HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee
Meeting Notice and Agenda
August 27, 2025
9:00 A.M.
ZOOM Meeting

Call to Order	RC
Subscriber request, Zach Gilley	ZG
Approval of Minutes of July & Aug 2025	RC
Financial Report Month of July 2025 **Income & Expenses & Operating Expenses** **For Trust and Wellness Initiative**	JS
Audit – FY 2024	JS
Special Open Enrollment	JS
Legislative Update	JS
Requests for Claim Data	JS
CanaRx Change (vote)	JS
High Deductible Plan Discussion (vote)	JS

<u>Meeting Schedule</u>

Executive Committee – August 27, 2025, 9:00 a.m. ZOOM
Insurance Advisory Committee – September 11, 2025,10:00 a.m. ZOOM
Executive Committee – September 24, 2025, 9:00 a.m. ZOOM
Insurance Advisory Committee – October 9, 2025,10:00 a.m. ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Topic: Executive Committee
Time: Aug 27, 2025 09:00 AM Eastern Time (US and Canada)
Join Zoom Meeting
https://us02web.zoom.us/j/82899074199?pwd=cWLud6R9zbagEYmFbQjOKrv5qo6tUP.1

Meeting ID: 828 9907 4199
Passcode: 001995

One tap mobile
+13126266799,,82899074199#,,,,*001995# US (Chicago)
+16465588656,,82899074199#,,,,*001995# US (New York)

Join instructions
https://us02web.zoom.us/meetings/82899074199/invitations?signature=XzgGqvSz3Yb9dWth_W9Mmfcsnih7fpAXRPQcApoB9XE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

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

ITEM CODE	BUDGET ITEMS	FY-2025 Budgeted	FY-2026 Budgeted	
	WAGES & BENEF	7-1/6-30		July
5110	SALARY*	410,000.00	426,000.00	51,204.92
5145	LONGEVITY	6,600.00	6,600.00	
5130	OVERTIME			
5120	TEMP. EMPLOYEE SAL			
481	FICA (.062)			
5186	MED TAX (.0145)			
5181	CONTRIBUTORY RET.	125,624.00	130,358.00	135,403.39
5189	EMP. ASST. PROG. EAP			
5184	HEALTH INSURANCE	80,000.00	94,400.00	6,345.67
5185	LIFE INSURANCE	350.00	350.00	28.40
5189	UNEMP HEALTH INS TAX			
	TOT. WAGES & BENEFITS	622,574.00	657,708.00	192,982.38

ITEM CODE	BUDGET ITEMS			
	NON SALARY EXPENSES			
5300	ADM. CONT. SERVICES (FS&PF)			
	Rent	14,400.00	13,200.00	1,000.00
	Parking			
5305	ADM. CONT. SERVICES (Audit)	22,000.00	45,000.00	
5320	LEGAL			
5340	TELEPNONE/INTERNET			
5490	FOOD SUPPLIES	600.00	500.00	29.95
5420	OFFICE & COMPUTER SUPPLIES			327.26
5580	MISC. EXPENSES	5,000.00	5,000.00	316.89
5580	NEWSPAPER/MAGS/BOOKS			
5420	POSTAGE (Stamps)	8,500.00	6,000.00	
5275	POSTAGE METER RENTAL			466.90
5380	MINI GRANTS/WELLNESS	7,500.00	7,500.00	
5420	STATIONERY & OFF. SUPP.			
5780	SURETY BONDS	1,250.00	1,250.00	
5340	TELEPHONES			
5320	TRAINING			
5710	TRAVEL IN/OUT of STATE	5,000.00	3,000.00	42.00
5188	UTILITIES	6,000.00	6,000.00	694.33
	TOT. Inderect Costs			

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Total Non-Salary		70,250.00	87,450.00	2,877.33

ITEM CODE	BUDGET ITEMS			
	I.T.			
6000	COMPUTER HARDWARE	7,500.00	2,500.00	
5420	COMPUTER SOFTWARE			
5420	COMPUTER SUPPLIES	1,000.00	1,000.00	
5850	DESK TOP PCs			
5300	MISC PROF & TECH SERV.**	175,000.00	80,000.00	14,846.00
	TOTAL DATA PROCESSING	183,500.00	83,500.00	14,846.00
	TOTALS	876,324.00	828,658.00	210,705.71

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY
Starting Cash 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
Adjustments												
Total Starting 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
MONTHLY INCOME												
Total Premium Collected	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	11,891,680.30
Interest Income (MMDT)	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	4,826.21
Other Income or Adjustments				2.38								
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	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	11,896,506.51
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	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	8,943,510.34
Reinsurance (Ind.&Agg.)	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)	(35,796.67)
BCBS Settlement												
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	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	3,587,364.65
Total Plan Expenses	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	9,479,088.81	7,396,663.26	12,495,078.32
Total Unit Operating Expenses	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	210,705.71
TOTAL MONTHLY EXPENSES	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	12,705,784.03
TOTAL NET MONTHLY INCOME	(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)	(809,277.52)
BALANCE												
Cash Balance	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)	480,578.98
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	3,455,889.68
ENDING MONTHLY BALANCE	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	3,936,468.66

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY
Post Employee Ben. S.B.	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
Funding	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	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80	2,228.80
Total	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	53,695.01
Accurued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	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												24,500.00
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	4,488,051.96
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
Interest	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	1,180.40
OPEB Trust	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	336,078.17
Investments												
CD's	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
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	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	5,323.65
Balance	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	1,258,956.49
Portfolio Value	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
Deposit		(2,000,000.00)			(1,000,000.00)		(1,000,000.00)			(2,000,000.00)	(2,000,000.00)	(3,455,889.68)
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	91,401.02
Market Change												
Total	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	0.00
Accounts Receivable	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	862,927.27
Total With Accounts Receivable	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	10,967,495.52

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Hampshire County Group Insurance Trust

TRANSACTION REPORT JULY 2025 (FY26)

STARTING BALANCE GENERAL FUND **(M&T BANK)**				$ (796,243.62)
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
JULY	**M&T BANK**			
1	BLUE CROSS BLUE SHIELD	8,943,510.34		$ (9,739,753.96)
1	STEALTH/STOP LOSS		240,086.48	$ (9,499,667.48)
1	M&T BANK		337,486.00	$ (9,162,181.48)
2	M&T BANK		408,572.01	$ (8,753,609.47)
3	M&T BANK		236,287.40	$ (8,517,322.07)
3	M&T BANK (FROM ESB)		5,250,000.00	$ (3,267,322.07)
7	M&T BANK		10,363.00	$ (3,256,959.07)
9	M&T BANK (FROM ESB)		100,000.00	$ (3,156,959.07)
11	M&T BANK		3,631.00	$ (3,153,328.07)
14	M&T BANK		208,062.61	$ (2,945,265.46)
17	M&T BANK (FROM ESB)		1,400,000.00	$ (1,545,265.46)
18	M&T BANK		133,815.40	$ (1,411,450.06)
21	M&T BANK		820,684.60	$ (590,765.46)
23	M&T BANK		39,700.80	$ (551,064.66)
26	M&T BANK		1,372,736.54	$ 821,671.88
30	M&T BANK		22,114.00	$ 843,785.88
31	M&T BANK		3,455,889.68	$ 4,299,675.56
31	M&T BANK (FROM WF)		344,810.00	$ 4,644,485.56
31	CVS CAREMARK	2,899,440.33		$ 1,745,045.23
31	PAYROLL	51,204.92		$ 1,693,840.31
31	INTEREST		2,724.70	$ 1,696,565.01
				$ 1,696,565.01

STARTING BALANCE GENERAL FUND **(EASTHAMPTON SAVINGS BANK x5596)**				$ 2,086,100.12
2025	TRANSACTION	A/P DEBIT	A/R CREDIT	
JULY	**EASTHAMPTON SAVINGS BANK**			
				$ 2,086,100.12
1	STEALTH/STOP LOSS	204,289.81		$ 1,881,810.31
1	ESB		73,221.00	$ 1,955,031.31
1	ESB		214,463.30	$ 2,169,494.61
1	ESB		17,049.00	$ 2,186,543.61
1	ESB		23,640.00	$ 2,210,183.61
1	ESB		240,397.07	$ 2,450,580.68
1	ESB		69,894.72	$ 2,520,475.40
1	ESB		41,500.00	$ 2,561,975.40
1	ESB		13,313.00	$ 2,575,288.40
1	ESB		97,740.20	$ 2,673,028.60
1	ESB		127,431.97	$ 2,800,460.57
1	ESB		63,136.00	$ 2,863,596.57
1	ESB		28,209.00	$ 2,891,805.57
1	ESB		6,069.00	$ 2,897,874.57
1	ESB		77,000.20	$ 2,974,874.77
1	ESB		255,072.43	$ 3,229,947.20
1	ESB		3,645.32	$ 3,233,592.52
2	ESB		61,482.00	$ 3,295,074.52
2	ESB		48,859.00	$ 3,343,933.52
2	ESB		240,575.30	$ 3,584,508.82
2	ESB		22,830.20	$ 3,607,339.02
2	ESB		98,052.00	$ 3,705,391.02
2	ESB		5,199.00	$ 3,710,590.02
2	ESB		8,582.00	$ 3,719,172.02

2	ESB		232,108.15	$ 3,951,280.17
2	ESB		280,242.87	$ 4,231,523.04
3	ESB		5,208.22	$ 4,236,731.26
3	ESB		73,890.00	$ 4,310,621.26
3	ESB		10,050.00	$ 4,320,671.26
3	ESB		782,854.50	$ 5,103,525.76
3	ESB (TO MTB)	5,250,000.00		$ (146,474.24)
7	ESB		2,013.00	$ (144,461.24)
7	ESB		90,000.00	$ (54,461.24)
7	ESB		131,683.14	$ 77,221.90
8	ESB		2,792.00	$ 80,013.90
8	ESB		4,637.00	$ 84,650.90
8	ESB		62,262.00	$ 146,912.90
8	ESB		13,313.00	$ 160,225.90
8	ESB		832.00	$ 161,057.90
9	ESB		68,685.00	$ 229,742.90
9	ESB (TO MTB)	100,000.00		$ 129,742.90
10	ESB		16,848.00	$ 146,590.90
10	ESB		229,592.30	$ 376,183.20
14	ESB		70,186.20	$ 446,369.40
7	ESB		233,650.00	$ 680,019.40
17	ESB (TO MTB)	1,400,000.00		$ (719,980.60)
17	ESB		778,413.92	$ 58,433.32
17	ESB		97,740.20	$ 156,173.52
17	ESB		73,890.00	$ 230,063.52
17	ESB		68,676.00	$ 298,739.52
17	ESB		15,559.00	$ 314,298.52
21	ESB		96,848.40	$ 411,146.92
22	ESB		126,586.46	$ 537,733.38
23	ESB		63,992.00	$ 601,725.38
23	ESB		41,500.00	$ 643,225.38
24	ESB		168,232.00	$ 811,457.38
24	ESB		276,867.00	$ 1,088,324.38
25	ESB		12,956.17	$ 1,101,280.55
28	ESB		5,199.00	$ 1,106,479.55
28	ESB		10,088.00	$ 1,116,567.55
28	ESB		23,640.00	$ 1,140,207.55
29	ESB		177,116.40	$ 1,317,323.95
29	ESB		131,318.23	$ 1,448,642.18
29	ESB		232,545.97	$ 1,681,188.15
30	ESB		14,716.00	$ 1,695,904.15
30	ESB		92,909.90	$ 1,788,814.05
30	ESB		28,209.00	$ 1,817,023.05
30	ESB		71,910.48	$ 1,888,933.53
31	ESB		6,144.00	$ 1,895,077.53
31	ESB		241,696.50	$ 2,136,774.03
31	ESB		17,049.00	$ 2,153,823.03
31	ESB		133,334.49	$ 2,287,157.52
31	ESB		789,951.70	$ 3,077,109.22
31	CANARX	11,917.90		$ 3,065,191.32
31	BLUE MEDICARE RX (JUNE)	636,287.42		$ 2,428,903.90
31	PAYROLL	141,777.46		$ 2,287,126.44
31	ACCOUNTS PAYABLE	57,442.33		$ 2,229,684.11
31	INTEREST		2,101.51	$ 2,231,785.62
				$ 2,231,785.62
				$ 2,231,785.62
				$ 2,231,785.62

	MEMBER UNIT DEPOSITS ON HAND			
JULY		Starting Balance>>>>>>>>>>>>>>>		$ 4,463,551.96
7&30	BROOKFIELD ($12,250 ea, July & Aug))		24,500.00	$ 4,488,051.96
31	Total			**$ 4,488,051.96**
	M&T BANK			
JULY	Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>>		$ 55,923.81
31	Retiree Health & Life Ins.	2,228.80		$ 53,695.01
31	Total			**$ 53,695.01**
	M&T BANK			
JULY	Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>>		$ 31,317.96
				$ 31,317.96
31	Total			**$ 31,317.96**
	OPEB			
JULY	CD-Easthampton Savings			$ 334,897.77
31	3 mos.@ 4.150% (matures 8/23/25) x1851		1,180.40	$ 336,078.17
	Total			**$ 336,078.17**
	INVESTMENTS - CD			
JULY	CD-Easthampton Savings			$ 1,253,632.84
	TO ESB GENERAL FUND			$ 1,253,632.84
	TO ESB GENERAL FUND			$ 1,253,632.84
31	12 mos.@ 5.00% (matures 8/17/25) x7499		5,323.65	$ 1,258,956.49
	Total			**$ 1,258,956.49**
	INVESTMENTS - WF			
JULY	Portfolio Value JULY 1, 2025			$ 3,364,488.66
30	TO MTB GENERAL FUND (CLOSED ACCT)	3,455,889.68		$ (91,401.02)
31	Investment Earnings/Loss		91,401.02	$ -
	Total			**$ 10,096,450.22**

MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR AUGUST 2025 PREMIUMS

AUGUST PREMIUMS NOT PAID *AS OF JULY 31, 2025*		TO AVOID LATE ASSESSMENT FEE INVOICE MUST BE PAID **BEFORE**: ***August 5, 2025***
CUMMINGTON	6,069.00	**8/5/2025**
GOSHEN	3,624.00	**8/5/2025**
GRANBY	221,553.57	**8/1/2025**
HADLEY	264,404.70	**8/1/2025**
HUNTINGTON	12,488.00	**8/4/2025**
MIDDLEFIELD	3,631.00	**LATE FEE ASSESSED**
PLAINFIELD	7,117.00	**8/4/2025**
SHFD #2	31,687.00	**8/7/2025**
SOUTHAMPTON	189,019.00	**8/5/2025**
WASHINGTON	4,637.00	**8/5/2025**
CHARLEMONT	13,185.00	**8/1/2025**
NEW SALEM/WENDELL	95,252.00	**8/4/2025**
SO DEERFIELD WATER DIST	7,468.00	**8/5/2025**
WEST COUNTY SENIOR SERVICES	2,792.00	**8/13/2025**
	$ 862,927.27	

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stealth PARTNER GROUP
An Amwins Company

Group Reimbursement Report
Hampshire County Group Insurance Trust
Policy Dates 7/1/2024 to 6/30/2025

Benefits

Specific Contract:	12/24
Gapless:	No
Spec Deductible:	$400,000
Agg Specific Deductible:	N/A
Covered Benefits:	Medical & RX
Domestic Reimbursement:	N/A

Specific Contract Parameters

Incurred Date Range:	7/1/2024	to	6/30/2025
Paid Date Range:	7/1/2024	to	6/30/2026

Current Laser / Limits

Full Name	DOB, EE/SP/Dep, Claimant #	Type	Amount	Notes/Specifics
None				

**Grayed out totals listed below indicate no changes in YTD from prior filing

Employee	Claimant Rel	Filing Type	Reporting Month	Reported Medical YTD	Reported Rx YTD	Reported Bolt On YTD	Reported YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Reimbursement Date	Carrier Pend	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
															$ 4,737.91		**OverPayment Rolled over from Prior Policy Year**
		Reported Totals		$ -	$ -	$ -	$ -	$ -	$ -		$ -		$ -	$ -		$ -	
[redacted]	ild	Initial	November	$ 401,094.18	$ 4,027.26	$ -	$ 405,121.44	$ 400,000.00	$ 5,121.44	12/26/2024	$ -	1/8/2025	$ 5,121.44	$ -	$ -	$ 400,000.00	Pended for additional eligibility documents.
				$ 401,094.18	$ 4,027.26	$ -	$ 405,121.44		$ -		$ 5,121.44	1/14/2025	$ (5,121.44)	$ -	$ -	$ 405,121.44	Release of above pended amount.
		Supp	December	$ 488,400.84	$ 4,602.53	$ -	$ 493,003.37		$ 87,881.93	1/16/2025	$ 87,077.09	1/29/2025	$ -	$ -	$ (804.84)	$ 493,003.37	$804.84 applie[illegible]er's overpayment for the 7/1/2023 PY.
		Supp	January	$ 488,400.84	$ 5,317.54	$ -	$ 493,718.38		$ 715.01	2/12/2025	$ 715.01	2/17/2025	$ -	$ -	$ -	$ 493,718.38	
		Supp	January	$ 564,945.85	$ 5,317.54	$ -	$ 570,263.39		$ 76,545.01	2/18/2025	$ 72,955.06	2/24/2025	$ -	$ -	$ (3,589.95)	$ 570,263.39	$3,589.95 applied t[illegible]overpayment for the 7/1/2023 PY.
		Supp	February	$ 564,945.85	$ 5,328.23	$ -	$ 570,274.08		$ 10.69	3/12/2025	$ 10.69	3/12/2025	$ -	$ -	$ -	$ 570,274.08	
		Supp	February	$ 640,066.53	$ 5,328.23	$ -	$ 645,394.76		$ 75,120.68	3/18/2025	$ 75,120.68	3/24/2025	$ -	$ -	$ -	$ 645,394.76	
		Supp	March	$ 640,066.53	$ 6,506.01	$ -	$ 646,572.54		$ 1,177.78	4/11/2025	$ 1,177.78	4/14/2025	$ -	$ -	$ -	$ 646,572.54	
		Supp	March	$ 688,128.32	$ 6,506.01	$ -	$ 694,634.33		$ 48,061.79	4/16/2025	$ 48,061.79	4/18/2025	$ -	$ -	$ -	$ 694,634.33	
		Supp	April	$ 688,128.32	$ 6,518.65	$ -	$ 694,646.97		$ 12.64	5/13/2025	$ 12.64	5/14/2025	$ -	$ -	$ -	$ 694,646.97	
		Supp	April	$ 714,427.29	$ 6,518.65	$ -	$ 720,945.94		$ 26,298.97	5/16/2025	$ 26,264.85	5/19/2025	$ -	$ -	$ (34.12)	$ 720,945.94	$34.12 applied to 7/1/20[illegible]
		Supp	May	$ 714,427.29	$ 7,107.54	$ -	$ 721,534.83		$ 588.89	6/12/2025	$ 588.89	6/16/2025	$ -	$ -	$ -	$ 721,534.83	
		Supp	May	$ 752,438.23	$ 7,107.54	$ -	$ 759,545.77		$ 38,010.94	6/20/2025	$ 38,010.94	7/14/2025	$ -	$ -	$ -	$ 759,545.77	
		Supp	June	$ 752,438.23	$ 7,704.57	$ -	$ 760,142.80		$ 597.03	7/17/2025	$ -	7/23/2025	$ 597.03	$ -	$ -	$ 759,545.77	Full amount pended for June COBRA premiums.
				$ 752,438.23	$ 7,704.57	$ -	$ 760,142.80		$ -		$ 597.03	8/8/2025	$ (597.03)	$ -	$ -	$ 760,142.80	Above pended amount released.
		Supp	June	$ 756,160.31	$ 7,704.57	$ -	$ 763,864.88		$ 3,722.08	7/24/2025	$ 3,722.08	8/8/2025	$ -	$ -	$ -	$ 763,864.88	
		Supp	July	$ 777,675.28	$ 7,704.57	$ -	$ 785,379.85		$ 21,514.97	8/19/2025							
		Reported totals		**$ 777,675.28**	**$ 7,704.57**	**$ -**	**$ 785,379.85**	**$ 400,000.00**	**$ 385,379.85**		**$ 359,435.97**		**$ -**	**$ -**		**$ 763,864.88**	
[redacted]	ild	Initial	January	$ -	$ 439,890.32	$ -	$ 439,890.32	$ 400,000.00	$ 39,890.32	2/13/2025	$ 39,890.32	3/10/2025	$ -	$ -	$ -	$ 439,890.32	
		Supp	January	$ 973.96	$ 439,890.32	$ -	$ 440,864.28		$ 973.96	2/19/2025	$ 973.96	3/10/2025	$ -	$ -	$ -	$ 440,864.28	
		Supp	February	$ 973.96	$ 505,732.13	$ -	$ 506,706.09		$ 65,841.81	3/12/2025	$ 65,841.81	3/12/2025	$ -	$ -	$ -	$ 506,706.09	
		Supp	February	$ 1,569.57	$ 505,732.13	$ -	$ 507,301.70		$ 595.61	3/18/2025	$ 525.61	3/19/2025	$ -	$ -	$ (70.00)	$ 507,301.70	$70.00 applied t[illegible]rpayment for the 7/1/2023 PY.
		Supp	March	$ 1,569.57	$ 571,583.81	$ -	$ 573,153.38		$ 65,851.68	4/11/2025	$ 65,851.68	4/14/2025	$ -	$ -	$ -	$ 573,153.38	
		Supp	March	$ 2,138.43	$ 571,583.81	$ -	$ 573,722.24		$ 568.86	4/16/2025	$ 568.86	4/18/2025	$ -	$ -	$ -	$ 573,722.24	
		Supp	April	$ 2,138.43	$ 637,430.12	$ -	$ 639,568.55		$ 65,846.31	5/13/2025	$ 65,846.31	5/14/2025	$ -	$ -	$ -	$ 639,568.55	
		Supp	April	$ 2,377.43	$ 637,430.12	$ -	$ 639,807.55		$ 239.00	5/16/2025	$ -	5/19/2025	$ -	$ -	$ (239.00)	$ 639,807.55	Full amount applied to 7/1/2023 PY [illegible]
		Supp	May	$ 2,377.43	$ 749,630.96	$ -	$ 752,008.39		$ 112,200.84	6/12/2025	$ 112,200.84	6/16/2025	$ -	$ -	$ -	$ 752,008.39	
		Supp	May	$ 2,681.03	$ 749,630.96	$ -	$ 752,311.99		$ 303.60	6/20/2025	$ -	6/30/2025	$ 303.60	$ -	$ -	$ 752,008.39	Pended for procedure & diagnosis code for clair[illegible]
		Supp	June	$ 2,681.03	$ 815,590.22	$ -	$ 818,271.25		$ 65,959.26	7/17/2025	$ 65,959.26	7/23/2025	$ -	$ -	$ -	$ 817,967.65	
		Supp	June	$ 3,085.75	$ 815,590.22	$ -	$ 818,675.97		$ 404.72	7/24/2025	$ 404.72	8/8/2025	$ -	$ -	$ -	$ 818,372.37	
				$ 3,085.75	$ 815,590.22	$ -	$ 818,675.97		$ -		$ 303.60	8/8/2025	$ (303.60)	$ -	$ -	$ 818,675.97	Release of above pended amount.
		Reported totals		**$ 3,085.75**	**$ 815,590.22**	**$ -**	**$ 818,675.97**	**$ 400,000.00**	**$ 418,675.97**		**$ 418,366.97**		**$ -**	**$ -**		**$ 818,675.97**	
[redacted]	ild	Initial	February	$ 401,316.49	$ 1,261.19	$ -	$ 402,577.68	$ 400,000.00	$ 2,577.68	3/20/2025	$ 2,577.68	3/28/2025	$ -	$ -	$ -	$ 402,577.68	
		Supp	March	$ 401,316.49	$ 2,437.74	$ -	$ 403,754.23		$ 1,176.55	4/11/2025	$ 1,176.55	4/14/2025	$ -	$ -	$ -	$ 403,754.23	
		Supp	March	$ 410,482.01	$ 2,437.74	$ -	$ 412,919.75		$ 9,165.52	4/16/2025	$ 9,165.52	4/18/2025	$ -	$ -	$ -	$ 412,919.75	
		Supp	April	$ 410,482.01	$ 2,543.64	$ -	$ 413,025.65		$ 105.90	5/13/2025	$ 105.90	5/14/2025	$ -	$ -	$ -	$ 413,025.65	
		Supp	April	$ 435,683.12	$ 2,543.64	$ -	$ 438,226.76		$ 25,201.11	5/16/2025	$ 25,201.11	5/21/2025	$ -	$ -	$ -	$ 438,226.76	
		Supp	May	$ 435,683.12	$ 2,601.62	$ -	$ 438,284.74		$ 57.98	6/12/2025	$ 57.98	6/16/2025	$ -	$ -	$ -	$ 438,284.74	
		Supp	May	$ 450,595.32	$ 2,601.62	$ -	$ 453,196.94		$ 14,912.20	6/20/2025	$ 14,912.20	6/30/2025	$ -	$ -	$ -	$ 453,196.94	
		Supp	June	$ 450,595.32	$ 2,787.13	$ -	$ 453,382.45		$ 185.51	7/17/2025	$ 185.51	7/23/2025	$ -	$ -	$ -	$ 453,382.45	
		Supp	June	$ 468,866.52	$ 2,787.13	$ -	$ 471,653.65		$ 18,271.20	7/24/2025	$ 18,271.20	8/8/2025	$ -	$ -	$ -	$ 471,653.65	
		Supp	July	$ 475,500.16	$ 2,787.13	$ -	$ 478,287.29		$ 6,633.64	8/19/2025							
		Reported totals		**$ 475,500.16**	**$ 2,787.13**	**$ -**	**$ 478,287.29**	**$ 400,000.00**	**$ 78,287.29**		**$ 71,653.65**		**$ -**	**$ -**		**$ 471,653.65**	
[redacted]		Initial	April	$ 342,266.52	$ 62,141.96	$ -	$ 404,408.48	$ 400,000.00	$ 4,408.48	5/22/2025	$ -	5/28/2025	$ 4,408.48	$ -	$ -	$ 400,000.00	Full amount pended for precert/CM for medicine & 1st date of diagnosis for C79.51 & C61.
				$ 342,266.52	$ 62,141.96	$ -	$ 404,408.48		$ -		$ 4,408.48	6/11/2025	$ (4,408.48)	$ -	$ -	$ 404,408.48	Above pended amount released.
		Supp	May	$ 342,266.52	$ 62,727.77	$ -	$ 404,994.29		$ 585.81	6/12/2025	$ 585.81	6/16/2025	$ -	$ -	$ -	$ 404,994.29	
		Supp	May	$ 383,013.25	$ 62,727.77	$ -	$ 445,741.02		$ 40,746.73	6/20/2025	$ 40,746.73	6/30/2025	$ -	$ -	$ -	$ 445,741.02	
		Supp	June	$ 383,013.25	$ 63,316.36	$ -	$ 446,329.61		$ 588.59	7/17/2025	$ 588.59	7/23/2025	$ -	$ -	$ -	$ 446,329.61	
		Supp	June	$ 439,543.56	$ 63,316.36	$ -	$ 502,859.92		$ 56,530.31	7/24/2025	$ 56,530.31	8/8/2025	$ -	$ -	$ -	$ 502,859.92	
		Supp	July	$ 442,497.07	$ 63,316.36	$ -	$ 505,813.43		$ 2,953.51	8/19/2025							

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	Reported totals		$ 442,497.07	$ 63,316.36	$ -	$ 505,813.43	$ 400,000.00	$ 105,813.43		$ 102,859.92		$ -	$ -		$ 502,859.92	
Self	Initial	April	$ 154,461.20	$ 280,402.12	$ -	$ 434,863.32	$ 400,000.00	$ 34,863.32	5/23/2025	$ 34,863.32	5/28/2025	$ -	$ -	$ -	$ 434,863.32	
	Supp	May	$ 154,461.20	$ 358,921.54	$ -	$ 513,382.74		$ 78,519.42	6/12/2025	$ 78,519.42	6/16/2025	$ -	$ -	$ -	$ 513,382.74	
	Supp	May	$ 154,944.04	$ 358,921.54	$ -	$ 513,865.58		$ 482.84	6/20/2025	$ 482.84	6/30/2025	$ -	$ -	$ -	$ 513,865.58	
	Supp	June	$ 154,944.04	$ 398,327.28	$ -	$ 553,271.32		$ 39,405.74	7/17/2025	$ 39,405.74	7/23/2025	$ -	$ -	$ -	$ 553,271.32	
	Supp	June	$ 157,063.63	$ 398,327.28	$ -	$ 555,390.91		$ 2,119.59	7/24/2025	$ 2,119.59	8/8/2025	$ -	$ -	$ -	$ 555,390.91	
	Supp	July	$ 158,225.38	$ 398,327.28	$ -	$ 556,552.66		$ 1,161.75	8/19/2025							
	Reported totals		$ 158,225.38	$ 398,327.28	$ -	$ 556,552.66	$ 400,000.00	$ 156,552.66		$ 155,390.91		$ -	$ -		$ 555,390.91	
Self	Initial	May	$ -	$ 416,106.15	$ -	$ 416,106.15	$ 400,000.00	$ 16,106.15	6/13/2025	$ 16,106.15	6/19/2025	$ -	$ -	$ -	$ 416,106.15	
	Supp	May	$ 2,088.13	$ 416,106.15	$ -	$ 418,194.28		$ 2,088.13	6/20/2025	$ 2,088.13	6/30/2025	$ -	$ -	$ -	$ 418,194.28	
	Supp	June	$ 2,088.13	$ 453,794.98		$ 455,883.11		$ 37,688.83	7/17/2025	$ 37,688.83	7/23/2025	$ -	$ -	$ -	$ 455,883.11	
	Reported totals		$ 2,088.13	$ 453,794.98	$ -	$ 455,883.11	$ 400,000.00	$ 55,883.11		$ 55,883.11		$ -	$ -		$ 455,883.11	
Self	Initial	May	$ 704,113.04	$ 16,516.94	$ -	$ 720,629.98	$ 400,000.00	$ 320,629.98	6/26/2025	$ -	7/8/2025	$ 320,629.98	$ -	$ -	$ 400,000.00	Pended for additional leave information.
	Supp	June	$ 704,113.04	$ 18,749.51	$ -	$ 722,862.55		$ 2,232.57	7/17/2025	$ -	7/23/2025	$ 2,232.57	$ -	$ -	$ 400,000.00	Pended for additional leave information.
			$ 704,113.04	$ 18,749.51	$ -	$ 722,862.55		$ - -		$ 320,629.98	8/15/2025	$ (320,629.98)	$ -	$ -	$ 720,629.98	Release of above pended amount.
			$ 704,113.04	$ 18,749.51	$ -	$ 722,862.55		$ - -		$ 2,232.57	8/15/2025	$ (2,232.57)	$ -	$ -	$ 722,862.55	Release of above pended amount.
	Supp	June	$ 723,296.33	$ 18,749.51	$ -	$ 742,045.84		$ 19,183.29	7/24/2025	$ 19,183.29	8/18/2025	$ -	$ -	$ -	$ 742,045.84	
	Supp	July	$ 724,463.17	$ 18,749.51	$ -	$ 743,212.68		$ 1,166.84	8/19/2025							
	Reported totals		$ 724,463.17	$ 18,749.51	$ -	$ 743,212.68	$ 400,000.00	$ 343,212.68		$ 342,045.84		$ 0.00	$ -		$ 742,045.84	
Jillian/Child	Initial	June	$ 400,926.26	$ 666.97	$ -	$ 401,593.23	$ 400,000.00	$ 1,593.23	7/25/2025	$ 1,593.23	8/18/2025	$ -	$ -	$ -	$ 401,593.23	
	Supp	July	$ 441,267.63	$ 666.97	$ -	$ 441,934.60		$ 40,341.37	8/19/2025							
	Reported totals		$ 441,267.63	$ 666.97	$ -	$ 441,934.60	$ 400,000.00	$ 41,934.60		$ 1,593.23		$ -	$ -		$ 401,593.23	

Total Reimbursement Requested
$ 1,585,739.59

Total Amount Reimbursed
$ 1,507,229.60

Total Amount Pended	Total Amount Denied	Total Overpayment (If Applicable)	Outstanding Balance
$ 0.00	$ -	$ (0.00)	$ (0.00)

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7/2/2025	ACH		8,943,510.34	BCBS	Monthly Claim prefunding & settlement
7/2/2025	ACH		204,289.81	Stealth Partner Group	Reinsurance- APR
7/2/2025		7165	49.25	Boston Mutual	Life Ins
7/2/2025		7166	435.62	ACSA	Dental Ins
7/2/2025		7163	1,000.00	M&B Holdings	Rent APR
7/1/2025	ach		(17.71)	UNUM	Reinsurance Reimb
7/2/2025	ACH		22,146.36	Checkwriters	payroll 7/3/25
7/2/2025		7164	6,713.00	CanaRx	Rx expense
7/7/2025	ach		900.00	NetLogix	Sonicwall replacement
7/3/2025	ACH		(57,747.06)	UNUM	Reinsurance Reimb
7/3/2025	ACH		704,287.05	CVS	Rx weekly
7/10/2025	ACH		481,417.52	CVS	Rx weekly
7/15/2025	ACH		(482.84)	UNUM	Reins Reimb
7/16/2025	ACH		14,121.39	Checkwriters	payroll 7/17/25
7/18/2025	ach		1,446.00	NetLogix	Monthly IT
7/18/2025	ach		235.40	Comcast	Internet
7/18/2025		7167	320.00	Montague Webworks	Internet Domain/website
7/18/2025		7168	12,500.00	Ed Haber	July and August IT support
7/18/2025		7169	138.93	CMS	phone
7/18/2025		7170	5,204.90	CanaRx	Rx expense
7/18/2025	ACH		846,444.22	CvS	Rx weekly
7/21/2025	ACH		(38,010.94)	UNUM	Reinsurance Reimb
7/21/2025		7171	39,719.00	Us Treasury	PCORI fee
7/21/2025		7172	130,358.00	Hamp Retirement	Annual retirement assessment
		7173		VOID	
7/25/2025	ACH		(143,827.93)	UNUM	Reinsurance Reimb
7/26/2025		7174	1,183.00	Joseph Shea	Misc office Expenses Apr-July
7/26/2025		7175	5,045.39	Hamp Retirement	July Deductions
7/26/2025		7176	8,118.00	HCGIT	August premium
7/28/2025	ACH		867,291.54	CVS	Rx weekly
7/30/2025	ACH		14,937.17	Checkwriters	payroll 7/31
7/31/2025	ACH		636,287.42	Blue Medicare Rx	Medicare rx
			12,708,012.83		

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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	2025-08	AUGUST 2025	ANTI-OBESITY AGENTS	31	$1,747.67	$43,640.37	$41,892.70	
21AT	HAMPSHIRE COUNTY GROUP	2025-08	AUGUST 2025	INCRETIN MIMETIC AGENTS	19	$1,324.21	$27,621.04	$26,296.83	
21AT	HAMPSHIRE COUNTY GROUP	2025-07	JULY 2025	ANTI-OBESITY AGENTS	312	$37,740.31	$485,953.09	$448,212.78	480
21AT	HAMPSHIRE COUNTY GROUP	2025-07	JULY 2025	INCRETIN MIMETIC AGENTS	168	$18,401.00	$214,327.77	$195,926.77	$644,139.55
21AT	HAMPSHIRE COUNTY GROUP	2025-06	JUNE 2025	ANTI-OBESITY AGENTS	365	$14,671.15	$549,973.48	$535,302.33	522
21AT	HAMPSHIRE COUNTY GROUP	2025-06	JUNE 2025	INCRETIN MIMETIC AGENTS	157	$6,081.93	$195,347.21	$189,265.28	$724,567.61
21AT	HAMPSHIRE COUNTY GROUP	2025-05	MAY 2025	ANTI-OBESITY AGENTS	359	$14,663.83	$527,175.21	$512,511.38	501
21AT	HAMPSHIRE COUNTY GROUP	2025-05	MAY 2025	INCRETIN MIMETIC AGENTS	142	$5,661.99	$178,069.89	$172,407.90	$684,919.28
21AT	HAMPSHIRE COUNTY GROUP	2025-04	APRIL 2025	ANTI-OBESITY AGENTS	333	$12,388.45	$468,399.81	$456,011.36	476
21AT	HAMPSHIRE COUNTY GROUP	2025-04	APRIL 2025	INCRETIN MIMETIC AGENTS	143	$5,494.97	$176,019.62	$170,524.65	$626,536.01
21AT	HAMPSHIRE COUNTY GROUP	2025-03	MARCH 2025	ANTI-OBESITY AGENTS	311	$11,597.10	$412,742.89	$401,145.79	459
21AT	HAMPSHIRE COUNTY GROUP	2025-03	MARCH 2025	INCRETIN MIMETIC AGENTS	148	$6,016.73	$192,347.15	$186,330.42	$587,476.21
21AT	HAMPSHIRE COUNTY GROUP	2025-02	FEBRUARY 2025	ANTI-OBESITY AGENTS	297	$11,452.67	$399,463.48	$388,010.81	420
21AT	HAMPSHIRE COUNTY GROUP	2025-02	FEBRUARY 2025	INCRETIN MIMETIC AGENTS	123	$4,435.26	$143,188.99	$138,753.73	$526,764.54
21AT	HAMPSHIRE COUNTY GROUP	2025-01	JANUARY 2025	ANTI-OBESITY AGENTS	280	$12,505.29	$435,470.73	$422,965.44	423
21AT	HAMPSHIRE COUNTY GROUP	2025-01	JANUARY 2025	INCRETIN MIMETIC AGENTS	143	$6,127.59	$194,234.59	$188,107.00	$611,072.44

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

	July	**July Actual**
Premium	8,350,000	8,348,100.23
Stop Loss reimbursement	400,000	240,086.48
CVS Rebate		
BCBS Funding	(6,069,200)	(6,153,533.46)
CVS Claims	(2,900,000)	(2,899,440.23)
CanaRx	(10,500)	(11,917.90)
Fed Pcori Fee	(40,000)	(39,719.00)
Hamp Retirement Assessment	(130,000)	(130,358.00)
HCGIT Op Epenses	(60,000)	(74,458.51)
Blue Medicare Rx fee	(640,000)	(636,287.42)
Stop Loss Premium	(204,500)	(204,289.81)
Net cash	(1,304,200)	(1,561,817.62)

High Deductible Plan ($2,000/$4,000)

- Berkshire Trust

HMO Single = $841

PPO Single = $1254

- Cape Cod Trust

HMO Single = $894

PPO Single = $1164

- HCGIT (11% benefit factor off medical portion (65%)of premium)

HMO Single = $935

PPO Single = $1096

To the HCGIT Insurance Executive Board:

On behalf of several of the regional school districts, we are writing to express our collective concerns and to request greater clarity and communication regarding the recent mid-year health insurance changes and their ongoing impact. We believe the following questions are essential for both transparency and long-term planning:

1. **Reporting and Timeline**
    - Will the Executive Board commit to publishing regular reports that detail the financial impact of the changes (claims data, reserves, savings or losses created, etc.)?
    - Can a timeline of key reporting dates be created so districts can plan when to present accurate information to our towns, boards, and committees?
2. **Future Planning and Communication**
    - When will the Board make decisions for next year's rates and structure? Districts are very concerned about the compounded impact of this year's mid-year increase combined with FY27 planning.
    - What is the Board's communication strategy for members? How are these updates reaching those with decision-making authority (e.g., Superintendents, Selectboards), beyond just the voting representatives?
    - How is the value of remaining in the trust being explained, including comparisons to alternatives and the real costs of leaving?
3. **Independent Review and Confidence-Building**
    - Has the Board considered engaging a third-party consultant to review the trust's finances, steps taken, and future strategies?
    - Could the state provide or recommend such a consultant?
4. **Membership Stability**
    - Are there conversations taking place with large member groups whose departure would significantly impact the plan?
    - If members ultimately leave, what role will the trust play in supporting those who remain?

- What safeguards are in place to ensure that "last one out" members are not left with disproportionate costs?

We respectfully request that the Executive Board address these questions directly and provide a clear, proactive timeline for communication and decision-making. Our collective ability to plan responsibly depends on reliable information and confidence in the trust's future.

One option for delivering this information could be through a consolidated FAQ or guidance document that districts can share with their towns, boards, and committees. This could help ensure a consistent and transparent message.

Thank you for your attention to these matters. We look forward to your response.

Sincerely,
Darius Modestow

On behalf of:

Patricia Kinsella, Pioneer Valley Regional School District

Annie McKenzie, Hadley Public Schools

Darius Modestow, Frontier Regional School District

Carole Learned-Miller, Warwick School District

Vito Perrone, Hampshire Regional School District

Example FAQ Format (illustrative only)

Q: How often will the Board provide financial updates?
A: The Board will publish monthly reports summarizing claims, reserves, and financial impacts. Reports will be available by the 15th of each month.

Q: When will decisions be made about next year's rates?
A: Final decisions for FY27 will be communicated by March 15, 2026, with preliminary projections available in January.

Q: Is the trust still the best option compared to alternatives?
A: Even with the mid-year increase, current comparisons show the trust remains competitive, particularly given pooled risk and long-term stability.

Q: What happens if a member leaves the trust?
A: Exiting members may face significant administrative and start-up costs. The trust is also exploring measures to ensure remaining members are not left with disproportionate burdens.

-

Joe Shea

Subject: FW: Letter from the Group Insurance Commission
Attachments: Letter to HCGIT Members.pdf

From: Simko, Morgan (GIC) <Morgan.Simko2@mass.gov>
Sent: Tuesday, August 26, 2025 1:32 PM
Cc: Scibelli, Erika L. (GIC) <Erika.L.Scibelli2@mass.gov>
Subject: Letter from the Group Insurance Commission

Good afternoon,

My name is Morgan, and I am the Government Affairs Manager at the Group Insurance Commission (GIC), which provides health insurance to the Commonwealth's public employees, retirees, and dependents. You're receiving this email as a member of the HCGIT. Please see the attached letter from the GIC's Executive Director, Matt Veno, and reach out to me by September 15th if you wish to learn more about joining the GIC. You can also read about benefits available to municipal employees by viewing our 2025-2026 Municipal Benefit Guide.

Warm regards,
Morgan

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Morgan Simko *(she, her)*
Government Affairs Manager
p. 617-727-2310
e. morgan.simko2@mass.gov
Group Insurance Commission | **mass.gov/GIC**
GIC Members: Register for MyGICLink

August 26, 2025

Dear Municipal Official:

You are receiving this outreach because of your membership in the Hampshire County Group Insurance Trust. We at the Group Insurance Commission (GIC) were made aware of the current challenges the purchasing group is facing and want to provide you with information about the GIC that you may find timely and helpful.

As the largest public sector purchaser of insurance in the Commonwealth, the GIC has the leverage and stability of about 456,000 members, allowing us to offer a broad menu of health insurance products to those who serve the public, as well as their dependents. The GIC has a stable membership comprised of 918 public agencies and 55 municipal partners, and we offer a diverse carrier portfolio and competitive premium rates.

Your next opportunity to join the GIC is July 1, 2026, which would require your municipality/municipal entity to take procedural measures and **notify the GIC of the intent to join no later than December 1, 2025.** Should you wish to learn more about joining the GIC, please **reach out by September 15th** to the GIC's Government Affairs Manager, Morgan Simko, at morgan.simko2@mass.gov. We would be happy to set up an informational call that provides you with more information about the GIC and answers your questions about potential next steps.

Sincerely,

Matthew A. Veno
Executive Director