

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee Meeting Notice and Agenda

July 23, 2025

9:00 A.M.

ZOOM Meeting

Call to Order	RC
FY26 Cashflow and Rate discussion	JS
Adjournment	RC

Meeting Schedule

Insurance Advisory Committee – July 30, 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

Joseph Shea is inviting you to a scheduled Zoom meeting.

Topic: Executive Committee

Time: Jul 23, 2025 09:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/82152370597?pwd=CarMKUwyMdsSwgtAmGx1oZISL1st8g.1>

Meeting ID: 821 5237 0597

Passcode: 541359

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- +1 253 215 8782 US (Tacoma)
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Medex 20% increase, 1/1/26
20% increase on 10/1/25, 5% increase on 7/1/26

	July	August	September	October	November	December	January	February	March	April	May	June
Premium	8,350,000	8,350,000	9,820,000	9,820,000	9,820,000	10,070,000	10,070,000	10,070,000	10,070,000	10,070,000	10,070,000	10,495,000
Stop Loss reimbursement	400,000	200,000	150,000					100,000	100,000	200,000	250,000	1,650,000
CVS Rebate	(6,069,200)	(6,069,200)	2,100,000			2,100,000			1,800,000			7,800,000
BCBS Funding	(2,900,000)	(2,900,000)	(7,000,000)	(7,500,000)	(6,069,200)	(7,000,000)	(6,200,000)	(7,500,000)	(6,200,000)	(6,200,000)	(7,500,000)	(80,307,600)
CVS Claims	(10,500)	(10,500)	(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)	(28,500,000)
CanRx	(40,000)			(10,500)	(10,500)	(10,500)	(11,000)	(11,000)	(11,000)	(11,000)	(11,000)	(129,000)
Fed Profit Fee	(130,000)											(40,000)
Hamp Retirement Assessment	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(60,000)	(130,000)
HCGIT Op Expenses	(640,000)	(640,000)	(640,000)	(640,000)	(640,000)	(640,000)	(704,000)	(704,000)	(704,000)	(704,000)	(704,000)	(720,000)
Blue Medicare Rx fee	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(200,000)	(8,064,000)
Stop Loss Premium												(2,400,000)
Net cash	(1,299,700)	(1,329,700)	1,259,500	(790,500)	640,300	2,059,500	695,000	(505,000)	2,595,000	895,000	(355,000)	2,370,000
												6,234,400

Confident

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

Fairly confident

Fluctuates

Premium assumptions : Medex increase of 20% for 1/1/26.

Premium assumption: Active plan increase of 20% on 10/1/25, 5% on 7/1/26

	Current Rate	10/1/25 Rate
HMO single	\$ 839	\$ 1,007
HMO +1	\$ 1,953	\$ 2,344
HMO Family	\$ 2,407	\$ 2,888
PPO single	\$ 983	\$ 1,180
PPO - Family	\$ 2,684	\$ 3,221