

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee  
Meeting Notice and Agenda  
March 17, 2021  
9:00 A.M.  
Via ZOOM Teleconference

Call to Order	RK
Approval of Minutes of February 2021	RK
Financial Report (Vote)	JS
Month of February 2021	
Income & Expenses & Operating Expenses For Trust and Wellness Initiative	
February Expenditures (vote)	JS
Rx RFP (vote)	JS/JG
Change IAC Meeting Date	JS
Reinsurance Update	JS
BCBS System Changes	JS/CS
Buckland Appeal	LB
Unit Communication	JS
Adjournment	RK

## Meeting Schedule

Insurance Advisory Committee – April 14, 2021, 10:00 a.m., via Zoom  
Executive Committee – May 19, 2021, 9:00 a.m., via Zoom  
Executive Committee – June 16, 2021, 9:00 a.m., via Zoom

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/82598593796?pwd=dEZjcFpIMk05TXZRZy9aQ1NlVlJKZz09>

Meeting ID: 825 9859 3796

Passcode: 200428

One tap mobile

+13126266799,,82598593796#,,,,\*200428# US (Chicago)

+16465588656,,82598593796#,,,,\*200428# US (New York)

Dial by your location

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+1 669 900 9128 US (San Jose)

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET  
NORTHAMPTON, MA 01060

**TO:** All Trust Member Units

**RE:** **Minutes of February 17, 2021**  
Executive Committee Meeting  
Via Zoom Teleconference

## **MEMBERS PRESENT:**

Russ Kaubris	Donna Foglio	Deb Kuhn
Michael Sullivan	Denise Cashin	Lisa Blackmer
Michelle Hill	Rich Carmignani Jr	

## **OTHERS PRESENT:**

Joseph Shea	Cynthia Smith	Diane Sexton
Michele Komosa	John Garrish	Stephen Magosin

## **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 Russ Kaubris called the meeting to order at 9:02 a.m. with a quorum present.

## **APPROVAL OF MINUTES**

A motion to accept the minutes of January 20, 2021 was made by Lisa Blackmer, seconded by Rich Carmignani Jr. A roll call vote was taken with all in favor.

## **FINANCIAL REPORT**

### **Financial Report**

The Financial Report for the month of January was presented reflecting a starting balance of \$7,601,697.58 with a total monthly income received of \$6,118,845.20 and monthly expenses of \$5,721,950.01 with a total net monthly income of \$396,895.19 and an ending month balance of \$7,998,592.77 with accounts receivable of \$1,440,624.63 leaving a total of \$42,709,972.86.

### **Investments and CD's for January 2021**

The investments portfolio value was \$12,640,686.70 with a market change of (\$69,090.95) leaving a total of \$12,571,595.75. The starting balance in CD's was \$16,112,274.63, with interest earned of \$7,507.51 leaving a balance of \$16,119,782.14.

On a motion by Michael Sullivan, seconded by Deb Kuhn, it was voted to approve the financial report. A roll call vote was taken with all in favor.

## **JANUARY EXPENDITURES**

Joe provided a spreadsheet of all the expenditures for the month of January for review.

A motion to accept the January expenditures was made by Michael Sullivan and seconded by Deb Kuhn. This was followed by a roll call vote with all in favor.

## **RX RFP**

John Garrish of BR Fox and Stephen Magosin of Truveris gave an update on the RX RFP bidding process stating it is still ongoing. So far, it looks like there is a potential for the Trust to save \$7-12 million over the next 3 years. The new contract will be awarded by April 1, 2021 and will be effective July 1, 2021.

## **WELLNESS UPDATE**

Michele gave an update on the Wellness Initiative program:

- **Live Cooking Classes** – We just wrapped up a fun cooking class last Friday called “Dig Into Dark Chocolate”. These continue to be well received.
- **Webinars** – Michele is working on scheduling 4 more webinars with focuses on behavior and mental health related topics.
- **Learn To Live** – Joe and Michele attended a Zoom meeting regarding BCBS’s new program. The Trust will be offering this to all members. It’s set to launch April 1, 2021. Information on it will be going out to units soon to provide to members.
- **Virtual Health Fair** – This will be held March 4<sup>th</sup>. For those who cannot attend, it will be accessible for one week after the event.
- **Wellness Newsletter** – This continues to be distributed monthly.

For more information on any wellness programs contact Michele Komosa via email at [michelek@hcgit.org](mailto:michelek@hcgit.org).

## **LEARN TO LIVE**

The Learn to Live program will offer online tools and self-paced programs focusing on behavior health issues, including stress, depression, and anxiety. It will be offered thru BCBS and our Wellness Initiative program to all our members beginning April 1<sup>st</sup>.

## **HCOG/RETIREMENT ASSESSMENT**

Joe reported all the member towns of the Hampshire County Retirement system will see a higher assessment due to the HCOG closure as their liability is spread among remaining participants; the Trust’s was about 10% higher. The Governor recently signed off on transferring the HCOG retirees from the Hampshire County Retirement System to the State retirement system.

## **IT – CLOUD STORAGE**

Joe has been in discussions with our IT vendor (Paragus) to move to the cloud for better security. This will cost the Trust approximately \$10,000-\$12,000. Joe hopes to have this completed in March or April.

### **VACATION TIME**

Joe inquired what everyone's respective units were doing about the additional vacation time employees still have that is unused due to Covid restrictions. He asked if anyone was offering their employees additional carryover allowances, end of year payouts, or any alternative options. Many EC members stated employees should be encouraged to use their time especially for the good of their mental health, another stated their unit was planning a carryover exception.

### **ADMINISTRATIVE**

Joe stated the Trust has seen an influx of information not being submitted on time, especially for qualifying events and new retirees who need to change to Medex. The Trust has made few exceptions for processing a couple late. Joe stressed the importance of units and members taking ownership and following Trust policies and procedures more closely as no further exceptions will be made. It was asked if the Trust could provide some one-page handouts of information that units can provide their members to help educate them on our policies and proper procedures.

### **ADJOURNMENT**

On a motion by Michael Sullivan, seconded by Deb Kuhn, the meeting was adjourned at 10:09 a.m.

Respectfully submitted,  
Cynthia Smith

### **Meeting Schedule**

Executive Committee – March 17, 2021, 9:00 a.m., via ZOOM  
Insurance Advisory Committee – April 21, 2021, 10:00 a.m., via ZOOM  
Executive Committee – May 19, 2021, 9:00 a.m., via ZOOM

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## FISCAL YEAR 2020 OPERATING EXPENSES (July 1, 2020 to June 30, 2021)

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted 7/1/19-6/30/20	FY-2020 Actual YTD 7-1/6-30	FY-2021 Budgeted 7-1/6-30	July	August	September	October	November	December	January	February
	WAGES & BENEFIT											
5110	SALARY	335,000.00	322,218.34	345,000.00	26,043.22	25,534.01	36,840.26	23,567.83	29,427.95	41,781.68	26,466.38	23,750.71
5145	LONGEVITY	575.00	-	4,000.00								
5130	OVERTIME		-	-								
5120	TEMP. EMPLOYEE SAL		-	-								
481	FICA (.082)		-	-								
5186	MED TAX (.0145)	5,000.00	-	-								
5181	CONTRIBUTORY RET.	88,000.00	87,658.73	98,000.00	97,107.00							
5189	EMP. ASST. PROG. EAP		-	-								
5184	HEALTH INSURANCE	40,000.00	55,631.10	42,500.00	4,242.10	4,268.28	4,268.28	4,215.92	4,268.28	6,584.42	5,057.36	5057.36
5185	LIFE INSURANCE	320.00	394.24	320.00	28.40	28.40	28.40	28.40	28.40	56.80		21.30
5189	UNEMP. HEALTH INS. TAX		-	-								
	TOT. WAGES & BENEFITS	468,895.00	465,902.41	489,820.00	127,392.32	29,830.69	41,136.94	27,812.15	33,724.63	48,422.90	31,523.74	28,829.37

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted 7/1/19-6/30/20	NON SALARY EXP 7/1/19-6/30/20	July	August	September	October	November	December	January	February
5300	ADM. CONT. SERVICES (FS&PF)										
	Rent	15,000.00	14,760.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00
	Parking	1,200.00	400.00								
5305	ADM. CONT. SERVICES (Audit)	12,000.00	-								
5320	LEGAL	32,000.00	23,555.81	900.00				10,000.00		2,000.00	
5340	TELEPHONE/INTERNET	3,600.00	2,224.77							339.52	274.56
5400	FOOD SUPPLIES	500.00	569.94	11.58				8.98			
5420	OFFICE & COMPUTER SUPPL	2,500.00	1,388.97								
5500	MISC. EXPENSES	500.00	557.84								
5500	NEWSPAPER/MAGS/BOOKS	100.00	-								
5420	POSTAGE (Stamp)	3,500.00	2,107.89	19.11							
5275	POSTAGE METER RENTAL		35.98								
5390	MINI GRANTS/WEELNESS	25,000.00	16,663.08		8900	500		2,262.84		1,500.00	
5420	STATIONERY & OFF. SUPP.		274.84	80.69		414.99	27.72	224.95	102.87		
5780	SURETY BONDS	1,250.00	1,584.00			100					
5340	TELEPHONES		-								
5300	TRAINING	500.00	-								
5710	TRAVEL IN/OUT of STATE	3,000.00	303.52								
5188	UTILITIES	4,000.00	3,049.35	368.84	353.63	386.92	332.66	364.29	365.52		
	TOT. Indirect Costs		-								
	Total Non-Salary	104,650.00	67,475.99	1,710.22	11,383.63	2,631.91	1,590.38	14,091.06	1,698.39	5,069.52	1,504.56



# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## INCOME AND EXPENSE REPORT

ITEMS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
Starting Cash Balance	\$6,233,187.74	\$6,804,845.47	\$5,713,168.82	\$6,651,903.83	\$4,372,367.68	\$7,543,699.71	\$9,778,384.94	\$10,024,685.43	\$6,630,957.12	\$7,584,092.81	\$7,601,697.58	\$7,998,592.77
Adjustments												
Total Starting Balance	\$6,233,187.74	\$6,804,845.47	\$5,713,168.82	\$6,651,903.83	\$4,372,367.68	\$7,543,699.71	\$9,778,384.94	\$10,024,685.43	\$6,630,957.12	\$7,584,092.81	\$7,601,697.58	\$7,998,592.77
MONTHLY INCOME												
Total Premium Collected	6,234,736.17	4,576,561.67	6,544,536.21	3,228,579.61	8,777,447.03	5,740,722.88	5,648,499.73	5,268,979.40	6,688,360.90	5,531,323.08	6,118,089.28	5,574,501.37
Interest Income (IMMDT)	2,088.07	1,473.89	928.94	994.22	976.54	1,334.02	1,348.08	893.00	732.72	735.96	755.92	721.96
Other Income or Adjustments								(2,999,500.00)				
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,236,824.24	4,578,035.56	6,545,463.15	3,229,573.83	8,778,423.57	5,742,056.90	5,649,847.81	2,270,372.40	6,689,093.62	5,532,059.04	6,118,845.20	5,575,223.33
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00
Reinsurance (Ind.&Agg.)	125,227.54	125,092.78	(627,298.25)	(25,839.91)	(56,983.26)	166,774.94	(149,819.01)	129,185.70	178,242.36	(50,365.98)	176,512.83	174,988.57
BCBS Settlement			698,306.45			(2,213,692.19)						
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	430,539.60	426,518.08	425,444.02	428,414.40	459,151.18	433,246.14	435,089.48	431,257.48	434,850.88	440,523.96	434,667.92	444,149.55
Total Plan Expenses	5,628,067.14	5,623,910.86	5,568,752.22	5,474,874.49	5,474,467.92	3,458,628.89	5,357,570.47	5,632,743.18	5,685,393.24	5,462,457.98	5,683,480.75	5,691,438.12
Total Unit Operating Expenses	37,099.37	45,801.35	37,975.92	34,235.49	132,623.62	48,742.78	45,976.85	31,357.53	50,564.69	51,996.29	38,469.26	33,655.93
TOTAL MONTHLY EXPENSES	5,665,166.51	5,669,712.21	5,606,728.14	5,509,109.98	5,607,091.54	3,507,371.67	5,403,547.32	5,664,100.71	5,735,957.93	5,514,454.27	5,721,950.01	5,725,094.05
TOTAL NET MONTHLY INCOME	571,657.73	(1,091,676.65)	938,735.01	(2,279,536.15)	3,171,332.03	2,234,685.23	246,300.49	(3,393,728.31)	953,135.69	17,604.77	396,895.19	(149,870.72)
BALANCE												
Cash Balance	6,804,845.47	5,713,168.82	6,651,903.83	4,372,367.68	7,543,699.71	9,778,384.94	10,024,685.43	6,630,957.12	7,584,092.81	7,601,697.58	7,998,592.77	7,848,722.05
Adjustments												
ENDING MONTHLY BALANCE	6,804,845.47	5,713,168.82	6,651,903.83	4,372,367.68	7,543,699.71	9,778,384.94	10,024,685.43	6,630,957.12	7,584,092.81	7,601,697.58	7,998,592.77	7,848,722.05

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

FUNDS	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
Post Employee Ben. S.B.	111,159.78	110,473.26	109,011.98	109,100.22	108,399.80	107,002.11	107,040.66	106,354.14	104,992.24	105,080.48	104,073.06	103,257.65
Funding	774.76		1,549.52	774.76		1,499.83	774.76	-	1,549.52	754.76	971.33	971.31
Expenses	1,461.28	1,461.28	1,461.28	1,475.18	1,397.69	1,461.28	1,461.28	1,361.90	1,461.28	1,762.18	1,786.74	1,807.44
Total	110,473.26	109,011.98	109,100.22	108,399.80	107,002.11	107,040.66	106,354.14	104,992.24	105,080.48	104,073.06	103,257.65	102,421.52
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	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits												
Total Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Investments												
CD's	12,942,670.97	12,965,100.87	12,982,468.84	12,999,026.05	13,017,321.21	13,035,071.54	13,052,847.98	13,070,076.29	16,084,050.94	16,097,818.32	16,112,274.63	16,119,782.14
Deposit								3,000,000.00				
Interest	22,429.90	17,367.97	16,557.21	18,295.16	17,750.33	17,776.44	17,228.31	13,974.65	13,767.38	14,456.31	7,507.51	7,393.45
Balance	12,965,100.87	12,982,468.84	12,999,026.05	13,017,321.21	13,035,071.54	13,052,847.98	13,070,076.29	16,084,050.94	16,097,818.32	16,112,274.63	16,119,782.14	16,127,175.59
Portfolio Value	11,024,783.17	9,982,589.31	10,670,495.17	10,961,001.00	11,111,895.79	11,479,956.69	11,831,247.31	11,631,411.32	11,490,806.33	12,298,457.14	12,640,686.70	12,571,595.75
Deposit												
Interest	(1,042,193.86)	687,905.86	290,505.83	150,894.79	368,060.90	351,290.62	(199,835.99)	(140,604.99)	807,650.81	342,229.56	(69,090.95)	125,447.34
Market Change												
Total	9,982,589.31	10,670,495.17	10,961,001.00	11,111,895.79	11,479,956.69	11,831,247.31	11,631,411.32	11,490,806.33	12,298,457.14	12,640,686.70	12,571,595.75	12,697,043.09
Accounts Receivable	238,853.42	1,567,457.70	939,793.91	3,671,424.81	815,341.69	980,431.98	1,256,907.23	1,933,414.00	1,270,702.52	1,662,425.08	1,440,624.63	1,756,404.70
Total With Accounts Receivable	34,577,982.25	35,518,722.43	36,136,944.93	36,757,529.21	37,457,191.66	40,226,072.79	40,565,554.33	40,720,340.55	41,832,271.19	42,597,276.97	42,709,972.86	43,007,886.87

## TRANSACTION REPORT FEBRUARY FY21

\$	7,998,592.77
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HAMPSHIRE COUNTY GROUP INSURANCE TRUST	
FOR MARCH 2021 PREMIUMS	

TO AVOID LATE ASSESSMENT FEE  
INVOICE MUST BE PAID **BEFORE:**  
***March 3, 2021***

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# Hampshire County Group Insurance Trust

## Claim Payments

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.
2018 Jan	\$ 4,286,736.71	A	\$ 4,635,000.00	A	\$ (348,263.29)	\$ 1,442.88
Feb	\$ 4,849,271.14	A	\$ 4,614,300.00	A	\$ 234,971.14	\$ 236,414.02
Mar	\$ 5,402,471.81	A	\$ 4,635,000.00	A	\$ 767,471.81	\$ 1,003,885.83
April	\$ 3,320,986.14	A	\$ 5,000,000.00	A	\$ (1,679,013.86)	\$ (675,128.03)
May	\$ 4,842,441.31	A	\$ 5,000,000.00	A	\$ (157,558.69)	\$ (832,686.72)
June	\$ 5,185,651.60	A	\$ 5,000,000.00	A	\$ 185,651.60	\$ (647,035.12)
July	\$ 4,422,144.08	A	\$ 5,000,000.00	A	\$ (577,855.92)	\$ (1,224,891.04)
August	\$ 5,849,127.14	A	\$ 5,000,000.00	A	\$ 849,127.14	\$ (375,763.90)
September	\$ 4,241,277.55	A	\$ 5,000,000.00	A	\$ (758,722.45)	\$ (1,134,486.35)
October	\$ 5,696,290.48	A	\$ 5,000,000.00	A	\$ 696,290.48	\$ (438,195.87)
November	\$ 5,837,423.17	A	\$ 5,000,000.00	A	\$ 837,423.17	\$ 399,227.30
December	\$ 4,350,290.11	A	\$ 5,000,000.00	A	\$ (649,709.89)	\$ (250,482.59)
2019 - Jan	\$ 4,743,800.39	A	\$ 5,000,000.00	A	\$ (256,199.61)	\$ (506,682.20)
February	\$ 4,992,711.55	A	\$ 5,000,000.00	A	\$ (7,288.45)	\$ (513,970.65)
March	\$ 6,002,513.39	A	\$ 5,000,000.00	A	\$ 1,002,513.39	\$ 488,542.74
April	\$ 4,691,042.28	A	\$ 5,000,000.00	A	\$ (308,957.72)	\$ 179,585.02
May	\$ 5,951,683.60	A	\$ 5,000,000.00	A	\$ 951,683.60	\$ 1,131,268.62
June	\$ 5,242,909.22	A	\$ 5,000,000.00	A	\$ 242,909.22	\$ 1,374,177.84
July	\$ 3,462,952.74	A	\$ 5,000,000.00	A	\$ (1,537,047.26)	\$ (162,869.42)
August	\$ 5,939,797.85	A	\$ 5,000,000.00	A	\$ 939,797.85	\$ 776,928.43
September	\$ 5,166,325.71	A	\$ 5,000,000.00	A	\$ 166,325.71	\$ 943,254.14
October	\$ 4,136,764.22	A	\$ 5,000,000.00	A	\$ (863,235.78)	\$ 80,018.36
November	\$ 5,655,235.07	A	\$ 5,000,000.00	A	\$ 655,235.07	\$ 735,253.43
December	\$ 5,125,066.32	A	\$ 5,000,000.00	A	\$ 125,066.32	\$ 860,319.75
2020-Jan	\$ 4,478,889.48	A	\$ 5,072,300.00	A	\$ (593,410.52)	\$ 266,909.23
February	\$ 5,222,819.59	A	\$ 5,072,300.00	A	\$ 150,519.59	\$ 417,428.82
March	\$ 5,353,177.63	A	\$ 5,072,300.00	A	\$ 280,877.63	\$ 698,306.45
April	\$ 3,329,731.92	A	\$ 5,072,300.00	A	\$ (1,742,568.08)	\$ (1,044,261.63)
May	\$ 4,511,071.96	A	\$ 5,072,300.00	A	\$ (561,228.04)	\$ (1,605,489.67)
June	\$ 4,464,097.48	A	\$ 5,072,300.00	A	\$ (608,202.52)	\$ (2,213,692.19)
July	\$ 7,826,890.70	A	\$ 5,072,300.00	A	\$ 2,754,590.70	\$ 540,898.51
August	\$ 4,823,789.64	A	\$ 5,072,300.00	A	\$ (248,510.36)	\$ 292,388.15
September	\$ 4,771,553.13	A	\$ 5,072,300.00	A	\$ (300,746.87)	\$ (8,358.72)
October	\$ 5,348,857.12	A	\$ 5,072,300.00	A	\$ 276,557.12	\$ 268,198.40
November	\$ 4,979,230.59	A	\$ 5,072,300.00	A	\$ (93,069.41)	\$ 175,128.99
December	\$ 4,604,432.34	A	\$ 5,072,300.00	A	\$ (467,867.66)	\$ (292,738.67)
January	\$ 5,094,645.16	A	\$ 5,072,300.00	A	\$ 22,345.16	\$ (270,393.51)
February	\$ 4,866,097.70		\$ 5,072,300.00		\$ (206,202.30)	\$ (476,595.81)

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

E = Estimate based on some actual information

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# 3 Year Financial Summary

	Current Contract	BCBS MA	BCBS MA	CVS Health
Pricing Structure	Traditional	Traditional	Traditional	Traditional
Rebates	Reinvested	Reinvested	Guarantees	Guarantees
Type of Formulary	Closed	Closed	Closed	Closed
Network	Retail 30: Broad Retail 90: CVS	Retail 30: Broad Retail 90: CVS	Retail 30: Broad Retail 90: CVS	Retail 30: Broad Retail 90: CVS
Specialty	Exclusive	Exclusive	Exclusive	Exclusive
Ingredient Cost	\$49,805,385	\$45,667,221	\$53,867,852	\$57,794,948
Dispensing Fee	\$319,715	\$175,003	\$174,972	\$127,449
<b>Drug Spend</b>	<b>\$50,125,100</b>	<b>\$45,842,224</b>	<b>\$54,042,823</b>	<b>\$57,922,397</b>
Admin Fees	\$0	\$0	\$1,125,000*	\$0
Rebates	\$0	\$0	(\$16,004,268)	(\$21,732,534)
Carve-Out Fees**	N/A	N/A	N/A	\$796,519
<b>Bid Cost</b>	<b>\$50,125,100</b>	<b>\$45,842,224</b>	<b>\$39,163,556</b>	<b>\$36,986,381</b>
Current Plan Cost	N/A	\$50,125,100	\$50,125,100	\$50,125,100
Total Savings \$	N/A	\$4,282,876	\$10,961,544	\$13,138,719
Total Savings %	N/A	8.54%	21.87%	26.21%

\*TruVeris Fees

\*\*Accumulator fee and medical cost per contract (CPC) increase

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truveris

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Stop Loss 50% Summary Report

Policyholder: 0260919  
Policyholder Name: HAMPSHIRE COUNTY INSURANCE GRO  
Effective Date: 07/01/2020

Policy Parameters

Contract Type: 12/24  
Incurred: 07/01/2020 - 06/30/2021  
Paid: 07/01/2020 - 06/30/2022  
Specific Deductible: \$275,000  
Reporting Threshold: \$137,500  
Benefit Coverage: Medical Rx  
Blue Cross Blue Shield of Massachusetts

This report contains confidential and/or personal health information and should be maintained in accordance with law and the contract pursuant to which it was released. If applicable under your Stop Loss coverage, information required from external carriers that is or should be included on stop loss reporting or settlements is not the liability of BCBSMA. This report is for Stop Loss reporting and final settlement purposes only and is not an indication of what was billed to the account. BCBSMA makes no representations or warranties regarding the information contained in this report and denies any liability arising from use of this information for any purpose.

Prognosis Status	Potential For Expected Future Cost
Excellent	Low to Average
Very Good	Medium
Good	High
Fair	Very High
Poor	Highest

Last Name	First Name	Member DOB	Member ID	Gender	Relationship	Most Recent			Prospective Prognosis	Highest Paid Diagnosis	Medical Paid	Pharmacy Paid	Total Member Paid Status	Group No.
						DOS	Retrospective Prognosis	Prognosis						
		1/1978	101	F	Spouse	01/20/2021	Poor	Fair		C7982 - Secondary malignant neoplasm of genital organs	\$179,418.38	\$2,893.98	\$182,112.36	Active
		1954	101	F	Spouse	01/21/2021	Very Good	Very Good		D469 - Myelodysplastic syndrome, unspecified	\$1,044.27	\$228,264.17	\$229,308.44	Active
		7/1971	10000	M	Subscriber	01/21/2021	Poor	Good		J9621 - Acute and chronic respiratory failure with hypoxia	\$168,609.62	\$455.51	\$169,065.13	Active
		1964	1000000000	M	Subscriber	01/16/2021	Fair	Good		I2724 - Chronic thromboembolic pulmonary hypertension	\$210,814.10	\$63,251.85	\$274,065.95	Active
		9/1960	100001	M	Spouse	01/25/2021	Fair	Good		C01 - Malignant neoplasm of base of tongue	\$207,721.04	\$2,045.02	\$209,766.06	Active
		3/1963	000000001	M	Spouse	01/20/2021	Very Good	Very Good		Q231 - Congenital insufficiency of aortic valve	\$141,390.82	\$104.71	\$141,495.53	Active
		1961	100000000	F	Subscriber	01/15/2021	Fair	Good		M1712 - Unilateral primary osteoarthritis, left knee	\$89,326.35	\$112,547.36	\$201,873.71	Active
		1/1956	100000	F	Subscriber	01/15/2021	Good	Good		I472 - Ventricular tachycardia	\$153,222.09	\$1,714.39	\$154,936.48	Active
Total											\$1,151,546.67	\$411,076.99	\$1,562,623.66	

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# Stop Loss 100% Summary Report

Policyholder: 0260919  
 Policyholder Name: HAMPSHIRE COUNTY INSURANCE GRO  
 Effective Date: 07/01/2020



## Policy Parameters

Contract Type: 12/24  
 Incurred: 07/01/2020 - 06/30/2021  
 Paid: 07/01/2020 - 06/30/2022  
 Specific Deductible: \$275,000  
 Benefit Coverage: Medical Rx

## Potential For Expected Future Cost

Prognosis Status  
 Excellent  
 Very Good  
 Good  
 Fair  
 Poor

## Blue Cross Blue Shield of Massachusetts

This report contains confidential and/or personal health information and should be maintained in accordance with law and the contract pursuant to which it was released. If applicable under your Stop Loss coverage, information required from external carriers that is or should be included on stop loss reporting or settlements is not the liability of BCBSMA. This report is for Stop Loss reporting and final settlement purposes only and is not an indication of what was billed to the account. BCBSMA makes no representations or warranties regarding the information contained in this report and denies any liability arising from use of this information for any purpose.

Most

Last Name	First Name	Member ID	DOB	Member	Gender	Relationship	Recent DOS	Retrospective Prognosis	Prospective Prognosis	Highest Paid Diagnosis	Medical Paid	Pharmacy Paid	Total Member Paid Status	Group No.
			11/10/1999		F	Dependent	01/15/2021	Excellent	Excellent	Z3041 - Encounter for surveillance of contraceptive pills	\$816.06	\$290,623.06	\$291,439.12	Active
Total											\$816.06	\$290,623.06	\$291,439.12	

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# Turning Age 65 or Planning to Retire??

## Plan Ahead!!!

### MEDICARE

- Contact Social Security Administration **THREE (3) months PRIOR** to:  
1) reaching age 65      2) choosing to retire if you are over age 65
- The quickest way to apply and get fastest results is via online at [www.ssa.gov](http://www.ssa.gov).
- Medicare will be effective on the 1<sup>st</sup> of your birth month. If your birthday is on the 1<sup>st</sup> of the month, Medicare will be effective the 1<sup>st</sup> of the **previous** month.
- A copy of your Medicare card (and any additional required information) must be received by your employer and the Trust office BEFORE the effective date for processing or coverage will be cancelled.

## WHAT DO I NEED TO DO??

### ACTIVE EMPLOYEE:

1. Contact Social Security Administration **THREE (3) months PRIOR** to reaching age 65.
2. Apply for Medicare Part A only (deferring Part B at this time as employee is still actively working).
3. Provide a copy of Medicare card to employer.

### RETIRED EMPLOYEE:

1. Contact Social Security Administration **THREE (3) months PRIOR** to reaching age 65.
2. Apply for Medicare Parts A & B (as employee is retired)
3. Provide a copy of Medicare card to employer along with appropriate forms to change to Medex w/ PDP coverage.

NOTE: A spouse's work status does not matter as they are covered under the employee's group health insurance plan. The spouse should follow the above according to the employee's work status.



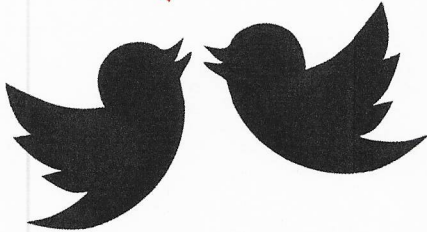
**Contact your Employer or the Trust office *well in advance* to discuss and learn more about you and/or your spouse's eligibility and requirements for continuing your health insurance coverage before it is too late.**

# Having a Big Life Event?

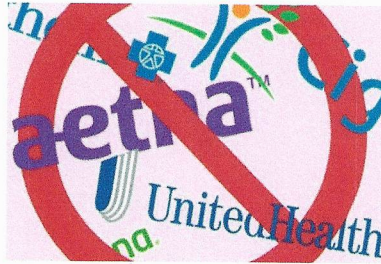
You may qualify for a special enrollment called a Qualifying Event if you....



**Got  
Married**



**Lost  
Coverage**



**Aged Off a  
Parent's Plan**

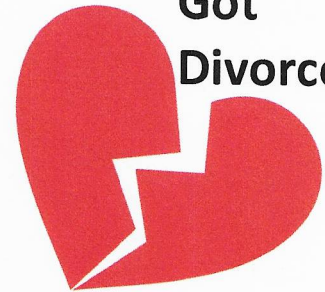


**Had a Baby  
Or Adopted**



**Moved Out of  
the Service Area**

**Got  
Divorced**



## **NOT Qualifying Events /NOT Coverage Eligible:**

- Change in rate or affordability
- Voluntarily dropping current coverage
- Domestic Partners



**Contact your Employer or the Trust BEFORE  
your qualifying event to learn more regarding  
your enrollment eligibility and requirements.**

**Joe Shea**

**From:** Fountain, Heidi <Heidi.Fountain@bcbsma.com>  
**Sent:** Monday, March 15, 2021 5:40 PM  
**To:** Joe Shea; Cindy Smith; Diane Sexton; Michele Komosa  
**Cc:** Payson, Jonathan  
**Subject:** July 2021 Updates to our Covered ESI Formulary List

[Caution: EXTERNAL E-Mail]

Good afternoon everyone!

As you know, a few times a year, BCBSMA makes changes to the Express Scripts formulary. The next update will be July 1, 2021. All impacted members will receive correspondence from BCBSMA notifying them of the change. The expected time frame of this mailing is in May.

**Please note, this change is for Express Scripts only and does NOT include the Medicare Part D Prescription Drug Plan, Blue Medicare Rx.**

**Upcoming Changes to the Blue Cross Blue Shield of Massachusetts Express Scripts Formulary, Effective July 1, 2021**

Beginning July 1, 2021, we're updating our formulary (list of covered medications) for medical plans with pharmacy benefits, as well as Medex<sup>®</sup> plans\* with a three-tier pharmacy benefit. As part of this update, certain medications may:

- No longer be covered (exceptions may be granted)
- Have new quantity or dosing limits
- Require prior authorization

\*This doesn't include Medex 2 plans with Blue MedicareRx<sup>™</sup> (PDP) prescription drug coverage.

**Medications No Longer Covered Starting July 1, 2021**

After carefully reviewing each medication's cost and its clinically appropriate covered alternatives, we've removed the medications listed below from our formulary. However, a doctor may request an exception if these medications are medically necessary. If the exception is approved, the member will pay the highest-tier cost.

Medication Class	Medication Name	Covered Alternative
Migraine Treatment	Allzital 25 mg/325 mg tablets	Butalbital/Acetaminophen 25 mg/325 mg tablets

Narcotic Analgesics**	Oxycodone ER Oxycontin 10 mg tablets Oxycontin 15 mg tablets Oxycontin 20 mg tablets Oxycontin 30 mg tablets Oxycontin 40 mg tablets Oxycontin 60 mg tablets Oxycontin 80 mg tablets	Xtampza ER 9 mg capsules Xtampza ER 13.5 mg capsules Xtampza ER 18 mg capsules Xtampza ER 27 mg capsules Xtampza ER 36 mg capsules
Prenatal Vitamin	Azeschew tablets	Mynatal Mynatal Advance Mynatal Plus Prenatabs FA Prenatabs Rx Trinate
Tetracycline Antibiotic	Minocycline 50 mg tablets Minocycline 75 mg tablets Minocycline 100 mg tablets	Minocycline 50 mg capsules Minocycline 75 mg capsules Minocycline 100 mg capsules

\*\*The covered alternatives for Narcotic Analgesics will be added to our formulary on April 1, 2021.

### Medications with New Quality Care Dosing Limits

To make sure that the quantity and dose of a medication meet the Food and Drug Administration, manufacturer, and clinical recommendations, some of the medications listed below now require Quality Care Dosing (QCD), while the QCD limit has changed for others.

Medication Class	Medication Name	Quality Care Dosing Limit per prescription
Topical Antibiotic	Gentamicin 0.1% cream	30 grams
	Gentamicin 0.1% ointment	30 grams
Topical Antibiotic/Corticosteroid Combination	Iodoquinol/Hydrocortisone/Aloe gel	48 grams
Topical Antifungal	Ciclopirox 0.77% cream	90 grams
	Ciclopirox 0.77% gel	100 grams
	Ciclopirox 1% shampoo	120 mL
	Ciclopirox 0.77% topical suspension	90 mL

	Nystatin, Nyamyc, Nystop 100,000 units/gram powder	60 grams
Topical Antiviral	Denavir 1% cream	10 grams
Topical Corticosteroids	Halobetasol propionate 0.05% cream	50 grams
	Halobetasol propionate 0.05% ointment	50 grams
Topical Immunosuppressive	Pimecrolimus 1% cream	120 grams

### Medications Requiring Prior Authorization

For certain medications, the member's doctor must first obtain approval before we cover them. The following medications now require prior authorization:

Medication Name		
Fulphila	Granix	Nivestym
Riabni	Ruxience	Truxima
Udenyca	Zarxio	Ziextenzo

### Looking for More Information?

For more information about any of these medications, use the Medication Lookup tool at [bluecrossma.com/medications](https://bluecrossma.com/medications).

### Questions?

Please let me know if you have any questions.

Best,

Heidi

**Heidi Fountain**

Account Executive

T: (617) 246-3002

Blue Cross Blue Shield of Massachusetts



2020 Annual Report

**STEADFAST SUPPORT DURING  
EXTRAORDINARY TIMES**



Read the Report



MASSACHUSETTS

# Quality Care Cancer Program

Our Quality Care Cancer Program helps ensure the cancer treatments we cover are safe and appropriate for our members, based on approved clinical guidelines. Through this initiative, board-certified oncologists and oncology-trained nurses from AIM Specialty Health® (AIM), an independent company that administers this program on behalf of Blue Cross Blue Shield of Massachusetts, are available to discuss with our members' doctors the covered, evidence-based treatments that are best for the member.

## Care Designed for Better Health Outcomes

Our Quality Care Cancer Program helps ensure that our members get the most appropriate, effective cancer treatment, with minimal side effects. Scientific and medical advances are rapidly changing cancer treatment, and doctors have a variety of ways to treat patients who have the same type of cancer. Quality programs like ours are necessary to address these numerous treatment options.

## How the Quality Care Cancer Program Works

Starting July 1, 2021, doctors who order outpatient medical oncology treatment (chemotherapy, immunotherapy, and supportive medications), or outpatient radiation oncology treatment, will request Prior Authorization for coverage.

When a member's doctor submits a treatment plan for Prior Authorization that meets evidence-based clinical criteria for the cancer being treated, the member's doctor will get real-time approval. If the requested treatment doesn't meet evidence-based criteria, the doctor can request a peer-to-peer consultation with an oncologist to discuss covered, evidence-based treatments that are best for the member.

## Members Already Receiving Cancer Treatment

For a member already receiving cancer treatment that was ordered before July 1, 2021, their doctor will need to request a Prior Authorization for the continuation of coverage. If a member's treatment plan changes, their doctor will then request a new Prior Authorization.

## Understanding Prior Authorization

Doctors are responsible for submitting Prior Authorization requests, and should be familiar with this process. Members should always remind their doctor to request Prior Authorization and receive approval before moving forward with a procedure. If a Prior Authorization request isn't submitted and approved, the member may be held financially responsible for the costs of services.

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Joe Shea

**From:** Blue Cross Blue Shield of Massachusetts <email@contact.emailbcbsma.com>  
**Sent:** Monday, March 15, 2021 10:02 AM  
**To:** Joe Shea  
**Subject:** COVID-19 Update: Preparing members for the COVID-19 Vaccine

[Caution: EXTERNAL E-Mail]



With three COVID-19 vaccines now available, Blue Cross remains committed to sharing important information about the virus and disease prevention with you and our members.

We will send another email to members on March 17 encouraging them to get vaccinated and sign up for alerts on MyBlue for timely COVID-19 related news. You can read that email [here](#).

### **Customer Resources**

Please visit our employer portal for a schedule of helpful webinars focused on topics ranging from COVID-19 to mental health, to other more specific plan fundamentals. You can also view recently recorded webinars including one on the COVID-19 vaccine (available for a limited time to ensure information accuracy and timeliness) [here](#).

For useful, engaging and informative news stories on COVID-19, please visit Coverage, the Blue Cross news service [here](#). These articles and videos are available to you and can be shared with your employees.

### **Cost**

Remember, the cost of the vaccines will be paid for by the federal government. There will be no cost to members who get the vaccine. For fully insured customers, the cost to administer the vaccine will be paid for by Blue Cross; self-insured customers will incur the cost to administer the vaccine.

### **Coronavirus Resources**

As a reminder, the [CDC](#) and the [Massachusetts Department of Public Health](#) are key sources of the latest information about coronavirus prevention and vaccinations. You can also visit our [Coronavirus Resource Center](#) and follow