

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Executive Committee Meeting Notice and Agenda May 21, 2025 9:00 A.M. **ZOOM Meeting**

|                                                                             |    |
|-----------------------------------------------------------------------------|----|
| Call to Order                                                               | RC |
| Approval of Minutes of April 2024                                           | RC |
| Financial Report                                                            | JS |
| Month of April 2025                                                         |    |
| Income & Expenses & Operating Expenses<br>For Trust and Wellness Initiative |    |
| Wellness Update                                                             | MK |
| Weight Loss Drug Activity                                                   | JS |
| Discussion on GLP-1 Benefit Change                                          | JS |
| Stop Loss Update                                                            | JS |
| Claim Data Requests                                                         | JS |
| FY26 Budget                                                                 | JS |
| Other Last Minute Items                                                     | JS |
| Adjournment                                                                 | RC |

### Meeting Schedule

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

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/86255645280?pwd=y9zyj9XjXG38hjPwPD5rOLaWMyKhnz.1>

Meeting ID: 862 5564 5280

Passcode: 221872

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One tap mobile

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Dial by your location

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- +1 312 626 6799 US (Chicago)
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- +1 646 931 3860 US
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- +1 719 359 4580 US
- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)
- +1 346 248 7799 US (Houston)
- +1 360 209 5623 US
- +1 386 347 5053 US
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- +1 669 444 9171 US
- +1 669 900 9128 US (San Jose)

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

**TO:** All Trust Member Units

**RE: Minutes of March 19, 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  |                |

**OTHERS PRESENT:**

|             |                |                |
|-------------|----------------|----------------|
| Joseph Shea | Cynthia Graves | Jessica Hebert |
|-------------|----------------|----------------|

**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 9:01 a.m. with a quorum present.

**APPROVAL OF MINUTES**

Rich Carmignani Jr requested that the minutes of February 13, 2025 be approved, unanimous consent.

**FINANCIAL REPORT FOR JANUARY & FEBRUARY**

The Financial Report for the month of January was presented reflecting a starting balance of \$2,823,338.94 with a total monthly income received of \$7,700.958.78 and monthly expenses of \$9,754,827.98 with a total net monthly income of (\$2,053,869.20) and an ending month balance of \$769,509.74 with accounts receivable of \$394,750.51 leaving a total of \$20,506,792.73.

**Investments and CD's for January 2025**

The investments portfolio value was \$7,950,739.57 with a market change of \$273,328.49 leaving a total of \$8,224,068.06. The starting balance in CD's was \$6,207,626.75, with interest earned of \$26,361.15 leaving a balance of \$6,233,987.90

The Financial Report for the month of February was presented reflecting a starting balance of \$769,509.74 with a total monthly income received of \$6,975,794.05 and

monthly expenses of \$8,070,435.64 with a total net monthly income of (\$1,094,641.59) and an ending month balance of \$1,374,868.15 with accounts receivable of \$518,891.07 leaving a total of \$19,561,088.64.

#### Investments and CD's for February 2025

The investments portfolio value was \$8,224,068.06 with a market change of \$4,348.13 leaving a total of \$7,228,416.19. The starting balance in CD's was \$6,233,987,.90, with interest earned of \$21,418.04 leaving a balance of \$5,555,405.94

#### January & February Expenditures

The expenditures for the months of January and February were reviewed.

Claims continue to rise, and our reserves continue to deplete as we draw down money from our CD and Investments. Stop loss reimbursements are starting to come in, we have 3 people total, but nothing significant enough to impact the bottom line of our cash flow.

Chairman Rich Carmignani Jr requested that the full financial report, including the expenditures be approved, unanimous consent.

#### Wellness Update:

Michele was unavailable and will give an update at our April meeting.

#### Weight Loss Drugs February Activity

Per Joe, there has been a slight dip in the dollar amount and the number of users, although February is a short month, which may be the reason for this. The numbers are still high, running at half a million dollars a month. Joe will continue to monitor and provide updates.

#### Discussion on GLP-1 Benefit Change & Discussion on High Deductible Plan

These two agenda items were discussed simultaneously. At the previous EC meeting, there were 3 options presented; discussion was now continued on them. The options and new discussion were as follows:

**1. Either carving out the Weight Loss GLP1's altogether or adding a 50% coinsurance for them.**

This was discussed at length. The EC evaluated the cost savings this would provide the Trust. A coinsurance would still allow members access to the medications, just at a shared cost verses carving them completely out. It was also discussed that members with Type 2 diabetes have a medical necessity to take certain GLP1 drugs and should not be penalized therefore wanting to exclude them from this possible change.

**2. To add a separate High Deductible Plan (\$2,000/\$4,000) while still offering our current plans.**

Joe believes if a high deductible plan is offered, it should be at a much higher level, \$5,000/\$10,000. This topic was discussed at length due to the request at the last IAC

meeting. The EC reviewed the impact a plan like this would have on the Trust as younger folks would be most likely to migrate toward this which would in turn mean larger increases to the current HMO/PPO plans. This type of plan would also cause units additional work in obtaining and maintaining employee HSA's. While implementing this type of plan would save money for some on one side, it would cost more for those on the other side and potentially have a greater financial impact on the Trust and units in the end. It was determined that this would not be beneficial for the Trust.

### **3. Adding deductibles to current plans to make them more GIC like.**

It was discussed that adding minimal deductibles (400/900) to be more GIC like would have no real impact on the Trust's bottom line. It was discussed that the GIC was able to maintain their benefits at this level because the state covers any deficits they face. So far this year, the GIC is facing a \$240million deficit, which is expected to continue rising by July 1<sup>st</sup>, that the state will be covering.

The EC continued to discuss the 3 options, including making a change to the GLP1 drugs and adding GIC like deductibles to our current plans at the same time so units can negotiate with their unions all at once. In the end, it was determined that the most pressing issue for the significant loss in reserves to the Trust and the rate increase in premiums to our subscribers was due to the GLP1 drugs and that should be the focus at this time.

A motion was made by Paula to cover medically necessary GLP1's for type 2 diabetes ONLY and to implement a 50% coinsurance on all other GLP1 diagnosis effective 1/1/2026. This motion was seconded by Emily. A roll call vote was taken, all were in favor.

### **Claim Data Requests**

Joe advised that the Claim Data requests are very time consuming, the information required must be captured manually over a 24-month period in our office as we do not have computer software that will support this type of reporting. It is Joe's recommendation that we limit these requests to once every two years per unit. This will be discussed more in our May meeting.

### **Other Last Minute Items**

Joe advised that a decision should be made soon by the Governor's office regarding the open meeting law. It looks like it will be extended to 6/30/2027, more to come once a final decision is made.

### **ADJOURNMENT**

Chairman Rich Carmignani, Jr. adjourned the meeting at 10:07 a.m.

Respectfully submitted,  
Jessica Hebert

**Meeting Schedule**

Insurance Advisory Committee – April 16, 2025, 10:00 a.m., via ZOOM

Executive Committee – May 28, 2025, 9:00 a.m., via ZOOM

Executive Committee – June 18, 2025, 9:00 a.m., via ZOOM

**HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

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

| ITEM CODE | BUDGET ITEMS          | FY-2024    |            | FY-2025    |            | July       | August    | Sept      | Oct       | Nov       | Dec       | Jan       | Feb       | Mar       | Apr       | May | June | YTD        |
|-----------|-----------------------|------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----|------|------------|
|           |                       | Budgeted   | 7-1/6-30   | Budgeted   | 7-1/6-30   |            |           |           |           |           |           |           |           |           |           |     |      |            |
|           | WAGES & BENEFIT       |            |            |            |            |            |           |           |           |           |           |           |           |           |           |     |      |            |
| 5110      | SALARY**              | 391,000.00 | 410,000.00 | 410,000.00 | 46,804.25  | 46,804.25  | 28,155.19 | 27,312.23 | 27,314.56 | 27,314.57 | 41,137.83 | 28,369.41 | 27,500.12 | 27,346.17 | 26,799.39 |     |      | 308,053.72 |
| 5145      | LONGEVITY             | 6,600.00   | 6,600.00   | 6,600.00   |            |            |           |           |           |           |           |           |           |           |           |     |      | -          |
| 5130      | OVERTIME              |            |            |            |            |            |           |           |           |           |           |           |           |           |           |     |      | -          |
| 5120      | TEMP EMPLOYEE SAL     |            |            |            |            |            |           |           |           |           |           |           |           |           |           |     |      | -          |
| 481       | FICA (.062)           |            |            |            |            |            |           |           |           |           |           |           |           |           |           |     |      | -          |
| 5186      | MED TAX (.0145)       |            |            |            |            |            |           |           |           |           |           |           |           |           |           |     |      | -          |
| 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  | 3,276.16  | 3,276.16  | 4,914.24  | 3,276.16  | 3,276.16  | 3,276.16  |     |      | 156,747.52 |
| 5189      | EMP. ASST. PROG. EAP  |            |            |            |            |            |           |           |           |           |           |           |           |           |           |     |      | -          |
| 5184      | HEALTH INSURANCE      | 56,000.00  | 80,000.00  | 80,000.00  | 6,647.33   | 6,647.33   | 6,647.33  | 6,647.33  | 6,647.33  | 6,647.33  | 6,647.33  | 5,703.33  | 5,703.33  | 5,703.33  | 5,703.33  |     |      | 62,697.30  |
| 5185      | LIFE INSURANCE        | 350.00     | 350.00     | 350.00     | 28.40      | 28.40      | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     |     |      | 284.00     |
| 5189      | UNEMP HEALTH INS TAX  |            |            |            |            |            |           |           |           |           |           |           |           |           |           |     |      | -          |
|           | TOT. WAGES & BENEFITS | 555,489.00 | 622,574.00 | 622,574.00 | 179,103.98 | 179,103.98 | 38,107.08 | 37,264.12 | 37,266.45 | 37,266.46 | 51,089.72 | 39,015.38 | 36,508.01 | 36,354.06 | 35,807.28 | -   | -    | 527,782.54 |

| ITEM CODE | BUDGET ITEMS                | FY-2024   |           | FY-2025   |          | July     | August   | Sept     | Oct      | Nov      | Dec      | Jan      | Feb      | Mar      | Apr      | May | June | YTD       |
|-----------|-----------------------------|-----------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----|------|-----------|
|           |                             | Budgeted  | 7-1/6-30  | Budgeted  | 7-1/6-30 |          |          |          |          |          |          |          |          |          |          |     |      |           |
|           | NON SALARY EXPENSES         |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      |           |
| 5300      | ADM. CONT. SERVICES (FS&PF) |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      | -         |
|           | Rent                        | 14,400.00 | 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 | 1,000.00 | 1,000.00 | 1,000.00 |     |      | 10,000.00 |
|           | Parking                     | -         | -         | -         | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        | -        |     |      | -         |
| 5305      | ADM. CONT. SERVICES (Audit) | 21,000.00 | 22,000.00 | 22,000.00 | 2,900.00 | 2,900.00 |          |          |          |          |          |          |          |          |          |     |      | 2,900.00  |
| 5320      | LEGAL                       |           |           |           |          |          |          |          | 1,324.80 |          |          |          |          |          |          |     |      | 1,324.80  |
| 5340      | TELEPHONE/INTERNET          |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      | -         |
| 5400      | FOOD SUPPLIES               | 600.00    | 600.00    | 600.00    | 112.81   | 28.47    |          |          | 43.94    | 7.98     |          | 56.60    |          |          | 32.66    |     |      | 282.46    |
| 5420      | OFFICE & COMPUTER SUPPL     | 2,500.00  |           |           |          |          |          |          |          |          |          | 232.44   |          |          | 74.99    |     |      | 307.43    |
| 5500      | MISC. EXPENSES              | 5,500.00  | 5,000.00  | 5,000.00  | 134.66   |          |          | 20.00    |          | 121.92   |          | 79.44    |          |          | 330.16   |     |      | 686.18    |
| 5580      | NEWSPAPER/MAGS/BOOKS        |           |           |           |          |          |          |          | 39.72    |          |          |          |          |          |          |     |      | 39.72     |
| 5420      | POSTAGE (Stamps)            | 8,500.00  | 8,500.00  | 8,500.00  |          |          |          |          | 21.24    | 1,450.00 |          | 42.48    |          |          |          |     |      | 1,513.72  |
| 5275      | POSTAGE METER RENTAL        | 10,000.00 |           | 7,500.00  | 16.44    |          |          |          | 27.65    |          |          |          | 5,500.00 |          |          |     |      | 5,527.65  |
| 5380      | MINI GRANTS/WEELNESS        |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      | 1,323.70  |
| 5420      | STATIONERY & OFF. SUPP.     | 1,750.00  | 1,250.00  | 1,250.00  |          |          |          | 100.00   | 1,147.18 | 160.08   |          |          |          |          | 455.00   |     |      | 959.00    |
| 5780      | SURETY BONDS                |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      | -         |
| 5340      | TELEPHONES                  |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      | -         |
| 5320      | TRAINING                    |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      | -         |
| 5710      | TRAVEL IN/OUT of STATE      | 5,000.00  | 5,000.00  | 5,000.00  |          |          |          |          |          | 89.78    |          | 49.58    |          |          | 39.20    |     |      | 178.56    |
| 5188      | UTILITIES                   | 5,500.00  | 6,000.00  | 6,000.00  | 231.41   | 639.21   |          | 376.60   | 390.79   | 380.19   | 383.34   | 153.17   | 626.66   | 390.30   | 391.39   |     |      | 3,963.06  |
|           | TOT. Indirect Costs         |           |           |           |          |          |          |          |          |          |          |          |          |          |          |     |      | -         |
|           | Total Non-Salary            | 74,750.00 | 70,250.00 | 70,250.00 | 1,360.66 | 4,702.34 | 1,496.60 | 4,399.32 | 4,399.32 | 3,209.95 | 1,383.34 | 1,613.71 | 7,126.66 | 1,390.30 | 2,323.40 | -   | -    | 29,006.28 |

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| ITEM CODE | BUDGET ITEMS             |            |            |            |           |           |           |           |           |           |           |           |            |            |
|-----------|--------------------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|
|           | I.T.                     | 7-1/6-30   |            |            |           |           |           |           |           |           |           |           |            |            |
| 6000      | COMPUTER HARDWARE        | 3,000.00   | 7,500.00   |            |           |           |           |           |           |           |           |           | 6,466.84   | 6,466.84   |
| 5420      | COMPUTER SOFTWARE        |            |            |            |           |           |           |           |           |           |           |           | -          | -          |
| 5420      | COMPUTER SUPPLIES        | 2,000.00   | 1,000.00   |            |           |           |           |           |           |           |           |           | -          | -          |
| 5850      | DESK TOP PCs             |            |            |            |           |           |           |           |           |           |           |           | -          | -          |
| 5300      | MISC PROF & TECH SERV ** | 195,000.00 | 175,000.00 | 5,079.00   | 5,377.86  | 26,526.00 | 13,966.50 | 14,029.50 | 13,892.00 | 13,892.00 | 13,889.00 | 29,129.85 | 149,673.71 |            |
|           | TOTAL DATA PROCESSING    | 200,000.00 | 183,500.00 | 5,079.00   | 5,377.86  | 26,526.00 | 20,433.34 | 14,029.50 | 13,892.00 | 13,892.00 | 13,889.00 | 29,129.85 | 156,140.55 |            |
|           |                          |            |            |            |           |           |           |           |           |           |           |           | -          |            |
|           | TOTALS                   | 840,239.00 | 876,324.00 | 185,543.64 | 48,187.28 | 65,286.72 | 62,099.11 | 54,505.91 | 66,365.06 | 54,521.09 | 57,526.67 | 51,633.36 | 67,260.53  | 712,979.37 |
|           |                          |            |            |            |           |           |           |           |           |           |           |           | -          |            |

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## INCOME AND EXPENSE REPORT

| ITEMS                         | MAY            | JUNE           | JULY            | AUGUST         | SEPT         | OCT            | NOV            | DEC           | JAN            | FEB            | MAR            | APR            |
|-------------------------------|----------------|----------------|-----------------|----------------|--------------|----------------|----------------|---------------|----------------|----------------|----------------|----------------|
| Starting Cash Balance         | \$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 | \$2,585,805.86 |
| Adjustments                   |                |                |                 |                |              |                |                |               |                |                |                |                |
| Total Starting Balance        | \$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 | \$2,585,805.86 |
| <b>MONTHLY INCOME</b>         |                |                |                 |                |              |                |                |               |                |                |                |                |
| Total Premium Collected       | 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   | 7,113,861.16   | 5,733,876.86   |
| Interest Income (MMDT)        | 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       | 4,915.06       | 2,880.52       |
| Other Income or Adjustments   |                |                |                 |                |              |                | 2.38           |               |                |                |                |                |
| BCBS SR Premium Collected     |                |                |                 |                |              |                |                |               |                |                |                |                |
| TOTAL MONTHLY INCOME          | 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   | 7,118,776.22   | 5,736,757.38   |
| <b>MONTHLY EXPENSES</b>       |                |                |                 |                |              |                |                |               |                |                |                |                |
| BCBS Admin Cost (estimate)    |                |                |                 |                |              |                |                |               |                |                |                |                |
| Claim Deposit                 | 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   | 6,453,754.80   | 6,057,531.86   |
| Reinsurance (Ind.&Agg.)       | (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      | 108,354.27     | (3,407.47)     | 55,503.18      |
| BCBS Settlement               |                |                |                 |                |              |                |                |               |                |                |                |                |
| Recon adjust w/Finance        |                |                |                 |                |              |                |                |               |                |                |                |                |
| BCBS Sr Premium Paid          |                |                |                 |                |              |                |                |               |                |                |                |                |
| Other Exp. & Claim Settlement | 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   | 1,055,857.82   | 3,453,317.77   |
| Total Plan Expenses           | 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   | 7,506,205.15   | 9,566,352.81   |
| Total Unit Operating Expenses | 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      | 51,633.36      | 67,260.53      |
| TOTAL MONTHLY EXPENSES        | 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   | 7,557,838.51   | 9,633,613.34   |
| TOTAL NET MONTHLY INCOME      | (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) | (439,062.29)   | (3,896,855.96) |
| <b>BALANCE</b>                |                |                |                 |                |              |                |                |               |                |                |                |                |
| Cash Balance                  | (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)   | 935,805.86     | (1,311,050.10) |
| Adjustments                   | 4,000,000.00   |                |                 |                | 2,500,000.00 |                |                | 2,000,000.00  | 40.00          | 1,700,000.00   | 1,650,000.00   | 100,000.00     |
| ENDING MONTHLY BALANCE        | 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   | 2,585,805.86   | (1,211,050.10) |

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

| FUNDS                              | MAY            | JUNE          | JULY          | AUGUST        | SEPT           | OCT           | NOV           | DEC            | JAN           | FEB            | MAR            | APR           |
|------------------------------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|
| <b>Post Employee Ben. S.B.</b>     | 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      | 57,930.13     |
| Funding                            | 1,030.02       | 1,030.02      | 1,030.02      | 1,030.02      | 1,030.02       | 1,030.02      |               | 2,200.04       | 1,170.02      |                | 1,170.02       | 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      | 2,228.80       | 2,228.80      | 2,228.80       | 2,228.80       | 2,228.80      |
| Total                              | 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      | 57,930.13      | 56,871.35     |
| <b>Accrued Vac &amp; Sick Time</b> | 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     |
| <b>Member Deposits</b>             | 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   | 4,463,551.96  |
| Deposits                           |                |               | 5,000.00      |               |                |               |               |                |               |                |                |               |
| Total Member Deposits              | 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   | 4,463,551.96   | 4,463,551.96  |
| <b>OPEB Trust</b>                  | 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     | 331,048.34    |
| Interest                           | 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       | 1,399.88       | 1,360.47      |
| OPEB Trust                         | 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     | 331,048.34     | 332,408.81    |
| <b>Investments</b>                 |                |               |               |               |                |               |               |                |               |                |                |               |
| CD's                               | 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   | 3,923,230.27  |
| Deposit                            | (3,000,000.00) |               |               |               | (500,000.00)   |               |               | (1,000,000.00) |               | (700,000.00)   | (1,650,000.00) | (100,000.00)  |
| Interest                           | 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      | 17,824.33      | 15,821.49     |
| Balance                            | 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   | 3,923,230.27   | 3,839,051.76  |
| Portfolio Value                    | 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   | 6,953,131.67  |
| Deposit                            | (1,000,000.00) |               |               |               | (2,000,000.00) |               |               | (1,000,000.00) |               | (1,000,000.00) |                |               |
| Interest                           | 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       | (275,284.52)   | (101,139.83)  |
| Market Change                      |                |               |               |               |                |               |               |                |               |                |                |               |
| Total                              | 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   | 6,953,131.67   | 6,851,991.84  |
| Accounts Receivable                | 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     | 534,150.97     | 1,900,280.17  |
| Total With Accounts Receivable     | 27,423,921.90  | 25,672,246.18 | 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  | 18,880,167.16  | 16,264,423.75 |

# Hampshire County Group Insurance Trust

TRANSACTION REPORT APRIL 2025 (FY25)

| STARTING BALANCE GENERAL FUND (M&T BANK)                       |                                 |              |            | \$ 2,286,813.13   |
|----------------------------------------------------------------|---------------------------------|--------------|------------|-------------------|
| 2025                                                           | TRANSACTION                     | A/P DEBIT    | A/R CREDIT |                   |
| APR                                                            | <b>M&amp;T BANK</b>             |              |            |                   |
| 1                                                              | BLUE CROSS BLUE SHIELD          | 6,057,531.86 |            | \$ (3,770,718.73) |
| 1                                                              | STEALTH/STOP LOSS               |              | 126,002.18 | \$ (3,644,716.55) |
| 2                                                              | M&T BANK                        |              | 223,062.40 | \$ (3,421,654.15) |
| 4                                                              | M&T BANK (FROM ESB)             |              | 350,000.00 | \$ (3,071,654.15) |
| 9                                                              | M&T BANK (FROM ESB)             |              | 100,000.00 | \$ (2,971,654.15) |
| 11                                                             | M&T BANK                        |              | 318,018.98 | \$ (2,653,635.17) |
| 14                                                             | M&T BANK                        |              | 323,535.20 | \$ (2,330,099.97) |
| 22                                                             | M&T BANK                        |              | 937,435.51 | \$ (1,392,664.46) |
| 24                                                             | M&T BANK                        |              | 683,048.35 | \$ (709,616.11)   |
| 25                                                             | M&T BANK                        |              | 112,701.40 | \$ (596,914.71)   |
| 28                                                             | M&T BANK                        |              | 345,496.15 | \$ (251,418.56)   |
| 30                                                             | M&T BANK                        |              | 30,029.20  | \$ (221,389.36)   |
| 30                                                             | CVS CAREMARK                    | 2,803,529.57 |            | \$ (3,024,918.93) |
| 30                                                             | PAYROLL                         | 26,799.39    |            | \$ (3,051,718.32) |
| 30                                                             | INTEREST                        |              | 1,331.43   | \$ (3,050,386.89) |
|                                                                |                                 |              |            | \$ (3,050,386.89) |
|                                                                |                                 |              |            | \$ (3,050,386.89) |
|                                                                |                                 |              |            | \$ (3,050,386.89) |
|                                                                |                                 |              |            | \$ (3,050,386.89) |
|                                                                |                                 |              |            | \$ (3,050,386.89) |
| STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK x5596) |                                 |              |            | \$ 298,992.73     |
| 2025                                                           | TRANSACTION                     | A/P DEBIT    | A/R CREDIT |                   |
| APR                                                            | <b>EASTHAMPTON SAVINGS BANK</b> |              |            |                   |
|                                                                |                                 |              |            | \$ 298,992.73     |
| 1                                                              | STEALTH/STOP LOSS               | 181,505.36   |            | \$ 117,487.37     |
| 1                                                              | ESB                             |              | 223,888.57 | \$ 341,375.94     |
| 2                                                              | ESB                             |              | 1,352.00   | \$ 342,727.94     |
| 2                                                              | ESB                             |              | 75,000.00  | \$ 417,727.94     |
| 2                                                              | ESB                             |              | 4,406.00   | \$ 422,133.94     |
| 2                                                              | ESB                             |              | 6,442.00   | \$ 428,575.94     |
| 4                                                              | ESB (TO MTB)                    | 350,000.00   |            | \$ 78,575.94      |
| 9                                                              | ESB (FROM CD)                   |              | 100,000.00 | \$ 178,575.94     |
| 9                                                              | ESB (TO MTB)                    | 100,000.00   |            | \$ 78,575.94      |
| 15                                                             | ESB                             |              | 57,304.00  | \$ 135,879.94     |
| 15                                                             | ESB                             |              | 9,724.00   | \$ 145,603.94     |
| 16                                                             | ESB                             |              | 64,224.52  | \$ 209,828.46     |
| 17                                                             | ESB                             |              | 146,853.00 | \$ 356,681.46     |
| 17                                                             | ESB                             |              | 59,965.90  | \$ 416,647.36     |
| 17                                                             | ESB                             |              | 239,081.86 | \$ 655,729.22     |
| 17                                                             | ESB                             |              | 34,784.00  | \$ 690,513.22     |
| 17                                                             | ESB                             |              | 197,792.90 | \$ 888,306.12     |
| 21                                                             | ESB                             |              | 14,645.00  | \$ 902,951.12     |
| 22                                                             | ESB                             |              | 3,892.00   | \$ 906,843.12     |
| 23                                                             | ESB                             |              | 6,880.00   | \$ 913,723.12     |
| 23                                                             | ESB                             |              | 9,849.00   | \$ 923,572.12     |
| 24                                                             | ESB                             |              | 114,059.00 | \$ 1,037,631.12   |
| 24                                                             | ESB                             |              | 202,401.81 | \$ 1,240,032.93   |
| 24                                                             | ESB                             |              | 164,271.74 | \$ 1,404,304.67   |
| 24                                                             | ESB                             |              | 86,620.78  | \$ 1,490,925.45   |
| 24                                                             | ESB                             |              | 85,392.00  | \$ 1,576,317.45   |

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[illegible]



|           |     |              |                       |                                       |
|-----------|-----|--------------|-----------------------|---------------------------------------|
| 4/2/2025  | ACH | 6,057,531.86 | BCBS                  | Monthly Claim prefunding & settlement |
| 4/2/2025  | ACH | 181,505.36   | Stealth Partner Group | Reinsurance- APR                      |
| 4/2/2025  | ACH | 49.25        | Boston Mutual         | Life Ins                              |
| 4/2/2025  | ACH | 409.28       | ACSA                  | Dental Ins                            |
| 4/2/2025  | ACH | 22.09        | Verizon               | Phone                                 |
| 4/2/2025  | ACH | 1,000.00     | M&B Holdings          | Rent APR                              |
| 4/2/2025  | ACH | 12,500.00    | Edward Haber          | IT expense                            |
| 4/2/2025  | ACH | 9,359.20     | CanaRx                | Rx expense                            |
| 4/2/2025  | ACH | 455.00       | The Andover Companies | Property Insurance                    |
| 4/2/2025  | ACH | 235.40       | Comcast               | Internet                              |
| 4/2/2025  | ACH | 1,431.00     | NetLogix              | IT expense                            |
| 4/3/2025  | ACH | 795,392.22   | CVS                   | Rx Expense                            |
| 4/9/2025  | ACH | 13,659.67    | Checkwriters          | payroll 4/10/25                       |
| 4/10/2025 | ACH | 653,565.91   | CVS                   | Rx Expense                            |
| 4/11/2025 | ACH | 1,646.99     | NetLogix              | IT expense- Sonic Wall replacement    |
| 4/15/2025 | ACH | (67,028.23)  | UNUM                  | Stop Loss Reimb                       |
| 4/18/2025 | ACH | (534.35)     | Checkwriters          | Tax adj                               |
| 4/22/2025 | ACH | 732,372.14   | CVS                   | Rx Expense                            |
| 4/22/2025 | ACH | (57,796.17)  | UNUM                  | Stop Loss Reimb                       |
| 4/22/2025 | ACH | 3,276.16     | Hamp Retirement       | MAR deductions                        |
| 4/22/2025 | ACH | 7,502.00     | HCGIT                 | Health Ins Premium                    |
| 4/22/2025 | ACH | 13,551.86    | Edward Haber          | IT expense = Dev Package renewal      |
| 4/22/2025 | ACH | 133.90       | CMS                   | phone bill                            |
| 4/22/2025 | ACH | 6,018.50     | CanaRx                | Rx expense                            |
| 4/23/2025 | ACH | 13,674.07    | Checkwriters          | payroll 4/24/25                       |
| 4/25/2025 | ACH | 477.01       | Joseph Shea           | Office supplies/expenses              |
| 4/28/2025 | ACH | (1,177.78)   | UNUM                  | Stop Loss Reimb                       |
| 4/28/2025 | ACH | 622,199.30   | CVS                   | Rx Expense                            |
| 4/30/2025 | ACH | 634,410.50   | Blue Medicare Rx      | Medicare rx                           |

9,635,842.14

4s  
5/7/25  
14

# 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 | 2025-05          | MAY 2025      | ANTI-OBESITY AGENTS     | 79              | \$2,460.00     | \$97,866.10      | \$95,406.10    |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-05          | MAY 2025      | INCRETIN MIMETIC AGENTS | 32              | \$1,095.00     | \$38,543.14      | \$37,448.14    |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-04          | APRIL 2025    | ANTI-OBESITY AGENTS     | WL 333          | \$12,388.45    | \$468,399.81     | \$456,011.36   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-04          | APRIL 2025    | INCRETIN MIMETIC AGENTS | T2 143          | \$5,494.97     | \$176,019.62     | \$170,524.65   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-03          | MARCH 2025    | ANTI-OBESITY AGENTS     | WL 311          | \$11,597.10    | \$412,742.89     | \$401,145.79   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-03          | MARCH 2025    | INCRETIN MIMETIC AGENTS | T2 148          | \$6,016.73     | \$192,347.15     | \$186,330.42   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-02          | FEBRUARY 2025 | ANTI-OBESITY AGENTS     | WL 297          | \$11,452.67    | \$399,463.48     | \$388,010.81   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-02          | FEBRUARY 2025 | INCRETIN MIMETIC AGENTS | T2 123          | \$4,435.26     | \$143,188.99     | \$138,753.73   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-01          | JANUARY 2025  | ANTI-OBESITY AGENTS     | WL 280          | \$12,505.29    | \$435,470.73     | \$422,965.44   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2025-01          | JANUARY 2025  | INCRETIN MIMETIC AGENTS | T2 143          | \$6,127.59     | \$194,234.59     | \$188,107.00   |

476

\$626,536.01

459

\$587,476.21

420

\$526,764.54

423

\$611,072.44

# 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 | 2024-12          | DECEMBER 2024  | ANTI-OBESITY AGENTS     | 253             | \$10,568.47    | \$359,633.73     | \$349,065.26   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-12          | DECEMBER 2024  | INCRETIN MIMETIC AGENTS | 131             | \$5,254.19     | \$173,187.68     | \$167,933.49   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-11          | NOVEMBER 2024  | ANTI-OBESITY AGENTS     | 224             | \$9,332.98     | \$312,181.02     | \$302,848.04   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-11          | NOVEMBER 2024  | INCRETIN MIMETIC AGENTS | 127             | \$5,014.36     | \$147,175.62     | \$142,161.26   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-10          | OCTOBER 2024   | ANTI-OBESITY AGENTS     | 216             | \$10,187.88    | \$316,898.39     | \$306,710.51   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-10          | OCTOBER 2024   | INCRETIN MIMETIC AGENTS | 131             | \$5,685.01     | \$169,396.98     | \$163,711.97   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-09          | SEPTEMBER 2024 | ANTI-OBESITY AGENTS     | 179             | \$9,040.93     | \$261,774.28     | \$252,733.35   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-09          | SEPTEMBER 2024 | INCRETIN MIMETIC AGENTS | 124             | \$4,992.92     | \$153,103.23     | \$148,110.31   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-08          | AUGUST 2024    | ANTI-OBESITY AGENTS     | 166             | \$9,791.27     | \$248,672.86     | \$238,881.59   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-08          | AUGUST 2024    | INCRETIN MIMETIC AGENTS | 118             | \$5,967.68     | \$141,828.30     | \$135,860.62   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-07          | JULY 2024      | ANTI-OBESITY AGENTS     | 133             | \$16,933.30    | \$197,825.24     | \$180,891.94   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-07          | JULY 2024      | INCRETIN MIMETIC AGENTS | 124             | \$13,929.69    | \$161,136.72     | \$147,207.03   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-06          | JUNE 2024      | ANTI-OBESITY AGENTS     | 120             | \$5,733.25     | \$181,834.17     | \$176,100.92   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-06          | JUNE 2024      | INCRETIN MIMETIC AGENTS | 107             | \$4,559.43     | \$132,286.30     | \$127,726.87   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-05          | MAY 2024       | ANTI-OBESITY AGENTS     | 105             | \$5,316.70     | \$185,641.87     | \$180,325.17   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-05          | MAY 2024       | INCRETIN MIMETIC AGENTS | 106             | \$4,325.00     | \$133,630.38     | \$129,305.38   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-04          | APRIL 2024     | ANTI-OBESITY AGENTS     | 95              | \$5,532.32     | \$158,993.45     | \$153,461.13   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-04          | APRIL 2024     | INCRETIN MIMETIC AGENTS | 118             | \$5,182.53     | \$159,465.87     | \$154,283.34   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-03          | MARCH 2024     | ANTI-OBESITY AGENTS     | 70              | \$3,981.08     | \$123,410.47     | \$119,429.39   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-03          | MARCH 2024     | INCRETIN MIMETIC AGENTS | 122             | \$5,393.47     | \$157,127.53     | \$151,734.06   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-02          | FEBRUARY 2024  | ANTI-OBESITY AGENTS     | 54              | \$2,764.91     | \$90,179.19      | \$87,414.28    |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-02          | FEBRUARY 2024  | INCRETIN MIMETIC AGENTS | 114             | \$4,810.89     | \$139,501.85     | \$134,690.96   |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-01          | JANUARY 2024   | ANTI-OBESITY AGENTS     | 52              | \$2,529.12     | \$89,112.45      | \$86,583.33    |
| 21AT       | HAMPSHIRE COUNTY GROUP | 2024-01          | JANUARY 2024   | INCRETIN MIMETIC AGENTS | 126             | \$6,135.12     | \$175,494.94     | \$169,359.82   |

384

\$516,998.75

351

\$445,009.30

347

\$470,422.48

303

\$400,843.66

284

\$374,742.21

257

\$328,098.97

227

\$303,827.79

211

\$309,630.55

213

\$307,744.47

192

\$271,163.45

168

\$222,105.24

178

\$255,943.15

## **GLP-1 Formulary Change**

**Ingredient Cost Saving    \$5.4m**

**Lost Rebates                      \$2.6m**

**Net Trust Savings                \$2.8m**

**Implement 7/1/25 as CVS Caremark has indicated they can accommodate such a quick change.**

**Impacted subscribers = 330+**

**Letters informing subscribers of the formulary change would be mailed week of 6/2.**

**Put Rx out to bid for a 3 year period starting 7/1/26. Current contract allows for this.**

**Formulary change can always be rescinded if pricing for these drugs come back down in the future.**



| FY-2024    | FY-2025    | BUDGET                | FY-2026    |
|------------|------------|-----------------------|------------|
| Budgeted   | Budgeted   | ITEMS                 |            |
| 7-1/6-30   | 7-1/6-30   | WAGES & BENEFITS      |            |
| 391,000.00 | 410,000.00 | SALARY*               | 426,000.00 |
| 6,600.00   | 6,600.00   | LONGEVITY             | 6,600.00   |
|            |            | OVERTIME              |            |
|            |            | TEMP. EMPLOYEE SAL    |            |
|            |            | FICA (.062)           |            |
|            |            | MED TAX (.0145)       |            |
| 111,539.00 | 125,624.00 | CONTRIBUTORY RET.     | 130,358.00 |
|            |            | EMP. ASST. PROG. EAP  |            |
| 56,000.00  | 80,000.00  | HEALTH INSURANCE      | 94,400.00  |
| 350.00     | 350.00     | LIFE INSURANCE        | 350.00     |
|            |            | UNEMP HEALTH INS TAX  |            |
| 565,489.00 | 622,574.00 | TOT. WAGES & BENEFITS | 657,708.00 |

|           |           | BUDGET                      |           |
|-----------|-----------|-----------------------------|-----------|
|           |           | ITEMS                       |           |
|           |           | NON SALARY EXPENSES         |           |
|           |           | ADM. CONT. SERVICES (FS&PF) |           |
| 14,400.00 | 14,400.00 | Rent                        | 13,200.00 |
| -         |           | Parking                     |           |
| 21,000.00 | 22,000.00 | ADM. CONT. SERVICES (Audit) | 44,000.00 |
| -         |           | LEGAL                       |           |
|           |           | TELEPHONE/INTERNET          |           |
| 600.00    | 600.00    | FOOD SUPPLIES               | 500.00    |
| 2,500.00  |           | OFFICE & COMPUTER SUPPLIES  |           |
| 5,500.00  | 5,000.00  | MISC. EXPENSES              | 5,000.00  |
|           |           | NEWSPAPER/MAGS/BOOKS        |           |
| 8,500.00  | 8,500.00  | POSTAGE (Stamps)            | 6,000.00  |
|           |           | POSTAGE METER RENTAL        |           |
| 10,000.00 | 7,500.00  | MINI GRANTS/WELLNESS        | 7,500.00  |
|           |           | STATIONERY & OFF. SUPP.     |           |
| 1,750.00  | 1,250.00  | SURETY BONDS                | 1,250.00  |
|           |           | TELEPHONES                  |           |
|           |           | TRAINING                    |           |
| 5,000.00  | 5,000.00  | TRAVEL IN/OUT of STATE      | 3,000.00  |
| 5,500.00  | 6,000.00  | UTILITIES                   | 5,500.00  |
|           |           | TOT. Indirect Costs         |           |
| 74,750.00 | 70,250.00 | Total Non-Salary            | 85,950.00 |

|            |            | BUDGET<br>ITEMS              |            |       |
|------------|------------|------------------------------|------------|-------|
| 7-1/6-30   |            | I.T.                         |            |       |
| 3,000.00   | 7,500.00   | COMPUTER HARDWARE            | 2,500.00   |       |
|            |            | COMPUTER SOFTWARE            |            |       |
| 2,000.00   | 1,000.00   | COMPUTER SUPPLIES            | 1,000.00   |       |
|            |            | DESK TOP PCs                 |            |       |
| 195,000.00 | 175,000.00 | MISC PROF & TECH SERV.**     | 80,000.00  |       |
| 200,000.00 | 183,500.00 | <b>TOTAL DATA PROCESSING</b> | 83,500.00  |       |
| 840,239.00 | 876,324.00 | <b>TOTALS</b>                | 827,158.00 | -5.6% |