTHLY EXPENSES	9,633,613.34	9,531,080.53	7,457,997.59	12,705,784.03	10,416,184.19	7,941,539.05	11,586,221.15	10,357,980.58	10,362,185.80	9,661,850.17	9,198,675.46	9,898,026.21
TOTAL NET MONTHLY INCOME	(3,896,855.96)	(862,625.07)	(3,236,468.33)	(817,395.55)	(1,869,715.26)	1,006,898.86	(1,637,304.37)	(2,231,628.06)	4,532,173.65	(259,481.33)	839,994.25	2,523,422.90
BALANCE												
Cash Balance	(1,311,050.10)	(2,073,675.17)	(1,510,143.50)	472,460.95	2,068,635.37	3,072,334.54	1,435,636.70	(795,991.36)	5,011,250.32	4,751,768.99	5,591,763.24	8,115,186.14
Adjustments	100,000.00	3,800,000.00	2,800,000.00	3,455,889.68	6,800.31	606.53		1,275,068.03	0.00	0.00	0.00	0.00
ENDING MONTHLY BALANCE	(1,211,050.10)	1,726,324.83	1,289,856.50	3,928,350.63	2,065,435.68	3,072,941.07	1,435,636.70	479,076.67	5,011,250.32	4,751,768.99	5,591,763.24	8,115,186.14

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR
Post Employee Ben. S.B.	57,930.13	56,871.35	56,982.59	55,923.81	53,695.01	53,806.25	52,747.47	51,688.69	49,459.89	47,511.11	47,647.38	46,144.29
Funding	1,170.02	2,340.04	1,170.02	2,228.80	2,340.04	1,170.02	1,170.02	0.00	1,170.02	3,278.72	1,639.36	1,639.36
Expenses	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	3,118.80	3,142.45	3,142.45	3,142.45
Total	56,871.35	56,982.59	55,923.81	53,695.01	53,806.25	52,747.47	51,688.69	49,459.89	47,511.11	47,647.38	46,144.29	44,641.20
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	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,488,051.96	4,501,551.96	4,501,551.96	4,526,051.96	4,526,051.96	4,550,551.96	4,550,551.96	4,587,301.96
Deposits				24,500.00	13,500.00		24,500.00	0.00	24,500.00	0.00	36,750.00	0.00
Total Member Deposits	4,463,551.96	4,463,551.96	4,463,551.96	4,488,051.96	4,501,551.96	4,501,551.96	4,526,051.96	4,526,051.96	4,550,551.96	4,550,551.96	4,587,301.96	4,587,301.96
OPEB Trust	331,048.34	332,408.81	333,721.52	334,897.77	336,078.17	337,186.99	338,413.84	339,606.67	340,645.65	341,721.59	342,702.80	343,608.92
Interest	1,360.47	1,312.71	1,176.25	1,180.40	1,108.82	1,226.85	1,192.83	1,038.98	1,075.94	981.21	906.12	994.00
OPEB Trust	332,408.81	333,721.52	334,897.77	336,078.17	337,186.99	338,413.84	339,606.67	340,645.65	341,721.59	342,702.80	343,608.92	344,602.92
Investments												
CD's	3,923,230.27	3,839,051.76	2,047,431.42	1,253,632.84	1,258,956.49	1,263,580.83	1,268,178.34	1,272,648.39	0.00	0.00	0.00	0.00
Deposit/Withdrawal	(100,000.00)	(1,800,000.00)	(800,000.00)					(1,275,062.97)	0.00	0.00	0.00	0.00
Interest	15,821.49	8,379.66	6,201.42	5,323.65	4,624.34	4,597.51	4,470.05	2,414.58	0.00	0.00	0.00	0.00
Balance	3,839,051.76	2,047,431.42	1,253,632.84	1,258,956.49	1,263,580.83	1,268,178.34	1,272,648.39	0.00	0.00	0.00	0.00	0.00
Portfolio Value	6,953,131.67	6,851,991.84	5,154,766.73	3,364,488.66	7,302.39	571.53	0.00	5.06	0.00	0.00	0.00	0.00
Deposit/Withdrawal		(2,000,000.00)	(2,000,000.00)	(3,455,889.68)	(8,050.31)	(606.53)	5.06	(5.06)	0.00	0.00	0.00	0.00
Interest	(101,139.83)	302,774.89	209,721.93	98,703.41	1,319.45	35.00						
Market Change												
Total	6,851,991.84	5,154,766.73	3,364,488.66	7,302.39	571.53	0.00	5.06	0.00	0.00	0.00	0.00	0.00
Accounts Receivable	1,900,280.17	328,596.28	4,456,131.78	862,927.27	657,555.64	1,479,153.64	1,180,816.21	2,699,778.94	655,974.66	886,444.99	642,547.84	189,153.00
Total With Accounts Receivable	16,264,423.75	14,142,693.29	15,249,801.28	10,966,679.88	8,911,006.84	10,744,304.28	8,837,771.64	8,126,331.07	10,638,327.60	10,610,434.08	11,242,684.21	13,312,203.18

12/17/25 IAC Meeting: Projections 20% 10/1/25 + 20% MEDEX 1/1/26

	July	August	September	October	November	December	January	February	March	April	May	June	Total
Revenue													
Premium	8,350,000	8,350,000	9,820,000	9,820,000	9,820,000	10,070,000	9,780,000	9,780,000	9,780,000	9,780,000	9,780,000	9,780,000	114,910,000
Stop Loss reimbursement	400,000	200,000	150,000					100,000	100,000	200,000	250,000	250,000	1,650,000
CVS Rebate			2,100,000			2,100,000			1,800,000			1,800,000	7,800,000
Total Revenue	8,750,000	8,550,000	12,070,000	9,820,000	9,820,000	12,170,000	9,780,000	9,880,000	11,680,000	9,980,000	10,030,000	11,830,000	124,360,000
Expenses													
BCBS Funding	(6,069,200)	(6,069,200)	(7,000,000)	(7,500,000)	(6,069,200)	(7,000,000)	(6,200,000)	(7,500,000)	(6,200,000)	(6,200,000)	(7,500,000)	(7,000,000)	(80,307,600)
CVS Claims	(2,900,000)	(2,900,000)	(2,900,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(2,200,000)	(28,500,000)
Canarx	(10,500)	(10,500)	(10,500)	(10,500)	(10,500)	(10,500)	(11,000)	(11,000)	(11,000)	(11,000)	(11,000)	(11,000)	(129,000)
Fed Pcori Fee	(40,000)												(40,000)
Hamp Retirement Assessment													
HCGIT Op Expenses	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(130,000)
Blue Medicare Rx fee	(640,000)	(640,000)	(640,000)	(640,000)	(640,000)	(640,000)	(704,000)	(704,000)	(704,000)	(704,000)	(704,000)	(704,000)	(720,000)
Stop Loss Premium	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(204,500)	(8,064,000)
Total Expenses	(10,054,200)	(9,884,200)	(10,815,000)	(10,615,000)	(9,184,200)	(10,115,000)	(9,379,500)	(10,679,500)	(9,379,500)	(9,379,500)	(10,679,500)	(10,179,500)	(2,454,000)
Net Cash	(1,304,200)	(1,334,200)	1,255,000	(795,000)	635,800	2,055,000	400,500	(799,500)	2,300,500	600,500	(649,500)	1,650,500	4,015,400

4/16/26 IAC Meeting: Actuals + 20% 10/1/25 + 19.0% MEDEX 1/1/26

	July	August	September	October	November	December	January	February	March	April	May	June	Total
Revenue													
Premium	8,308,728	8,343,313	9,762,643	9,666,501	9,635,519	9,809,495	9,618,569	9,700,285	9,469,723	9,605,354	9,780,000	9,780,000	113,480,129
Stop Loss reimbursement	240,086	500,123		1,863	20				220,819	200,000	250,000	250,000	1,662,910
CVS Rebate			2,208,604			3,025,188			2,266,802			1,800,000	9,300,594
Total Revenue	8,548,814	8,843,436	11,971,247	9,668,363	9,635,538	12,834,683	9,618,569	9,700,285	11,957,343	9,805,354	10,030,000	11,830,000	124,443,633
Expenses													
BCBS Funding	(6,153,533)	(7,910,555)	(6,689,348)	(6,959,912)	(6,277,800)	(5,824,892)	(6,682,939)	(7,990,296)	(6,570,018)	(6,200,000)	(7,500,000)	(7,000,000)	(81,759,294)
CVS Claims	(2,899,440)	(2,844,728)	(3,078,596)	(2,765,466)	(2,714,476)	(2,471,504)	(2,417,053)	(2,289,878)	(2,201,358)	(2,200,000)	(2,200,000)	(2,200,000)	(30,282,498)
Canarx	(11,918)	(10,970)	(5,628)	(8,023)	(16,766)	(10,820)	(10,743)	(6,768)	(9,433)	(11,000)	(11,000)	(11,000)	(124,069)
Fed Pcori Fee	(39,719)												(39,719)
Hamp Retirement Assessment	(130,358)												(130,358)
HCGIT Op Expenses	(74,458)	(40,562)	(57,487)	(49,179)	(78,138)	(61,241)	(38,710)	(61,237)	(47,380)	(60,000)	(60,000)	(60,000)	(688,391)
Blue Medicare Rx fee	(636,287)	(650,608)	(652,436)	(652,160)	(657,703)	(657,904)	(659,711)	(760,169)	(760,162)	(704,000)	(704,000)	(704,000)	(8,199,141)
Stop Loss Premium	(204,290)	(203,181)	(202,462)	(202,701)	(201,569)	(200,805)	(199,134)	(197,031)	(196,753)	(195,573)	(204,500)	(204,500)	(2,412,499)
Total Expenses	(10,150,003)	(11,660,604)	(10,685,957)	(10,637,441)	(9,946,452)	(9,227,166)	(10,008,290)	(11,305,379)	(9,785,105)	(9,370,573)	(10,679,500)	(10,179,500)	(123,635,969)
Net Cash	(1,601,189)	(2,817,168)	1,285,289	(969,077)	(310,914)	3,607,517	(389,720)	(1,605,093)	2,172,238	434,782	(649,500)	1,650,500	807,664

Variance													
	(296,989)	(1,482,968)	30,289	(174,077)	(946,714)	1,552,517	(790,220)	(805,593)	(128,262)	(165,718)	-	-	(3,207,736)

MEMORANDUM

To: All Member Units

From: The HCGIT Executive Committee

Date: April 24th, 2026

Subject: HCGIT: Utilization Data Request Policy

Purpose

The purpose of this policy is to establish a standardized, equitable, and administratively sustainable framework for member entities requesting health plan utilization data from the Hampshire County Group Insurance Trust ("Trust").

The Trust's policy builds on that framework by:

- Ensuring consistent access across all member entities
- Protecting shared Trust resources and administrative capacity
- Preserving the integrity of the pooled risk model
- Avoiding duplicative or excessive custom reporting requests

Policy Statement

Each participating entity within HCGIT is permitted: **One (1) utilization data request per plan year**

This limitation applies regardless of:

- Number of departments or bargaining units within the entity
- Whether requests are submitted directly or through a consultant/broker
- Whether requests are modified or resubmitted

Definition of a Data Request

A "data request" is defined as any custom, non-standard reporting or analysis that requires carrier, PBM, or Trust-level resources beyond routine Trust-wide reporting.

This includes, but is not limited to:

- Claims experience reports beyond standard Trust-wide monthly/quarterly dashboards
- High-cost claimant or large loss reports beyond standard Trust-wide monthly/quarterly dashboards

Submission Requirements

All data requests must be submitted in writing to the Trust Administrator and include:

- Specific data elements requested
- Time period(s) requested

- Required format and timing

The Trust reserves the right to:

- Request clarification
- Refine scope to align with available data
- Consolidate overlapping requests

Review and Approval

All requests are subject to review by the Trust (in coordination with carriers/PBMs as needed) based on:

- Alignment with permitted uses
- Administrative feasibility
- Cost and resource impact
- Data privacy and compliance considerations

Approval is at the discretion of the Trust.

Timing and Delivery

- Standard turnaround time will be 3 weeks, depending on complexity
- Requests tied to renewal or statutory deadlines will be prioritized where feasible
- Expedited requests are not guaranteed

Cost Allocation

If a request results in additional vendor or administrative costs:

- The requesting entity may be responsible for those costs
- The Trust will notify the entity in advance of any charges

Data Privacy and Confidentiality

All data provided will:

- Comply with applicable privacy laws (HIPAA and related standards)
- Be de-identified or aggregated where required
- Exclude personally identifiable information

Entities are responsible for ensuring appropriate internal handling and use of data.

Trust-Level Equity and Pool Integrity

Given HCGIT's shared risk pool structure, this policy is intended to:

- Prevent disproportionate access to data by any single entity
- Avoid fragmentation of Trust-wide strategy
- Maintain focus on collective performance over individual entity optimization