

Hampshire County Group Insurance Trust

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

Committee: Executive Committee EC

Date: July 22, 2026 @ 10:00 am

Meeting Format: Virtual

Meeting Location: Join Teams Meeting:
<https://teams.microsoft.com/meet/231384610546618?p=1f7bchNrTksWu02vGi>

Meeting ID: 231 384 610 546 618
Passcode: uv3EP9x8

OneTap Mobile [+1 804-905-9967](tel:+18049059967), [413696839](tel:+1413696839) # 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: 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 June 17, 2026
- Review and Approve Minutes of June 23, 2026
- Financial Statement/Warrant Approval

Old Business (VOTES may be taken)

- BenAdmin System Update
- Audit Update
- Staffing Update

New Business (VOTES may be taken)

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: July, August, & September 2026

Meeting	Date	Time	Format
Executive Committee	July 22, 2026	10:00 a.m.	TEAMS
Executive Committee	August 19, 2026	10:00 a.m.	TEAMS
Executive Committee	September 2, 2026	10:00 a.m.	TEAMS
Insurance Advisory Committee	September 9, 2026	10:00 a.m.	TEAMS
Executive Committee	September 16, 2026	10:00 a.m.	TEAMS

Hampshire County Group Insurance Trust



Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

EXECUTIVE COMMITTEE MEETING MINUTES

TO: All Trust Member Units

RE: Minutes of June 17, 2026 Executive Committee Meeting Held Remotely via Microsoft Teams

MEMBERS PRESENT	GUESTS PRESENT
Shelley Poreda — <i>Chair</i> Emily Russo — <i>Vice Chair</i> Joanne Cleveland Andrew Levine Paul McLatchy III Stacy Stewart	Cindy Graves Karen Karowski Chris Bean Danielle Chaplick Marianna Gil

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, § 20, until June 30, 2027.

Chair Shelley Poreda called the meeting to order at 9:04 a.m. with a quorum present.

MEETING MINUTES

MOTION: On a motion by Andrew Levine, seconded by Paul McLatchy, the minutes of the May 28, 2026 Executive Committee meeting were approved as presented.

Result: Approved by unanimous consent.

FINANCIAL STATEMENT & WARRANT

The Chair reviewed the financial package included in the meeting materials. The budget pages and the profit-and-loss statement reflected a May cash balance of approximately \$4.5 million, which Shelley noted was running low but was expected to rebound during the current month with the receipt of the quarterly CVS pharmacy rebate at the end of the month. Account activity for the month was reviewed. Receivables were higher than usual in May. Cindy Graves confirmed that the approximately \$1.9 million in May receivables had been fully collected.

MOTION: On a motion by Andrew Levine, seconded by Paul McLatchy, the financial statement and warrant through May were approved as presented.

Result: Approved by unanimous consent.

FY27 BUDGET

FY26 is projected to close at just over \$1 million in net income, after adding back the collected \$1.9 million in May receivables and a \$106,423.19 stop-loss reimbursement.

The FY27 budget reflects the 12 units leaving the Trust and the annual enrollment changes reported — about an \$18 million decrease in revenue — with conservative pharmacy rebates and reinsurance reimbursement estimates explained by Chris Bean.

On the expense side, wages are down roughly \$205,000 (Joe's salary moved to the consultant line; the Insurance Account Representative role will not be refilled, and the Wellness Director role restructured; a Treasurer is budgeted). The Committee added a \$5,000 workers' compensation placeholder, adjusted the IT line to remain consistent with prior-year spending, and will inquire about the Hampshire County retirement assessment given the recent employee count changes. Projected FY27 net income is approximately \$650,000 on conservative assumptions, supporting the goal of no mid-year rate increase.

FY27 STOP LOSS PROCUREMENT

Marianna Gil and Chris Bean (Hilb) presented the stop loss marketing analysis. Aggregate coverage is not recommended given the group's size (more than 3,000 subscribers), and three years of historical claims experience support holding the specific deductible at \$400,000 rather than moving higher. Of 14 carriers marketed, firm quotes were only returned by Blue Cross Blue Shield and through AmWins from Ullico.

Hilb recommended awarding the stop loss coverage to Blue Cross Blue Shield at the \$400,000 specific deductible the lowest overall annual cost (about \$2.37 million, roughly 34% below current), with no lasers, faster reimbursement, meaningful fee relief by avoiding the carve-out, and a 50% renewal cap.

MOTION: On a motion by Paul McLatchy, seconded by Emily Russo, the Committee voted to recommend that the Insurance Advisory Committee award the stop loss reinsurance contract to Blue Cross Blue Shield at a \$400,000 specific deductible.

Result: Roll call — Ayes: J. Cleveland, A. Levine, P. McLatchy, E. Russo, S. Stewart, S. Poreda. Motion carried unanimously.

FY27 BUDGET — APPROVAL

With the reinsurance line updated to reflect the recommended BCBS bid, the Chair returned to the FY27 budget for approval.

MOTION: On a motion by Emily Russo, seconded by Paul McLatchy, the Committee voted to approve the FY27 budget of \$105,775,326 for recommendation to the Insurance Advisory Committee.

Result: Roll call — Ayes: J. Cleveland, A. Levine, P. McLatchy, E. Russo, S. Stewart, S. Poreda. Motion carried unanimously.

TREASURER UPDATE

Emily Russo reported on the search to fill the Treasurer position. Of the applications received, few candidates had directly relevant experience in the type of work the Trust performs. Two interviews were scheduled, but one candidate withdrew prior to the interview. The Committee proceeded with an interview of Katherine LeBeau, who currently serves as Accounting Manager at Amherst College and has prior experience with the Hampshire Council of Governments and the Holyoke Health Center. Cindy confirmed she had worked with the candidate previously.

MOTION: On a motion by Emily Russo, seconded by Andrew Levine, the Committee voted to extend a formal offer to Katherine LeBeau for the Treasurer position at an annual stipend of \$13,000, paid monthly.

Result: Roll call — Ayes: J. Cleveland, A. Levine, P. McLatchy, E. Russo, S. Stewart, S. Poreda. Motion carried unanimously.

AUDIT UPDATE

The FY25 audit is underway. The auditors have completed on-site work and continue to request additional information from Cindy. The FY26 audit will begin once the FY25 audit is complete. The Chair noted that the audit firm has raised its rates significantly and has been slow to bring the Trust current, so the Committee may evaluate alternative firms in the future.

FY27 MEETING SCHEDULE

The proposed meeting schedule for the next fiscal year was revisited. The only change is that the Insurance Advisory Committee meeting originally scheduled for November 11, which is Veterans Day, has been moved to November 12, while all other dates remain the same. The schedule will be distributed to the IAC and Hilb will issue calendar invites.

OPERATIONS UPDATE

Through the weekly operations meetings, Shelley, Emily, Cindy, and Hilb are working to streamline processes and to reassign work previously handled by Joe. Hilb issued the Teams meeting invitations (replacing Zoom) and has taken over assembling the meeting packets. Marianna demonstrated a new automated tracking spreadsheet for the Executive Committee and the IAC to help log attendance and votes, and to automatically confirm whether a quorum is present and whether a motion passes.

BENEFITS ADMINISTRATION SYSTEM DEMONSTRATION

The demonstration of the benefits-administration system originally planned for this meeting had to be delayed. Given the build-out lead time and summer schedules, the Committee agreed to hold an Executive Committee meeting for the demonstration on Tuesday, June 23, 2026 at 9:00 a.m.

MEDICARE ELIGIBILITY & ENROLLMENT POLICY

The Medicare Eligibility & Enrollment Policy was presented for discussion and approval.

MOTION: On a motion by Paul McLatchy, seconded by Andrew Levine, the Committee approved the Medicare Eligibility & Enrollment Policy as presented.

Result: Roll call — Ayes: J. Cleveland, A. Levine, P. McLatchy, E. Russo, S. Stewart.
Motion carried unanimously.

DEPENDENT PROOF DOCUMENT POLICY

The Dependent Proof Document Policy was presented for discussion and approval.

MOTION: On a motion by Paul McLatchy, seconded by Andrew Levine, the Committee approved the Dependent Proof Document Policy as presented.

Result: Roll call — Ayes: J. Cleveland, A. Levine, P. McLatchy, E. Russo, S. Stewart.
Motion carried unanimously.

APPEAL REQUEST POLICY

The Appeal Request Policy was presented for discussion and approval.

MOTION: On a motion by Paul McLatchy, seconded by Stacy Stewart, the Committee approved the Appeal Request Policy as presented.

Result: Roll call — Ayes: J. Cleveland, A. Levine, P. McLatchy, E. Russo, S. Stewart.
Motion carried unanimously.

ADJOURNMENT

There being no further business, on a motion by Emily Russo, seconded by Paul McLatchy, the meeting was adjourned by unanimous consent at 10:16 a.m.

Prepared By:
Marianna Gil, Hilb Group



Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

EXECUTIVE COMMITTEE MEETING MINUTES

TO: All Trust Member Units

RE: Minutes of June 23, 2026 Executive Committee Meeting Held Remotely via Microsoft Teams

MEMBERS PRESENT	GUESTS PRESENT
Shelley Poreda — <i>Chair</i> Emily Russo — <i>Vice Chair</i> Joanne Cleveland Andrew Levine Paul McLatchy III Stacy Stewart Donna Whiteley	Cindy Graves Karen Karowski Danielle Chaplick Marianna Gil Daniel Kalen Shawn King

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, § 20, until June 30, 2027.

Chair Shelley Poreda called the meeting to order at 9:05 a.m. with a quorum present.

PURPOSE OF MEETING

The Chair noted that the purpose of the meeting was to review a demonstration of the Employee Navigator benefits-administration system. Danielle Chaplick explained that Hilb maintains a contract with preferred pricing through Employee Navigator, a platform widely used across municipalities, and that Hilb's affiliate New England Partners (NEP) can separately provide enrollment support, such as a dedicated phone line and on-site or remote assistance.

EMPLOYEE NAVIGATOR DEMONSTRATION

Shawn King reviewed the system from the employee and employer perspectives. On the employee side, the platform provides a resource center with a document library, an enrollment workflow with side-by-side plan comparisons and real-time cost impacts, beneficiary collection, and a signed enrollment summary. On the employer side, she highlighted a task list for items to process enrollment, individual employee timelines, robust pre-built and ad hoc reporting, and notifications. NEP builds and annually maintains each group's plans and eligibility rules.

DISCUSSION

The Committee discussed implementation and scope. Shawn recommended an active first enrollment for clean data, estimated roughly eight weeks to prepare the system, and suggested an off-cycle launch ahead of annual enrollment; Marianna Gil noted additional carrier lead time to build out member unit divisions with Blue Cross Blue Shield and CVS. On retirees, non-Medicare retirees must live in the system, while Medicare retirees are optional, as still require the separate Blue Cross PDP form. Elections would be electronically fed to Blue Cross Blue Shield, with Cindy Graves serving as the final approver at the Trust level, and billing would be produced per member unit.

NEXT STEPS

The Committee agreed to bring the matter back at its July 22, 2026 meeting, allowing time to submit additional written questions, obtain answers on customization and a possible hybrid model, and consider timing. The Committee noted that the next Insurance Advisory Committee meeting is not until September, that a demonstration to the IAC would likely be needed, and that the group as a whole would ultimately need to agree to move forward, with a potential January implementation in mind.

ADJOURNMENT

There being no further business, on a motion by Paul McLatchy and seconded by Stacy Stewart, the meeting was adjourned at 10:08 a.m.

Prepared By:

Marianna Gil, Hilb Group

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

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

ITEM CODE	BUDGET ITEMS WAGES & BENEFITS	FY-2026 Budgeted	2025	2025	2025	2025	2025	2025	2026	2026	2026	2026	2026	2026	FY-2026 Budget YTD
			July	August	September	October	November	December	January	February	March	April	May	June	
5110	SALARY*	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	16,905.54	17,341.40	17,552.29	328,345.21
5145	LONGEVITY	6,600.00													-
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	1,636.38	1,636.38	1,660.62	162,155.39
5189	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	3,492.12	3,492.12	3,911.12	57,522.02
5185	LIFE INSURANCE	350.00	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	6.50	14.20	14.20	14.20	276.30
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	22,048.24	22,484.10	23,138.23	548,298.92

ITEM CODE	BUDGET ITEMS														
NON SALARY EXPENSES															
5300	ADM. CONT. SERVICES (FS&PF)														-
	Rent	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	1,000.00	1,000.00	1,000.00	12,000.00
	Parking														-
5305	ADM. CONT. SERVICES (Audit)	45,000.00													-
5320	LEGAL				8,000.00			16,000.00		31,430.00	17,820.00	17,014.00	15,714.00	16,514.00	122,492.00
5340	TELEPHONE/INTERNET														-
5490	FOOD SUPPLIES	500.00	29.95			104.73	20.97			90.70			119.76	66.09	432.20
5420	OFFICE & COMPUTER SUPPLIES		327.26			948.83							349.99		1,626.08
5580	MISC. EXPENSES	5,000.00	316.89			195.52	89.13			58.42		316.92	175	233.64	1,385.52
5580	NEWSPAPER/MAGS/BOOKS														-
5420	POSTAGE (Stamps)	6,000.00					22.3			11.87					34.17
5275	POSTAGE METER RENTAL		466.90											156	622.90
5380	MINI GRANTS/WEELLNESS	7,500.00							5500						5,500.00
5420	STATIONERY & OFF. SUPP.						88.83	295.35		153.12			290.34	155.93	983.57
5780	SURETY BONDS	1,250.00			100						523.63	466			1,089.63
5340	TELEPHONES														-
5320	TRAINING														-
5710	TRAVEL IN/OUT of STATE	3,000.00	42.00			30.8	92.40								165.20
5188	UTILITIES	6,000.00	694.33	437.23	425.84	441.35	380.01	391.81	386.16	390.51	385.92	389.84	388.42	387.80	5,099.22
	TOT. Indirect 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	19,186.76	18,037.51	18,513.46	151,430.49

ITEM CODE	BUDGET ITEMS	FY-2026 Budgeted													FY-2026 Budget YTD
	I.T.		July	August	September	October	November	December	January	February	March	April	May	June	
6000	COMPUTER HARDWARE	2,500.00													-
5420	COMPUTER SOFTWARE														-
5420	COMPUTER SUPPLIES	1,000.00													-
5850	DESK TOP PCs														-
5300	MISC PROF & 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	5,751.68	6,973.54	5,751.68	86,795.29
	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	5,751.68	6,973.54	5,751.68	86,795.29
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	46,986.68	47,495.15	786,524.70

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

	2025	2025	2025	2025	2025	2025	2026	2026	2026	2026	2026	2026
ITEMS	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
Starting Cash Balance	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	8,115,186.54	6,372,271.91	4,515,395.14
Adjustments												
Total Starting Balance	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	8,115,186.54	6,372,271.91	4,515,395.14
MONTHLY INCOME												
Total Premium Collected	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	9,923,117.54	9,664,552.61	7,758,066.56	5,264,606.56
Interest Income (MMDT)	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	10,731.78	10,560.97	8,006.61
CVS Rebate (Quarterly)						3,025,188.26	0.00	0.00	2,266,801.75	0.00	0.00	1,647,182.57
Other Income or Adjustments									220,818.93	112,681.27	223,796.39	106,423.19
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	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	12,421,449.51	9,787,965.66	7,992,423.92	7,026,218.93
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	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	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	1,862,395.56	442,118.12	(24,307.10)
Reinsurance (Ind.&Agg.)	(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	195,572.69	194,558.91	193,953.44
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	3,587,364.65	3,506,306.64	1,528,056.25	3,425,648.82	3,388,945.61							
CVS Claims						2,471,503.84	2,417,052.60	2,289,877.83	2,201,358.17	2,528,167.49	2,266,722.56	2,541,810.45
Blue Medicare RX PDP						657,904.38	659,710.82	760,169.33	760,162.13	760,447.92	764,784.35	764,183.77
CanaRx						10,819.67	10,742.74	6,768.03	9,433.36	9,409.95	5,721.60	10,165.02
Total Plan Expenses	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	11,483,893.61	9,801,805.54	9,613,705.58
Total Unit Operating Expenses	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	46,986.68	47,495.15	47,403.37
TOTAL MONTHLY EXPENSES	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	11,530,880.29	9,849,300.69	9,661,108.95
TOTAL NET MONTHLY INCOME	(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	2,523,423.30	(1,742,914.63)	(1,856,876.77)	(2,634,890.02)
BALANCE												
Cash Balance	472,460.95	2,058,635.37	3,072,334.54	1,435,636.70	(795,991.36)	5,011,250.32	4,751,768.99	5,591,763.24	8,115,186.54	6,372,271.91	4,515,395.14	1,880,505.12
Adjustments	3,455,889.68	6,800.31	606.53		1,275,068.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ENDING MONTHLY BALANCE	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	8,115,186.54	6,372,271.91	4,515,395.14	1,880,505.12

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
Post Employee Ben. S.B.	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	43,131.16	41,621.12
Funding		2,340.04	1,170.02	1,170.02	0.00	1,170.02	3,278.72	1,639.36	1,639.36	1,639.36	1,639.36	1,639.36
Expenses	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	3,149.40	3,149.40	3,149.40
Total	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	43,131.16	41,621.12	40,111.08
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	4,488,051.96	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	4,599,551.96	4,611,801.96
Deposits	24,500.00	13,500.00		24,500.00	0.00	24,500.00	0.00	36,750.00	0.00	12,250.00	12,250.00	0.00
Total Member Deposits	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	4,599,551.96	4,611,801.96	4,611,801.96
OPEB Trust	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	345,537.49	346,443.79
Interest	1,180.40	1,108.82	1,226.85	1,192.83	1,038.98	1,075.94	981.21	906.12	994.00	934.57	906.30	1,002.20
OPEB Trust	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	345,537.49	346,443.79	347,445.99
Investments												
CD's	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	0.00	0.00
Deposit/Withdrawal					(1,275,062.97)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest	5,323.65	4,624.34	4,597.51	4,470.05	2,414.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance	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	0.00	0.00	0.00
Portfolio Value	3,364,488.66	7,302.39	571.53	0.00	5.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposit/Withdrawal	(3,455,889.68)	(8,050.31)	(606.53)	5.06	(5.06)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest	98,703.41	1,319.45	35.00									
Market Change												
Total	7,302.39	571.53	0.00	5.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accounts Receivable	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	119,737.84	1,925,077.95	4,795,698.22
Total With Accounts Receivable	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	13,312,203.58	11,511,548.32	11,471,657.92	11,706,880.33

TRANSACTION REPORT JUNE 2026 (FY26)

[illegible]

[illegible]

6/1/2026 ACH		3,039,642.90	BCBS	JUNE Monthly Claim prefunding & APR settlement
6/1/2026 ACH		193,953.44	Stealth Partner Group	Reinsurance- June
6/1/2026 ACH		1,000.00	M&B Holdings	Rent June
6/1/2026 ACH		288.59	Comcast	Internet
6/1/2026	7287	292.72	ACSA/PPI	Dental/Vision Ins - JUNE
6/1/2026	7288	42.00	Boston Mutual	Life Ins
6/1/2026	7289	15,714.00	The HILB Group	Consultant Fee - MAY 2026
6/3/2026 ACH		8,869.15	Checkwriters	payroll
6/9/2026 ACH		1,751.68	Netlogix	IT service
6/9/2026	7290	6,283.34	CanaRx	Rx expense 5/16-5/31
6/9/2026	7291	4,000.00	Edward Haber	IT work
6/9/2026 ACH		683,259.06	CVS	Rx weekly
6/9/2026 ACH		525,659.28	CVS	Rx weekly
6/11/2026	7292	2,113.13	FRCOG	Trust exit/premium refund
6/16/2026 ACH		(106,423.19)	ULLICO	Stop Loss Reimb
6/17/2026 ACH		8,683.14	Checkwriters	Payroll
6/18/2026	7293	3,881.68	CanaRx	Rx expense 6/1-6/15
6/18/2026	7294	99.21	CMS	Phone
6/18/2026	7295	800.00	EGAN FLANAGAN & COHEN	ATTORNEY FEES
6/18/2026	7296	6,740.00	HCGIT	Health Insurance - JULY
6/19/2026 ACH		3,063,950.00	BCBS	JUNE Monthly claim funding, second half
6/25/2026 ACH		652,564.42	CVS	Rx weekly
6/25/2026 ACH		680,327.69	CVS	Rx weekly
6/25/2026 ACH		764,183.77	Blue Medicare Rx	Medicare RX PDP - APR
6/25/2026	7297	611.66	CINDY GRAVES	EXPENSE REIMBURSEMENT
6/25/2026	7298	1,660.62	Hamp Retirement	JUNE Deductions
6/30/2026		(1,647,182.57)	CVS REBATE	

7,912,765.72

Hampshire County Group Insurance Trust - PLAN COUNTS

	2025 MAY	2025 JUNE	2025 JULY	AUG	SEPT	2025 OCT	NOV	DEC	2026 JAN	FEB	MAR	2026 APR	MAY	2026 JUNE	2026 JULY	AUG
NETWORK BLUE NE (HMO)																
G1 - Individual	610	605	633	627	613	618	618	618	615	618	614	616	615	614	536	522
G1 - Employee + 1	313	313	330	326	331	344	341	339	333	329	330	329	331	334	282	276
G1 - Family	530	530	553	552	547	562	559	556	550	540	534	527	524	517	431	428
G1 - TOTAL HMO	1453	1448	1516	1505	1491	1524	1518	1513	1498	1487	1478	1472	1470	1465	1249	1226
G2 - Individual	723	728	718	708	699	720	707	706	707	702	700	707	706	705	512	512
G2 - Employee + 1	368	366	379	379	375	369	363	360	358	354	356	354	349	350	246	242
G2 - Family	641	641	645	645	644	668	676	675	667	657	659	652	648	645	466	464
G2 - TOTAL HMO	1732	1735	1742	1732	1718	1757	1746	1741	1732	1713	1715	1713	1703	1700	1224	1218
TOTAL INDIVIDUAL	1333	1333	1351	1335	1312	1338	1325	1324	1322	1320	1314	1323	1321	1319	1048	1034
TOTAL EMP+1 PLANS	681	679	709	705	706	713	704	699	691	683	686	683	680	684	528	518
TOTAL FAMILY PLANS	1171	1171	1198	1197	1191	1230	1235	1231	1217	1197	1193	1179	1172	1162	897	892
TOTAL HMO PLANS	3185	3183	3258	3237	3209	3281	3264	3254	3230	3200	3193	3185	3173	3165	2473	2444
BLUE CARE ELECT PREFERRED (PPO)																
G1 - Individual	210	215	217	215	212	203	207	207	205	203	201	205	201	200	165	163
G1 - Family	272	271	267	264	266	246	240	239	237	231	231	228	227	226	180	180
G1 - TOTAL PPO	482	486	484	479	478	449	447	446	442	434	432	433	428	426	345	343
G2 - Individual	181	180	177	178	172	164	165	162	160	164	164	161	161	161	87	85
G2 - Family	226	225	229	227	232	206	202	202	203	205	205	203	201	200	106	105
G2 - TOTAL PPO	407	405	406	405	404	370	367	364	363	369	369	364	362	361	193	190
TOTAL INDIVIDUAL	391	395	394	393	384	367	372	369	365	367	365	366	362	361	252	248
TOTAL FAMILY PLANS	498	496	496	491	498	452	442	441	440	436	436	431	428	426	286	285
TOTAL PPO PLANS	889	891	890	884	882	819	814	810	805	803	801	797	790	787	538	533
MEDEX																
G1 - Individual	1447	1447	1491	1507	1511	1511	1517	1523	1539	1536	1535	1538	1540	1542	1375	1389
G2 - Individual	1424	1422	1430	1434	1441	1447	1451	1451	1451	1452	1449	1444	1456	1453	1190	1190
TOTAL MEDEX PLANS	2871	2869	2921	2941	2952	2958	2968	2974	2990	2988	2984	2982	2996	2995	2565	2579
TOTAL - ALL PLANS	6945	6943	7069	7062	7043	7058	7046	7038	7025	6991	6978	6964	6959	6947	5576	5556