

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee Meeting Notice and Agenda July 15, 2025 9:00 A.M. **ZOOM Meeting**

Call to Order	RC
June Financials (vote)	JS
FY26 Cashflow and Rate discussion	JS
Adjournment	RC

Meeting Schedule

Insurance Advisory Committee – July 16, 2025, 10:00 a.m. ZOOM
Executive Committee – August 27, 2025, 9:00 a.m. ZOOM
Executive Committee – September 24, 2025, 9:00 a.m. ZOOM

jJoseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/89380272304?pwd=n6mP5JBvo6VcTqN70hOpQSfAtuoXNN.1>

Meeting ID: 893 8027 2304

Passcode: 823799

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Meeting ID: 217 777 899 787 2

Passcode: 7J5Sq3Hi

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		Budgeted														
		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	27,346.17	26,799.39	27,333.74	33,774.10	369,161.56		
5145	LONGEVITY	6,600.00	6,600.00														-	
5130	OVERTIME																-	
5120	TEMP. EMPLOYEE SAL																-	
481	FICA (.082)																-	
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	4,914.24	3,276.16	3,276.16	3,276.16	3,276.16	3,276.16	163,299.84		
5189	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	5,703.33	5,703.33	5,703.33	6,319.33	74,719.96		
5185	LIFE INSURANCE	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	28.40	340.80		
5188	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	36,354.06	35,807.28	36,341.63	43,397.99	607,522.16		

ITEM CODE	BUDGET ITEMS	NON SALARY EXPENSES																
NON SALARY EXPENSES																		
5300	ADM. CONT. SERVICES (FS&PF)																	-
	Rent	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	1,000.00	1,000.00	1,000.00	12,000.00
	Parking																	-
5305	ADM. CONT. SERVICES (Audit)	21,000.00	22,000.00	2,900.00														2,900.00
5320	LEGAL						1,324.80										1953	3,277.80
5340	TELEPHONE/INTERNET																	-
5460	FOOD SUPPLIES	600.00	600.00	112.81	28.47	7.98	43.94	56.60									32.94	315.40
5420	OFFICE & COMPUTER SUPPLI	2,500.00						232.44									382.47	689.90
5580	MISC. EXPENSES	5,500.00	5,000.00	134.66		121.92		79.44										686.18
5580	NEWSPAPER/MAGS/BOOKS						39.72											39.72
5420	POSTAGE (Stamps)	8,500.00	8,500.00			1,450.00	21.24	42.48										1,513.72
5275	POSTAGE METER RENTAL																16.7	16.70
5380	MINI GRANTS/WEELNESS	10,000.00	7,500.00				27.65											5,527.65
5420	STATIONERY & OFF. SUPP.																	1,515.03
5780	SURETY BONDS	1,750.00	1,250.00	16.44			1,147.18	160.08									191.33	959.00
5340	TELEPHONES						404.00											-
5320	TRAINING																	-
5710	TRAVEL IN/OUT of STATE	5,000.00	5,000.00					89.78									337.9	516.46
5188	UTILITIES	5,500.00	6,000.00	231.41	639.21	376.60	390.79	380.19	383.34	153.17	626.66	390.30	391.39	366.19			413.90	4,743.15
	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	1,390.30	2,323.40	1,704.09	3,990.34			34,700.71

ITEM CODE	BUDGET ITEMS														
	I.T.	7-1/6-30													
6000	COMPUTER HARDWARE	3,000.00	7,500.00												6,466.84
5420	COMPUTER SOFTWARE														-
5400	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	13,892.00	13,889.00	29,129.85	13,946.00	177,565.71
	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	13,892.00	13,889.00	29,129.85	13,946.00	184,032.55
	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	51,991.72	826,255.42

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
Starting Cash Balance	-\$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	\$1,726,324.83
Adjustments												
Total Starting Balance	-\$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	\$1,726,324.83
MONTHLY INCOME												
Total Premium Collected	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	8,662,499.92	4,216,395.73
Interest Income (IMMDT)	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	5,955.54	5,133.53
Other Income or Adjustments					2.38							
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	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	8,668,455.46	4,221,529.26
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	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	5,962,534.78	5,786,383.98
Reinsurance (Ind.&Agg.)	(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	28,970.51	(31,398.30)
BCBS Settlement												
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	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	3,487,583.52	1,641,677.58
Total Plan Expenses	6,996,872.26	7,981,118.26	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	9,479,088.81	7,396,663.26
Total Unit Operating Expenses	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	51,991.72	61,334.33
TOTAL MONTHLY EXPENSES	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	9,531,080.53	7,457,997.59
TOTAL NET MONTHLY INCOME	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)	(862,625.07)	(3,236,468.33)
BALANCE												
Cash Balance	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)	(2,073,675.17)	(1,510,143.50)
Adjustments			2,500,000.00			2,000,000.00	40.00	1,700,000.00	1,650,000.00	100,000.00	3,800,000.00	2,800,000.00
ENDING MONTHLY BALANCE	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)	1,726,324.83	1,289,856.50

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
Post Employee Ben. S.B.	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	56,982.59
Funding	1,030.02	1,030.02	1,030.02	1,030.02		2,200.04	1,170.02		1,170.02	1,170.02	2,340.04	1,170.02
Expenses	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	2,228.80	2,228.80
Total	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	56,982.59	55,923.81
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	4,458,551.96	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	4,463,551.96
Deposits	5,000.00											
Total Member Deposits	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	4,463,551.96	4,463,551.96
OPEB Trust	318,813.05	320,250.32	321,582.82	322,924.63	324,292.21	325,576.97	327,000.26	328,388.89	329,648.46	331,048.34	332,408.81	333,721.52
Interest	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	1,312.71	1,176.25
OPEB Trust	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	333,721.52	334,897.77
Investments												
CD's	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	2,047,431.42
Deposit			(500,000.00)			(1,000,000.00)		(700,000.00)	(1,650,000.00)	(100,000.00)	(1,800,000.00)	(800,000.00)
Interest	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	8,379.66	6,201.42
Balance	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	2,047,431.42	1,253,632.84
Portfolio Value	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	5,154,766.73
Deposit			(2,000,000.00)			(1,000,000.00)		(1,000,000.00)			(2,000,000.00)	(2,000,000.00)
Interest		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)	302,774.89	209,721.93
Market Change												
Total	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	5,154,766.73	3,364,488.66
Accounts Receivable	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	328,596.28	4,456,131.78
Total With Accounts Receivable	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	14,142,693.29	15,249,801.28

Hampshire County Group Insurance Trust

TRANSACTION REPORT JUNE 2025 (FY25)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ (1,881,512.45)
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
JUNE	M&T BANK			
1	BLUE CROSS BLUE SHIELD	5,786,383.98		\$ (7,667,896.43)
1	STEALTH/STOP LOSS		212,514.66	\$ (7,455,381.77)
2	M&T BANK		26,316.00	\$ (7,429,065.77)
3	M&T BANK (FROM ESB)		3,850,000.00	\$ (3,579,065.77)
10	M&T BANK (FROM ESB)		600,000.00	\$ (2,979,065.77)
11	M&T BANK (FROM WF)		2,000,000.00	\$ (979,065.77)
16	M&T BANK		221,281.48	\$ (757,784.29)
18	M&T BANK		375,074.70	\$ (382,709.59)
23	M&T BANK		555,881.20	\$ 173,171.61
26	M&T BANK (DEP CK RTND)	337,486.00		\$ (164,314.39)
27	M&T BANK		385,122.68	\$ 220,808.29
30	M&T BANK		9,338.00	\$ 230,146.29
30	CVS CAREMARK	2,930,300.73	1,934,243.40	\$ (765,911.04)
30	PAYROLL	33,774.10		\$ (799,685.14)
30	INTEREST		3,441.52	\$ (796,243.62)
				\$ (796,243.62)
				\$ (796,243.62)
				\$ (796,243.62)
				\$ (796,243.62)
				\$ (796,243.62)
				\$ (796,243.62)
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK x5596)				\$ 3,607,837.28
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
JUNE	EASTHAMPTON SAVINGS BANK			
				\$ 3,607,837.28
1	STEALTH/STOP LOSS	181,116.36		\$ 3,426,720.92
2	ESB		213,631.28	\$ 3,640,352.20
3	ESB (FROM CD)		200,000.00	\$ 3,840,352.20
3	ESB		76,352.00	\$ 3,916,704.20
3	ESB		3,982.00	\$ 3,920,686.20
3	ESB		5,207.00	\$ 3,925,893.20
3	ESB (TO MTB)	3,850,000.00		\$ 75,893.20
5	ESB		3,198.00	\$ 79,091.20
10	ESB (FROM CD)		600,000.00	\$ 679,091.20
10	ESB (TO MTB)	600,000.00		\$ 79,091.20
10	ESB		7,468.00	\$ 86,559.20
12	ESB		224,745.70	\$ 311,304.90
16	ESB		65,874.32	\$ 377,179.22
18	ESB		15,559.00	\$ 392,738.22
23	ESB		16,848.00	\$ 409,586.22
25	ESB		7,149.60	\$ 416,735.82
26	ESB		14,716.00	\$ 431,451.82
26	ESB		10,088.00	\$ 441,539.82
27	ESB		174,855.00	\$ 616,394.82
27	ESB		136,787.40	\$ 753,182.22
27	ESB		740,977.97	\$ 1,494,160.19
27	ESB		13,185.00	\$ 1,507,345.19
30	ESB		94,142.60	\$ 1,601,487.79
30	ESB		180,253.40	\$ 1,781,741.19
30	ESB		180,762.40	\$ 1,962,503.59
30	ESB		795,085.00	\$ 2,757,588.59

30	CANARX	8,754.90		\$ 2,748,833.69
30	BLUE MEDICARE RX (MAY)	636,865.35		\$ 2,111,968.34
30	PAYROLL	9,623.89		\$ 2,102,344.45
30	ACCOUNTS PAYABLE	17,936.34		\$ 2,084,408.11
30	INTEREST		1,692.01	\$ 2,086,100.12
				\$ 2,086,100.12
				\$ 2,086,100.12
				\$ 2,086,100.12
				\$ 2,086,100.12
				\$ 2,086,100.12
				\$ 2,086,100.12
	MEMBER UNIT DEPOSITS ON HAND			
JUNE		Starting Balance>>>>>>>>>>>>>>		\$ 4,463,551.96
				\$ 4,463,551.96
30	Total			\$ 4,463,551.96
	M&T BANK			
JUNE	Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>		\$ 56,982.59
30	Retiree Health & Life Ins.	2,228.80	1,170.02	\$ 55,923.81
30	Total			\$ 55,923.81
	M&T BANK			
JUNE	Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>		\$ 31,317.96
				\$ 31,317.96
30	Total			\$ 31,317.96
	OPEB			
JUNE	CD-Easthampton Savings			\$ 333,721.52
30	3 mos.@ 4.150% (matures 8/23/25) x1851		1,176.25	\$ 334,897.77
	Total			\$ 334,897.77
	INVESTMENTS - CD			
JUNE	CD-Easthampton Savings			\$ 2,047,431.42
3	TO ESB GENERAL FUND	200,000.00		\$ 1,847,431.42
10	TO ESB GENERAL FUND	600,000.00		\$ 1,247,431.42
30	12 mos.@ 5.00% (matures 8/17/25) x7499		6,201.42	\$ 1,253,632.84
	Total			\$ 1,253,632.84
	INVESTMENTS - WF			
JUNE	Portfolio Value JUNE 1, 2025			\$ 5,154,766.73
11	TO MTB GENERAL FUND	2,000,000.00		\$ 3,154,766.73
30	Investment Earnings/Loss		209,721.93	\$ 3,364,488.66
	Total			\$ 10,793,669.50

②

MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR JULY 2025 PREMIUMS

JULY PREMIUMS NOT PAID

AS OF JUNE 30, 2025

TO AVOID LATE ASSESSMENT FEE

INVOICE MUST BE PAID BEFORE:

July 10, 2025

ATHOL	232,108.15	7/2/2025
BELCHERTOWN	782,854.50	7/3/2025
BELCHERTOWN WATER DIST	3,246.00	7/7/2025
BROOKFIELD	110,302.00	7/2/2025
CHARLTON	240,397.07	7/1/2025
CHESTERFIELD/GOSHEN RSD	33,088.20	7/2/2025
CUMMINGTON	6,069.00	7/1/2025
GATEWAY	337,486.00	7/1/2025
GOSHEN	3,645.32	7/1/2025
GRANBY	214,463.30	7/1/2025
HADLEY	255,072.43	7/1/2025
HAMPSHIRE REGIONAL SD	277,413.48	7/2/2025
HATFIELD	131,683.14	7/7/2025
HOLLAND	61,482.00	7/2/2025
HUNTINGTON	8,582.00	7/2/2025
MIDDLEFIELD	3,631.00	LATE FEE ASSESSED (7/11/2025)
ORANGE	280,242.87	7/2/2025
PLAINFIELD	7,117.00	7/7/2025
SFHD #1	97,740.20	7/1/2025
WASHINGTON	4,547.00	7/8/2025
WESTHAMPTON	69,894.72	7/1/2025
WILLIAMSBURG	98,070.33	7/2/2025
ASHFIELD	17,049.00	7/1/2025
BERNARDSTON	23,640.00	7/1/2025
BUCKLAND	22,830.20	7/2/2025
CONWAY	77,000.20	7/1/2025
FRONTIER RSD	240,575.30	7/2/2025
LEVERETT	73,221.00	7/1/2025
LEYDEN	5,199.00	7/2/2025
NEW SALEM/WENDELL USD	92,013.00	7/7/2025
NORTHFIELD	41,500.00	7/1/2025
PIONEER REGIONAL SD	236,287.40	7/3/2025
ROWE	73,890.00	7/3/2025
SHELBURNE	28,209.00	7/1/2025
SOUTHWICK	127,431.97	7/1/2025
TURNERS FALLS FIRE DIST	48,859.00	7/2/2025
WARWICK	13,313.00	7/1/2025
WENDELL	10,050.00	7/3/2025
WEST COUNTY SENIOR SVCS DIST	2,792.00	7/8/2025
WHATELY	63,136.00	7/1/2025
	\$ 4,456,131.78	

Hampshire County Group Insurance Trust Claim Payments

	CLAIMS	AMOUNT PAID	VARIANCE	CUMULATIVE VAR.
January 202:	\$ 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
March	\$ 5,962,534.78	\$ 5,569,600.00	\$ 392,934.78	\$ 392,934.78
April	\$ 5,786,383.98	\$ 5,569,600.00	\$ 216,783.98	\$ 216,783.98
May	\$ 8,443,910.34	\$ 5,569,600.00	\$ 2,874,310.34	\$ 2,874,310.34
June	\$ 7,166,257.06	\$ 5,569,600.00	\$ 1,596,657.06	\$ 1,596,657.06
July				

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

E = Estimate based on some actual information

6/2/2025	ACH	5,786,383.98	BCBS	Monthly Claim prefunding & settlement
6/2/2025	ACH	181,116.36	Stealth Partner Group	Reinsurance- APR
6/2/2025	7154	49.25	Boston Mutual	Life Ins
6/2/2025	7155	409.28	ACSA	Dental Ins
6/2/2025	7150	1,000.00	M&B Holdings	Rent APR
6/2/2025	7149	16.70	Michele Komosa	Postage
6/2/2025	7151	12,500.00	Edward Haber	IT support
6/2/2025	7152	382.47	Cindy Graves	Misc office
6/2/2025	7153	5,467.30	CanaRx	Rx expense
6/2/2025	7156	224.27	Cindy Graves	Misc office
6/4/2025	ACH	13,578.72	Checkwriters	payroll 6/5/25
6/4/2025	ACH	681,471.17	CVS	Rx Expense
6/7/2025	ACH	235.40	Comcast	Internet
6/9/2025	ACH	1,446.00	NetLogix	IT expense
6/10/2025	ACH	(47.09)	UNUM	Stop Loss Reimb
6/11/2025	ACH	600,099.56	CVS	Rx Expense
6/12/2025	ACH	(4,408.48)	UNUM	Stop Loss Reimb
6/16/2025	7157	44.18	verizon	fax
6/16/2025	7158	1,953.00	Robert Noonan & Assoc	Legal opinion on forulary change
6/16/2025	7159	8,118.00	HCGIT	Health Ins Premium
6/16/2025	7160	134.32	CMS	Phone
6/16/2025	7161	3,287.60	CanaRx	Rx expense
6/26/2025	7162	3,276.16	Hamp Retirement	MAY deductions
6/17/2025	ACH	20,195.38	Checkwriters	payroll 6/18/25
6/17/2025	ACH	(191,952.94)	UNUM	Stop Loss Reimb
6/18/2025	ACH	831,789.75	CVS	Rx Expense
6/20/2025	ACH	(16,106.15)	UNUM	Stop Loss Reimb
6/26/2025	ACH	816,940.25	CVS	Rx Expense
6/27/2025	ACH	(1,934,243.40)	CVS	Q1 2025 rebate
6/30/2025	ACH	636,865.35	Blue Medicare Rx	Medicare rx

7,460,226.39

(11)

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7/8/25

Medex 20% increase, 1/1/26
Midyear 10% increase on 1/1/26, 10% on 7/1/26

	July	August	September	October	November	December	January	February	March	April	May	June
Premium	8,400,000	8,400,000	8,400,000	8,400,000	8,400,000	9,360,000	9,360,000	9,360,000	9,360,000	9,360,000	9,360,000	10,160,000
Stop Loss reimbursement	400,000	200,000	150,000					100,000	100,000	200,000	250,000	250,000
CVS Rebate			2,100,000			2,100,000			1,900,000			1,900,000
BCBS Funding	(6,069,200)	(6,069,200)	(6,069,200)	(6,069,200)	(6,069,200)	(6,069,200)	(6,200,000)	(6,200,000)	(6,200,000)	(6,200,000)	(6,200,000)	(6,200,000)
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)
CariaBx	(10,500)	(10,500)	(10,500)	(10,500)	(10,500)	(10,500)	(11,000)	(11,000)	(11,000)	(11,000)	(11,000)	(11,000)
Fed Poor Fee	(40,000)											
Hamp Retirement Assessment	(130,000)											
HCHT 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)
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)
Stop Loss Premium	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)	(192,000)
Net cash	(1,241,700)	(1,271,700)	778,300	(771,700)	(771,700)	2,288,300	93,000	93,000	1,993,000	193,000	243,000	2,943,000
												4,467,800

Confident

Confident first 6 months, will have next 6 month # from Feds in September

Fairly confident

Fluctuates

Premium assumptions : Medex increase of 20%, HMO/PPO increase of 10% for 1/1/26.

Premium assumptions : HMO/PPO increase of 10% for 7/1/26.

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