

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee  
Meeting Notice and Agenda  
May 15, 2024  
9:00 A.M.  
**ZOOM Meeting**

Call to Order	RC
Approval of Minutes of, March 2024	RC
Financial Report Month of April 2024 <b>Income &amp; Expenses &amp; Operating Expenses For Trust and Wellness Initiative</b>	JS
Wellness Update	MK
Bank Account Compromised	JS
Open Enrollment FY-25	CG
Weight Loss Drugs	JS
Faulty Reporting, Assess Units	JS
Stop Loss Renewal (vote)	JS
Other Last Minute Items	JS
Adjournment	RC

## Meeting Schedule

**Executive Committee – June 20, 2024, 9:00 a.m., ZOOM**  
Insurance Advisory Committee – July 17, 2024, 10:00 a.m. ZOOM  
Executive Committee – August 21, 2024, ZOOM (if needed)



Join Zoom Meeting

<https://us02web.zoom.us/j/88298528352?pwd=aWVSOGxNeFBkdnZFRGprTGNINXMrUT09>

Meeting ID: 882 9852 8352

Passcode: 781354

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One tap mobile

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

88 KING STREET  
NORTHAMPTON, MA 01060

TO: All Trust Member Units

RE: **Minutes of March 20, 2024**  
Executive Committee Meeting  
Via Zoom Teleconference

## MEMBERS PRESENT:

Rich Carmignani Jr	Deb Kuhn	Michele Turner
Shelley Poreda	Paula Harrison	Gabriele Voelker
Donna Whiteley		

## OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa		

## 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 Rich Carmignani Jr called the meeting to order at 9:00 a.m. with a quorum present.

## APPROVAL OF MINUTES

Chairman Rich Carmignani Jr requested that the minutes of January 24, 2024 be approved. Motion by Paula Harrison, seconded by Donna Whiteley, accepted with unanimous consent.

## FINANCIAL REPORT (JANUARY & FEBRUARY 2024)

The Financial Report for the month of **January** was presented reflecting a starting balance of \$3,825,915.94 with a total monthly income received of \$5,727,793.94 and monthly expenses of \$6,948,683.09 with a total net monthly income of \$(1,220,889.15) and an ending month balance of \$2,605,026.79 with accounts receivable of \$1,594,266.46 leaving a total of \$30,010,544.86.

The Financial Report for the month of **February** was presented reflecting a starting balance of \$2,605,026.79 with a total monthly income received of \$6,561,061.81 and monthly expenses of \$7,868,384.11 with a total net monthly income of \$(1,307,322.30) and an ending month balance of \$2,605,026.79 with accounts receivable of \$1,520,608.55 leaving a total of \$29,005,888.40.

### Investments and CD's for January 2024

The investments portfolio value was \$10,553,168.42, with a market change of \$58,935.74, leaving a total of \$10,326,622.59. The starting balance in CD's was \$10,280,29.42 with interest earned of \$46,353.17 leaving a balance of \$10,326,622.59.

### Investments and CD's for February 2024

The investments portfolio value was \$10,612,104.16, with a market change of \$335,215.45 leaving a total of \$10,947,319.61. The starting balance in CD's was \$10,326,622.59 with interest earned of \$40,911.48 leaving a balance of \$10,367,534.07

### JANUARY & FEBRUARY EXPENDITURES

The expenditures for the months of January & February were reviewed.

Chairman Rich Carmignani JR requested that the full financial report, including the expenditures be approved. On a motion by Gabriele Voelker, seconded by Donna Whiteley, these were approved by unanimous consent.

### Wellness Update

Michele gave an update on the Wellness Initiative program:

- Learn to Live materials and webinar information was sent to all units at the beginning of March. Focus is on the importance of sleep.
- We renewed our contract with Wellable. The Wellable platform hosts our fall and spring challenges as well as online physical fitness classes. We currently have between 400 and 600 subscribers participating in various programs.
- We have 3 units who will be hosting benefits and health fairs. Charlton, Dudley/Bay Path. Additionally, 2 units have booked onsite cooking classes.

### STOP LOSS UPDATE

Joe explained that for the year ending June 30, 2023 there have been \$3.1 million in reimbursements & \$1.9 million paid out in premiums.

Current year, 3 members have hit stop loss of \$350,000 & \$335,000 in reimbursements have come back. In the next 3-6 months the number is expected to grow.

### BILLING UPDATE/BUDGET ADJUSTMENT

Joe advised that we started emailing bills electronically last month, no more paper.

Clean up is still being done to our data system and will require additional funds. Billing expense from last year got paid August of this year causing an overspend. Last year we were under budget by about \$34,000, because of this but Joe is asking for \$50,000 to be added to our current budget to get us through the end of the fiscal year for IT and Programming.

On a motion by Paula Harrison, seconded by Shelley Poreda it was voted to add \$50,000 to the FY24 budget for billing software development. This was passed by unanimous consent.

#### **SPOUSE AUDIT/MARITAL AFFIDAVIT**

Joe explained that changes were made to the original MSA, all agreed with the new language, and it will be used moving forward. Joe also advised that a full audit would be done using the new MSA, more to come on when this will happen.

#### **FRAUD UPDATE**

Joe is working with BCBS to get the exact numbers on the claims submitted for the fraudulent subscribers and will keep the committee updated with that information once he has received it.

#### **ANNUAL MENTAL HEALTH WELLNESS EXAM**

Joe advised starting March 31, 2024, Blue Cross will cover an annual mental health wellness exam. This exam may be conducted as part of the annual preventive visit with a primary care provider (PCP), or as a standalone visit with a PCP or licensed mental health professional. Because the mental health wellness exam is considered preventive care, there is no out-of-pocket cost for members.

The annual mental health exam is covered as required by the Act Addressing Barriers to Care (ABC Act) to improve mental health care across Massachusetts.

#### **HIGH DEDUCTIBLE PLAN**

Joe opened up a discussion regarding the High Deductible Plan as it has been brought up a few times recently. He expressed concern over this type of plan saying it would create higher rates for the HMO/PPO members. EC members agreed, and it was decided to leave as is for now.

#### **LAST MINUTE ITEMS**

It was brought up to add a line to our Medicare Open Enrollment paperwork regarding signing up for additional coverage and how it would impact the subscribers current plan with us causing them to lose coverage.

Open Enrollment will be starting April 12, 2024 which will be discussed on Thursday April 11, 2024 with the IAC.

#### **ADJOURNMENT**

Meeting adjourned at 9.44 a.m.

Respectfully submitted,  
Jessica Hebert

**Meeting Schedule**

Insurance Advisory Committee – (THURSDAY) April 11, 2024, 10:00 a.m., via ZOOM

Executive Committee – May 15, 2024, via Zoom

Executive Committee – June 19, 2024, via Zoom

**HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

**FISCAL YEAR 2023 OPERATING EXPENSES (July 1, 2023 to June 30, 2024)**

ITEM CODE	BUDGET ITEMS	FY-2023		FY-2024		MONTHS												YTD
		Budgeted 7-1/16-30		Budgeted 7-1/16-30		July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	
510	SALARY	370,000.00	391,000.00	24,522.36	40,072.17	26,195.97	25,879.75	26,512.19	26,195.98	39,394.65	27,115.94	26,182.04	25,947.24				288,018.29	
5145	LONGEVITY	6,000.00	6,600.00														-	
5190	OVERTIME																-	
5120	TEMP. EMPLOYEE SAL																-	
481	FICA (062)																-	
5188	MED TAX (0145)																-	
5181	CONTRIBUTORY RET.	106,719.00	111,539.00	114,462.10	4,685.79	3,123.86	3,123.86	3,123.86	3,123.86	3,123.86	4,685.79	3,123.86	3,123.86	3,123.86	3,123.86	3,123.86	145,700.70	
5189	EMP. ASST. PROG. EAP																-	
5184	HEALTH INSURANCE	61,500.00	56,000.00	6,044.60	6,304.06	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	6,174.33	61,743.30	
5185	LIFE INSURANCE	350.00	350.00	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	284.00	
5189	UNEMP HEALTH INS TAX																-	
	TOT. WAGES & BENEFITS	544,569.00	565,489.00	145,057.46	51,050.42	35,522.56	35,206.34	35,838.78	35,522.57	48,721.24	38,004.46	35,508.63	35,273.83				495,746.29	

**NON SALARY EXPENSES**

5300	ADM. CONT. SERVICES (FSKPF)	16,500.00	14,400.00	1,400.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	10,400.00
	Rent	500.00															-
	Parking	16,500.00	21,000.00														-
5305	ADM. CONT. SERVICES (Audi)																-
5320	LEGAL																-
5340	TELEPHONE/INTERNET																-
5490	FOOD SUPPLIES	600.00	600.00	47.18	47.18	20.46	20.46	17.78	17.78	11.97	11.97						127.14
5420	OFFICE & COMPUTER SUPPLI	2,500.00	2,500.00	961.46	961.46	610.56	610.56	539.99	539.99								2,374.25
5580	MISC. EXPENSES	500.00	5,500.00	1,436.95	402.07	417.15	417.15	98.96	98.96	77.44	77.44						2,804.13
5580	NEWSPAPER/MAGS/BOOKS																-
5420	POSTAGE (Stamps)	3,500.00	3,500.00							492.48	492.48						492.48
5275	POSTAGE METER RENTAL																-
5380	MIN. GRANTS/ WELLNESS	20,000.00	10,000.00														-
5420	STATIONERY & OFF. SUPP.	1,750.00	1,750.00	290.00	290.00	876.95	876.95			41.43	41.43						993.36
5780	SURETY BONDS																-
5340	TELEPHONES																-
5320	TRAINING																-
5710	TRAVEL IN/OUT of STATE	5,000.00	5,000.00	538.07	538.07	476.75	476.75	353.72	353.72	481.73	481.73	487.01	487.01	383.05	383.05	383.05	3,964.14
5188	UTILITIES	5,500.00	5,500.00	454.56	454.56	228.23	228.23	228.23	228.23	228.23	228.23	228.23	228.23	228.23	228.23	228.23	2,840.00
	TOT. Indirect Costs																-
	<b>Total Non-Salary</b>	<b>72,850.00</b>	<b>69,750.00</b>	<b>3,291.51</b>	<b>3,575.35</b>	<b>1,328.23</b>	<b>2,524.92</b>	<b>4,597.40</b>	<b>1,354.58</b>	<b>2,105.05</b>	<b>6,231.41</b>	<b>20,337.01</b>	<b>2,836.68</b>				<b>48,182.14</b>

(7)





# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## INCOME AND EXPENSE REPORT

ITEMS	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR
Starting Cash Balance	\$450,905.99	\$597,120.20	-\$103,285.87	\$1,431,427.23	\$931,638.22	\$2,331,461.69	\$1,895,820.23	\$1,893,415.33	\$3,825,915.94	\$2,605,026.79	\$1,297,704.49	\$446,928.26
Adjustments												
Total Starting Balance	\$450,905.99	\$597,120.20	-\$103,285.87	\$1,431,427.23	\$931,638.22	\$2,331,461.69	\$1,895,820.23	\$1,893,415.33	\$3,825,915.94	\$2,605,026.79	\$1,297,704.49	\$446,928.26
MONTHLY INCOME												
Total Premium Collected	6,218,987.39	3,185,030.93	8,831,831.86	7,275,673.84	5,382,467.37	7,226,436.62	6,754,063.27	5,996,972.36	5,715,556.19	6,553,181.33	6,723,051.58	7,270,239.08
Interest Income (MMDT)	3,549.87	4,502.28	5,264.71	3,663.91	4,875.98	7,745.63	5,478.25	7,136.90	12,237.75	7,880.48	6,884.64	8,366.71
Other Income or Adjustments	2,000,000.00			400,000.00		1,205.62						
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	8,222,537.26	3,189,533.21	8,837,096.57	7,679,337.55	5,387,343.35	7,235,387.87	6,759,541.52	6,004,109.26	5,727,793.94	6,561,061.81	6,729,936.22	7,278,605.79
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,845,673.45	4,839,000.00	5,212,600.00	5,212,600.00	5,212,600.00	5,212,600.00	5,212,600.00	5,212,600.00	5,284,300.00	5,496,690.69	5,284,300.00	5,284,300.00
Reinsurance (Ind.&Agg.)	(96,437.83)	(37,355.54)	65,735.45	82,453.43	(368,119.05)	176,486.70	174,988.75	(1,049,013.79)	(499,401.33)	175,078.12	46,831.12	(281,106.18)
BCBS Settlement				627,408.62								
Recon adjust w/Finance												
BCBS SR Premium Paid												
Other Exp. & Claim Settlement	2,289,316.12	544,563.36	1,873,874.80	2,138,316.00	715,280.99	2,210,586.12	2,328,901.74	337,167.29	2,100,208.13	2,149,118.03	2,174,185.69	618,368.83
Total Plan Expenses	8,038,551.74	5,346,207.82	7,152,210.25	8,060,778.05	5,559,761.94	7,599,682.82	7,716,490.49	4,500,753.50	6,885,106.80	7,820,886.84	7,505,316.81	5,621,562.65
Total Unit Operating Expenses	37,771.31	43,731.46	150,173.22	118,348.51	38,396.04	71,346.51	45,455.93	70,855.15	63,576.29	47,497.27	75,395.64	39,660.51
TOTAL MONTHLY EXPENSES	8,076,323.05	5,389,939.28	7,302,383.47	8,179,126.56	5,598,157.98	7,671,029.33	7,761,946.42	4,571,608.65	6,948,683.09	7,868,384.11	7,580,712.45	5,661,223.16
TOTAL NET MONTHLY INCOME	146,214.21	(2,200,406.07)	1,534,713.10	(499,789.01)	(210,814.63)	(435,641.46)	(1,002,404.90)	1,432,500.61	(1,220,889.15)	(1,307,322.30)	(850,776.23)	1,617,382.63
BALANCE												
Cash Balance	597,120.20	(1,603,285.87)	1,431,427.23	931,638.22	720,823.59	1,895,820.23	893,415.33	3,325,915.94	2,605,026.79	1,297,704.49	446,928.26	2,064,310.89
Adjustments		1,500,000.00			1,610,638.10		1,000,000.00	500,000.00				
ENDING MONTHLY BALANCE	597,120.20	(103,285.87)	1,431,427.23	931,638.22	2,331,461.69	1,895,820.23	1,893,415.33	3,825,915.94	2,605,026.79	1,297,704.49	446,928.26	2,064,310.89

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

FUNDS	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR
Post Employee Ben. S.B.	80,477.09	79,803.31	78,729.53	77,855.75	76,981.97	76,108.19	75,234.41	74,360.63	72,411.83	72,523.07	71,604.29	70,685.51
Funding	995.16	995.16	985.02	985.02	985.02	985.02	985.02	1,948.80	2,060.04	1,030.02	1,030.02	1,030.02
Expenses	1,868.94	1,868.94	1,858.80	1,858.80	1,858.80	1,858.80	1,858.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80
Total	79,603.31	78,729.53	77,855.75	76,981.97	76,108.19	75,234.41	74,360.63	72,411.83	72,523.07	71,604.29	70,685.51	69,766.73
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	4,445,801.96	4,445,801.96	4,448,301.96	4,449,551.96	4,449,551.96	4,450,801.96	4,453,301.96	4,454,551.96	4,455,801.96	4,455,801.96	4,457,051.96
Deposits	1,000.00	2,500.00	2,500.00	1,250.00	1,250.00	1,250.00	2,500.00	1,250.00	1,250.00	1,250.00	1,250.00	1,500.00
Total Member Deposits	4,445,801.96	4,448,301.96	4,448,301.96	4,449,551.96	4,449,551.96	4,450,801.96	4,453,301.96	4,454,551.96	4,455,801.96	4,455,801.96	4,457,051.96	4,458,551.96
OPEB Trust	302,899.57	303,592.88	304,715.76	305,880.36	307,049.41	308,147.22	309,362.92	310,507.14	311,617.31	312,881.87	313,997.47	315,117.05
Interest	693.31	1,122.88	1,164.60	1,169.05	1,097.81	1,215.70	1,144.22	1,110.17	1,264.56	1,115.60	1,119.58	1,239.80
OPEB Trust	303,592.88	304,715.76	305,880.36	307,049.41	308,147.22	309,362.92	310,507.14	311,617.31	312,881.87	313,997.47	315,117.05	316,356.85
Investments												
CD's	15,390,435.03	13,417,921.05	12,440,947.34	12,464,721.48	12,100,773.76	11,144,872.72	11,193,726.96	10,239,591.59	10,280,269.42	10,326,622.59	10,367,534.07	10,408,607.63
Deposit	(2,000,000.00)	(1,000,000.00)	(1,000,000.00)	(400,000.00)	(1,000,000.00)		(1,000,000.00)					
Interest	27,486.02	23,026.29	23,774.14	36,052.28	44,098.96	48,854.24	45,864.63	40,677.83	46,353.17	40,911.48	41,073.56	45,502.11
Balance	13,417,921.05	12,440,947.34	12,464,721.48	12,100,773.76	11,144,872.72	11,193,726.96	10,239,591.59	10,280,269.42	10,326,622.59	10,367,534.07	10,408,607.63	10,454,109.74
Portfolio Value	11,286,821.97	11,109,640.88	11,120,611.17	11,430,984.12	11,149,531.17	10,159,560.51	9,918,430.90	10,620,960.07	10,553,168.42	10,612,104.16	10,947,319.61	11,298,752.35
Deposit		(500,000.00)			(600,000.00)			(500,000.00)				
Interest	(177,181.09)	510,970.29	310,372.95	(281,452.95)	(389,970.66)	(241,129.61)	702,529.17	432,208.35	58,935.74	335,215.45	351,432.74	(379,713.86)
Market Change												
Total	11,109,640.88	11,120,611.17	11,430,984.12	11,149,531.17	10,159,560.51	9,918,430.90	10,620,960.07	10,553,168.42	10,612,104.16	10,947,319.61	11,298,752.35	10,919,038.49
Accounts Receivable	670,123.34	3,902,453.05	1,428,366.26	519,568.60	1,592,828.71	820,662.27	417,650.60	873,419.61	1,594,266.46	1,520,608.55	1,248,979.19	467,973.99
Total With Accounts Receivable	30,655,121.58	32,221,290.90	31,618,855.12	29,566,413.05	30,093,848.96	28,695,357.61	28,041,105.28	30,402,672.45	30,010,544.86	29,005,888.40	28,277,439.91	28,781,426.61

# Hampshire County Group Insurance Trust

TRANSACTION REPORT APRIL 2024 (FY24)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ 408,717.30
2024	TRANSACTION	A/P DEBIT	A/R CREDIT	
APR	<b>M&amp;T BANK</b>			
1	BLUE CROSS BLUE SHIELD	5,284,300.00		\$ (4,875,582.70)
1	STEALTH/STOP LOSS		459,675.38	\$ (4,415,907.32)
1	M&T BANK		51,457.30	\$ (4,364,450.02)
2	M&T BANK		210,563.43	\$ (4,153,886.59)
8	M&T BANK		5,403.00	\$ (4,148,483.59)
17	M&T BANK		418,323.06	\$ (3,730,160.53)
18	M&T BANK		12,731.00	\$ (3,717,429.53)
22	M&T BANK		1,386,126.74	\$ (2,331,302.79)
25	M&T BANK		85,313.00	\$ (2,245,989.79)
29	M&T BANK		581,993.52	\$ (1,663,996.27)
30	M&T BANK (FROM ESB)		3,650,000.00	\$ 1,986,003.73
30	CVS CAREMARK	1,909,876.44	1,800,988.41	\$ 1,877,115.70
30	PAYROLL	25,947.24		\$ 1,851,168.46
30	INTEREST		4,211.12	\$ 1,855,379.58
				\$ 1,855,379.58
				\$ 1,855,379.58
				\$ 1,855,379.58
				\$ 1,855,379.58
				\$ 1,855,379.58
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK)				\$ 38,210.96
2024	TRANSACTION	A/P DEBIT	A/R CREDIT	
APR	<b>EASTHAMPTON SAVINGS BANK</b>			
				\$ 38,210.96
1	STEALTH/STOP LOSS	178,569.20		\$ (140,358.24)
1	ESB		96,655.07	\$ (43,703.17)
1	ESB		181,637.21	\$ 137,934.04
1	ESB		4,436.00	\$ 142,370.04
2	ESB		64,848.00	\$ 207,218.04
2	ESB		4,827.98	\$ 212,046.02
4	ESB		629,151.20	\$ 841,197.22
11	ESB		212,285.37	\$ 1,053,482.59
11	ESB		7,011.00	\$ 1,060,493.59
11	ESB		42,512.64	\$ 1,103,006.23
15	ESB		82,954.00	\$ 1,185,960.23
17	ESB		96,468.01	\$ 1,282,428.24
17	ESB		50,557.00	\$ 1,332,985.24
17	ESB		32,147.16	\$ 1,365,132.40
18	ESB		124,080.00	\$ 1,489,212.40
18	ESB		171,563.45	\$ 1,660,775.85
18	ESB		54,819.30	\$ 1,715,595.15
18	ESB		174,651.90	\$ 1,890,247.05
24	ESB		3,205.00	\$ 1,893,452.05
24	ESB		6,726.00	\$ 1,900,178.05
25	ESB		134,636.89	\$ 2,034,814.94
25	ESB		647,892.61	\$ 2,682,707.55
25	ESB		54,819.30	\$ 2,737,526.85
25	ESB		76,084.67	\$ 2,813,611.52
25	ESB		638,391.50	\$ 3,452,003.02
26	ESB		7,146.00	\$ 3,459,149.02
26	ESB		62,822.00	\$ 3,521,971.02

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4/1/2024 wire	(1,800,988.41) CVS	Q4 rebate
4/1/2024 wire	5,284,300.00 BCBS	Monthly Claim prefunding
4/1/2024 wire	178,569.20 Stealth Partner Group	Reinsurance- Apr
4/1/2024	1,000.00 M&B Holdings	Rent, MAR
4/1/2024	49.25 Boston Mutual	Life Ins
4/1/2024	409.28 ACSA	Dental Ins
4/1/2024	22.09 verizon	phone
4/1/2024	432.00 Cambridge Mutual	Property insurance
4/2/2024	209.32 Comcast	Internet
4/2/2024	5,112.70 CanaRx	Rx expense
4/3/2024 ach	528,803.04 CVS funding	Rx expense
4/8/2024 ach	1,550.00 NetLogix	IT expense
4/10/2024 ach	382,011.02 CVS funding	Rx expense
4/11/2024 ach	13,076.23 Checkwriters	payroll 4/12
4/12/2024 ach	(165,519.08) UNUM	Stop loss Reimb
4/17/2024 ach	(56,939.74) UNUM	Stop loss Reimb
4/18/2024 ach	(218.86) Checkwriters	tax adj
4/18/2024 ach	463,889.62 CVS funding	Rx expense
4/23/2024	19.58 LD Products	Toner
4/23/2024	3,123.86 Hamp Retirement	APR deductions
4/23/2024	7,693.00 HCGIT	Health prem
4/23/2024	126.67 CMS	Phone
4/23/2024	8,159.60 CanaRx	Rx expense
4/24/2024 ach	(2,974.68) UNUM	Stop loss Reimb
4/24/2024 ach	13,089.87 Checkwriters	payroll 4/25
4/25/2024 ach	(32.98) UNUM	Stop loss Reimb
4/26/2024 ach	535,172.76 CVS funding	Rx expense
4/29/2024 ach	(234,208.90) UNUM	Stop loss Reimb
4/29/2024	1,027.02 Joseph Shea	Misc expense Q1
4/30/2024 ACH	496,208.50 Blue Medicare Rx	Medicare rx

xxx

Yes

5,663,171.96

# Hampshire County Group Insurance Trust

## Claim Payments

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.
Jan-21	\$ 5,094,645.16	A	\$ 5,072,300.00	A	\$ 22,345.16	\$ (270,393.51)
February	\$ 4,866,097.70	A	\$ 5,072,300.00	A	\$ (206,202.30)	\$ (476,595.81)
March	\$ 5,055,328.42	A	\$ 5,072,300.00	A	\$ (16,971.58)	\$ (493,567.39)
April	\$ 6,209,756.93	A	\$ 5,072,300.00	A	\$ 1,137,456.93	\$ 643,889.54
May	\$ 5,272,497.71	A	\$ 5,072,300.00	A	\$ 200,197.71	\$ 844,087.25
June	\$ 5,201,232.55		\$ 5,072,300.00		\$ 128,932.55	\$ 973,019.80
July	\$ 4,233,942.93		\$ 4,956,200.00		\$ (722,257.07)	\$ 250,762.73
August	\$ 4,199,688.21		\$ 4,503,600.00		\$ (303,911.79)	\$ (53,149.06)
September	\$ 4,013,790.09		\$ 4,503,600.00		\$ (489,809.91)	\$ (542,958.97)
October	\$ 4,857,186.73		\$ 4,503,600.00		\$ 353,586.73	\$ (189,372.24)
November	\$ 4,665,928.58		\$ 4,503,600.00		\$ 162,328.58	\$ (27,043.66)
December	\$ 5,328,234.25		\$ 4,503,600.00		\$ 824,634.25	\$ 797,590.59
January 22	\$ 3,186,088.18		\$ 4,519,500.00		\$ (1,333,411.82)	\$ (535,821.23)
Feb	\$ 4,253,200.86		\$ 4,519,500.00		\$ (266,299.14)	\$ (802,120.37)
Mar	\$ 4,606,467.78		\$ 4,519,500.00		\$ 86,967.78	\$ (715,152.59)
Apr	\$ 5,304,201.27		\$ 4,519,500.00		\$ 784,701.27	\$ 69,548.68
May	\$ 5,169,315.53		\$ 4,519,500.00		\$ 649,815.53	\$ 719,364.21
June	\$ 4,278,176.10		\$ 4,519,500.00		\$ (241,323.90)	\$ 478,040.31
July	\$ 4,422,904.17		\$ 4,839,000.00		\$ (416,095.83)	\$ 61,944.48
August	\$ 4,942,118.09		\$ 4,839,000.00		\$ 103,118.09	\$ 165,062.57
September	\$ 5,412,928.05		\$ 4,839,000.00		\$ 573,928.05	\$ 738,990.62
October	\$ 3,481,954.17		\$ 4,839,000.00		\$ (1,357,045.83)	\$ (618,055.21)
November	\$ 4,997,187.15		\$ 4,839,000.00		\$ 158,187.15	\$ (459,868.06)
December	\$ 5,128,806.81		\$ 4,839,000.00		\$ 289,806.81	\$ (170,061.25)
January 2023	\$ 4,941,510.44		\$ 4,839,000.00		\$ 102,510.44	\$ (67,550.81)
February	\$ 5,145,447.69		\$ 4,839,000.00		\$ 306,447.69	\$ 238,896.88
March	\$ 5,606,776.57		\$ 4,839,000.00		\$ 767,776.57	\$ 1,006,673.45
April	\$ 3,656,013.51		\$ 4,839,000.00		\$ (1,182,986.49)	\$ (176,313.04)
May	\$ 4,968,758.05		\$ 4,839,000.00		\$ 129,758.05	\$ (46,554.99)
June	\$ 5,512,963.61		\$ 4,839,000.00		\$ 673,963.61	\$ 627,408.62
July	\$ 4,844,980.28		\$ 5,212,600.00		\$ (367,619.72)	\$ 259,788.90
August	\$ 5,210,044.34		\$ 5,840,008.62		\$ (629,964.28)	\$ (370,175.38)
September	\$ 5,504,553.19		\$ 5,212,600.00		\$ 291,953.19	\$ (78,222.19)
October	\$ 4,834,161.59		\$ 5,212,600.00		\$ (378,438.41)	\$ (456,660.60)
November	\$ 6,293,210.34		\$ 5,212,600.00		\$ 1,080,610.34	\$ 623,949.74
December	\$ 4,801,040.95		\$ 5,212,600.00		\$ (411,559.05)	\$ 212,390.69
January	\$ 4,958,805.42		\$ 5,284,300.00		\$ (325,494.58)	\$ (113,103.89)
February	\$ 5,183,440.21		\$ 5,284,300.00		\$ (100,859.79)	\$ (213,963.68)
March	\$ 6,030,065.36		\$ 5,284,300.00		\$ 745,765.36	\$ 531,801.68
April	\$ 6,505,090.32		\$ 5,816,101.68		\$ 688,988.64	\$ 1,220,790.32

P = Acturial Projection of Claims or Anticipated Payments, A = Actual Info. E = Estimate based on some actual information



## Important Notice about Your Invoice

### **Massachusetts Behavioral Health Access and Crisis Intervention Trust Fund Surcharge:**

The State has established an assessment to fund the Massachusetts Behavioral Health Access and Crisis Intervention Trust Fund. This state assessment is a surcharge on claims paid for services at Massachusetts acute care hospital and ambulatory surgical centers. The rate is 0.28% for the period of October 1, 2022, through September 30, 2023, which the State set for their fiscal year 2024 using this time-period.

This additional assessment amount will be a separate line-item total on your statements issued this month. The assessment for fiscal year 2023 was issued in June 2023.

Going forward, the State will notify us of our payment obligation and any change to the percentage for this assessment. We will then notify you and the method by which we will chargeback ASC accounts.

As a reminder, the Massachusetts (MA) Health Safety Net surcharge also applies to claims paid for services at MA acute care hospital and ambulatory surgical centers.

If you have any questions, please contact your Blue Cross and Blue Shield Billing Representative or our billing hotline at **888-751-5607**.

05/2024



Account Name: Hampshire County  
 Account Number: 689

Invoice Type	Plan Name	Section Number	Group Number	Amount	Rate	File Date
Mass Behavioral Hlth Access and Crisis Int Trust Fund Surcharge	Network Blue New England	1001	4001939	\$18,022.39		
Mass Behavioral Hlth Access and Crisis Int Trust Fund Surcharge	Network Blue New England	1001	4039048	\$31,019.79		
Mass Behavioral Hlth Access and Crisis Int Trust Fund Surcharge	Network Blue New England	1001	4047785	\$12,139.46		
Mass Behavioral Hlth Access and Crisis Int Trust Fund Surcharge	Blue Care Elect Preferred	8001	2282162	\$7,261.79		
Mass Behavioral Hlth Access and Crisis Int Trust Fund Surcharge	Blue Care Elect Preferred	8001	2317697	\$7,477.37		
Mass Behavioral Hlth Access and Crisis Int Trust Fund Surcharge	Blue Care Elect Preferred	8001	2321976	\$1,104.05		
				<b>\$77,024.85</b>		

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Stealth Partner Group  
 100 Front Street  
 Suite 610  
 Worcester, MA 01608



An Amwins Company

Mindi Smith  
 Phone: 203.258.3889  
 Email: mindi.smith@amwins.com

Prepared For: Hampshire County Group Insurance Trust  
 Effective Date: 7/1/2024

Approached: 17  
 Quoted: 5  
 Declined: 12  
 Pending: 0

**STEALTH MARKETING SUMMARY**

Carrier	Rating	Response	Comments
Berkley Accident and Health	A+	Declined	Uncompetitive Rates
Berkshire Hathaway Specialty Insurance Company	A++	Declined	Uncompetitive Rates
Crum & Forster	A	Declined	Uncompetitive Rates
Evolution Risk Partners	A+	<b>Quoted</b>	Everest Re: +29% over current
HCC Life Insurance Company	A++	Declined	Uncompetitive Rates
International Specialty Underwriters, Inc.	A+	Declined	Ongoing Large Claims
IRC	A+	Declined	Uncompetitive Rates
OptumHealth	A	<b>Quoted</b>	Unimerica: +68% over current
PartnerRe D&F	A	<b>Quoted</b>	PartnerRe: +59% over current
QBE North America	A	Declined	Uncompetitive Rates
Sun Life Financial, Inc.	A	Declined	Uncompetitive Rates + 100% over current
Swiss Re	A+	Declined	Uncompetitive Rates
Symetra Financial	A	Declined	Uncompetitive Rates
ULLICO Inc.	A	<b>Quoted</b>	ULLICO: 15% over current
Unum Group	A	<b>Quoted</b>	15% over current FIRM no lasers
Voya Financial, Inc.	A	Declined	Uncompetitive Rates
Wellpoint Stop Loss	A	Declined	Uncompetitive Rates

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## Gene Therapy Solutions

Mitigating the cost of gene therapy treatment through an innovative reimbursement program.



### Current Landscape & Employer Risk

In recent years, we have witnessed scientific breakthroughs that have stretched far beyond the current standard of care to modify, add, or remove human genes. These developments have created life-changing and life-saving outcomes for certain genetic disorders and are remarkable not only for their scientific wonder and achievement, but the cost associated with each.



#### Employer Risk

While the current impacted population is low, we will continue to see gene therapy treatments emerge addressing additional genetic disorders. However, with therapies ranging from \$850,000 to \$3,500,000, employer plans take on major risks.



#### Expected Impact

With the influx of therapies covering a broader spectrum of genetic disorders, we expect the employer health plan total cost of care for gene and cell therapies to **grow to \$28.80 PEPM by 2026**. That is **3X the current exposure**.

The sense of urgency for a solution is now greater than ever. While many agree that access to these therapies is essential, employers must navigate the expense barrier to make that possible.

### Our Solution

#### How it Works

Amwins Gene Therapy Solutions (GTS) offers reimbursement to group health plans and their coordinating stop loss carrier for qualified claims. Qualifying reimbursements extend from the first dollar of group health plan expense up to specified limits for each covered therapy.

Our program distributes the reimbursement according to the stop loss deductible. Following the adjudication of a qualified claim, our program reimburses the group health plan dollar one of their expenses up to their specific deductible and the balance of the reimbursement is distributed to the associated stop loss carrier.

If a group health plan chooses to switch carriers, administrative and/or stop loss, this program is transferrable. The group health plan does not run the risk of losing the program.



## Gene Therapy Solutions (GTS):



Amwins offers two programs:

**GTS-3:** This program covers two gene therapies as well as a maintenance medication for a total of three therapies.

Covered Pharmaceuticals	Treated Diseases
Luxturna	Leber Congenital Amaurosis (LCA)
Zolgensma	Spinal Muscular Atrophy (SMA) Type I and Type II
Spinraza*	

**GTS-5:** This program covers all three therapies included in GTS-3 plus two additional gene therapies for a total of five therapies.

Covered Pharmaceuticals	Treated Diseases
Luxturna	Leber Congenital Amaurosis (LCA)
Zolgensma	Spinal Muscular Atrophy (SMA) Type I and Type II
Spinraza*	
Zynteglo	Transfusion Dependent Beta Thalassemia (TDT)
Skysona	Cerebral Adrenoleukodystrophy (CALD)

### GTS-3

Covered Pharmaceuticals	Cost of Program
Luxturna	– \$1.00 per employee per month (PEPM) through December 2023 – \$1.15 per employee per month (PEPM) effective January 2024
Zolgensma	
Spinraza*	

### GTS-5

Covered Pharmaceuticals	Cost of Program
Luxturna	– \$1.99 per employee per month (PEPM)
Zolgensma	
Spinraza*	
Zynteglo	
Skysona	

\*Amwins Gene Therapy Solutions addresses Spinal Muscular Atrophy as a disease state. While Spinraza is not classified as a gene therapy treatment, it is a Chronic Specialty Therapy for patients with SMA. Spinraza is costly, with the initial treatment expense of ~\$750,000 and an additional ~\$375,000 expected annually. We include Spinraza in our program to help reduce this financial burden.



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**Hampshire County Group Insurance Trust**  
**July 1, 2024**

GROUP:  
 EFFECTIVE DATE:

SPECIFIC STOP LOSS	Current	Renewal	Negotiated Renewal	Option 1	Option 2
CARRIER:	Unum	Unum	Unum	ULLICO	BCBS MA
Carrier Rating:	A	A	A	A-	A
TPA:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PPO Network:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
UR Vendor:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PBM:	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
Specific Benefits Included:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Plan Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:	350,000	350,000	350,000	350,000	350,000
Specific Contract:	12/24	12/24	12/24	12/24	12/24
EE Only	21.12	28.77	25.89	27.16	25.64
Family	60.40	75.90	68.31	67.68	78.03
Composite	44.29	56.57	50.91	51.06	56.54
Monthly Specific Premium	179,599.36	229,397.31	206,452.59	207,053.88	229,287.08
Annual Specific Premium	2,155,192.32	2,752,767.72	2,477,431.08	2,484,646.57	2,751,444.96
% Difference		28%	15%	15%	28%
<b>TOTAL REINSURANCE EXPENSE</b>					
Annual Fixed Premium	2,155,192.32	2,752,767.72	2,477,431.08	2,484,646.57	2,751,444.96
% Difference		28%	15%	15%	28%
Maximum Cost Liability	2,155,192.32	2,752,767.72	2,477,431.08	2,484,646.57	2,751,444.96
% Difference		28%	15%	15%	28%
<b>TOTAL REINSURANCE EXPENSE</b>					
(Including Amwins Gene Therapy Solutions Program)					
Amwins Gene Therapy Solutions PEPM Fee:	-	1.99	1.99	1.99	1.99
Amwins Gene Therapy Solutions Annual Fee:	-	96,833.40	96,833.40	96,833.40	96,833.40
Annual Fixed Premium (Incl. Gene Therapy Solutions)	2,155,192.32	2,849,601.12	2,574,264.48	2,581,479.97	2,848,278.36
% Difference		32%	19%	20%	32%
Maximum Cost Liability (Incl. Gene Therapy Solutions)	2,155,192.32	2,849,601.12	2,574,264.48	2,581,479.97	2,848,278.36
% Difference		32%	19%	20%	32%
<b>Specific Advance</b>	Included	Included	Included	Included	Included
<b>Plan Mirroring</b>	Included	Pending Review of PD	Pending Review of PD	Pending Review of PD, need to include GT	Pending Review of PD
<b>Amwins Gene Therapy Solutions 5</b>		Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above
<b>Can Rx Included in SL?</b>		Included	Included	Not Included	Included
<b>Disclosure Status</b>		Pending Large Claim Review	FIRM with acceptance by 5/20/2024	Pending Large Claim Review, potential issues	Pending Large Claim Review
<b>Commissions:</b>	0.0%				
	N/A				

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration.

For legal terms and disclosures, please visit [www.stealthpartnergroup.com/terms-and-conditions](http://www.stealthpartnergroup.com/terms-and-conditions)

While cost containment programs may provide savings and benefit to the group, Stealth Partner Group, LLC makes no representations or warranties regarding the effectiveness of such programs. Stealth Partner Group, LLC further makes no representations or warranties on whether the selected stop-loss carrier will accept or reimburse such a program, unless the stop-loss carrier agrees to or validates the program. Finally, Stealth Partner Group, LLC can only assist the group with cost containment programs to which it is not aware of, expressly disclaims any liability for cost containment programs to which it is not aware of.

Amwins Gene Therapy Solutions 5 - First Dollar Coverage, Zolgensma, Luturno, Spinraza, Zinbtejo, & Shyona  
 \*Please review the attached Gene Therapy document for additional information.  
 \*This program is not commissionable.

**Stealth Carrier Proposals are based on claims data provided through: Large Claims Reports March**

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**Hampshire County Group Insurance Trust**  
**July 1, 2024**

GROUP:  
 EFFECTIVE DATE:

SPECIFIC STOP LOSS	Current	Renewal	Negotiated Renewal	Option 1	Option 2
CARRIER:	Unum	Unum	Unum	ULLICO	BCBS MA
CARRIER Rating:	A	A	A	A	A
TPA:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PPO Network:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
UR Vendor:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PBM:	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
Specific Benefits Included:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Plan Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:	350,000 \$	375,000 \$	375,000 \$	375,000 \$	375,000 \$
Specific Contract:	12/24	12/24	12/24	12/24	12/24
1663	EE Only	27.23 \$	24.51 \$	25.45 \$	23.67 \$
2392	Family	60.40 \$	71.46 \$	62.54 \$	72.16 \$
4055	Composite	44.29 \$	53.32 \$	47.33 \$	52.27 \$
Monthly Specific Premium	179,699.36 \$	216,215.81 \$	194,589.65 \$	191,924.60 \$	211,969.93 \$
Annual Specific Premium	2,155,192.32 \$	2,594,589.72 \$	2,335,075.80 \$	2,303,095.17 \$	2,543,639.16 \$
% Difference		20%	8%	7%	18%
<b>TOTAL REINSURANCE EXPENSE</b>					
Annual Fixed Premium	2,155,192.32 \$	2,594,589.72 \$	2,335,075.80 \$	2,303,095.17 \$	2,543,639.16 \$
% Difference		20%	8%	7%	18%
Maximum Cost Liability	2,155,192.32 \$	2,594,589.72 \$	2,335,075.80 \$	2,303,095.17 \$	2,543,639.16 \$
% Difference		20%	8%	7%	18%
<b>TOTAL REINSURANCE EXPENSE (Including Amwins Gene Therapy Solutions Program)</b>					
Awins Gene Therapy Solutions PEPM Fee:	- \$	1.99 \$	1.99 \$	1.99 \$	1.99 \$
Awins Gene Therapy Solutions Annual Fee:	- \$	96,833.40 \$	96,833.40 \$	96,833.40 \$	96,833.40 \$
Annual Fixed Premium (Incl. Gene Therapy Solutions)	2,155,192.32 \$	2,691,423.12 \$	2,431,909.20 \$	2,399,928.57 \$	2,640,472.56 \$
% Difference		25%	13%	11%	23%
Maximum Cost Liability (Incl. Gene Therapy Solutions)	2,155,192.32 \$	2,691,423.12 \$	2,431,909.20 \$	2,399,928.57 \$	2,640,472.56 \$
% Difference		25%	13%	11%	23%
<b>Specific Advance</b>	Included	Included	Included	Included	Included
<b>Plan Mirroring</b>	Included	Pending Review of PD	Pending Review of PD	Pending Review of PD, need to include GT	Pending Review of PD
<b>Amwins Gene Therapy Solutions 5</b>		Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above
<b>Care Rx Included in SL?</b>		Included	Included	Not Included	Included
<b>Disclosure Status</b>		Pending Large Claim Review	FIRM with acceptance by 5/20/2024	Pending Large Claim Review, potential lasers	Pending Large Claim Review
<b>Commissions:</b>	0.0%				
	N/A				

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration.

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While cost containment programs may provide savings and benefit to the group, Stealth Partner Group, LLC makes no representations or warranties regarding the effectiveness of such programs. Stealth Partner Group, LLC further makes no representations or warranties on whether the selected stop-loss carrier will accept or reimburse such a program, unless the stop-loss carrier agrees to or validates the program. Finally, Stealth Partner Group, LLC can only assist the group with cost containment programs to which it is aware, and expressly disclaims any liability for cost containment programs that it is not aware of.

Amwins Gene Therapy Solutions 5 - First Dollar Coverage: Zolgensma, Lucerna, Spinraza, Zinbtejo, & Skysona  
 \*Please review the attached Gene Therapy document for additional information  
 \*This program is not commissionable

**Stealth Carrier Proposals are based on claims data provided through:**  
**Large Claims Reports**  
**March**

**Mindi Smith**  
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 Worcester, MA 01608  
 T: (203)-258-3889  
 mindi.smith@amwins.com



**GROUP:** Hampshire County Group Insurance Trust  
**EFFECTIVE DATE:** July 1, 2024

SPECIFIC STOP LOSS	Current	Renewal	Negotiated Renewal	Option 1	Option 2
CARRIER:	Unum	Unum	Unum	ULLICO	BCBS MA
Carrier Rating:	A	A	A	A	MA
TPA:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PPO Network:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
UR Vendor:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PBM:	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
Specific Benefits Included:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Plan Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Contract:	12/24	12/24	12/24	12/24	12/24
1663	\$ 2112	\$ 2569	\$ 2311	\$ 2391	\$ 2201
2392	\$ 6040	\$ 6687	\$ 6018	\$ 5796	\$ 6717
4055	\$ 4429	\$ 4998	\$ 4498	\$ 4399	\$ 4865
Monthly Specific Premium	\$ 179,899.36	\$ 202,875.51	\$ 182,382.49	\$ 178,399.59	\$ 197,273.27
Annual Specific Premium	\$ 2,155,192.32	\$ 2,432,106.12	\$ 2,188,589.88	\$ 2,140,795.11	\$ 2,367,279.24
% Difference		13%	2%	-1%	10%
<b>TOTAL REINSURANCE EXPENSE</b>					
Annual Fixed Premium	\$ 2,155,192.32	\$ 2,432,106.12	\$ 2,188,589.88	\$ 2,140,795.11	\$ 2,367,279.24
% Difference		13%	2%	-1%	10%
Maximum Cost Liability	\$ 2,155,192.32	\$ 2,432,106.12	\$ 2,188,589.88	\$ 2,140,795.11	\$ 2,367,279.24
% Difference		13%	2%	-1%	10%
<b>TOTAL REINSURANCE EXPENSE</b>					
(Including Amwins Gene Therapy Solutions PEPM Fee:					
Amwins Gene Therapy Solutions PEPM Fee:	\$ -	\$ 1.99	\$ 1.99	\$ 1.99	\$ 1.99
Amwins Gene Therapy Solutions Annual Fee:	\$ -	\$ 96,833.40	\$ 96,833.40	\$ 96,833.40	\$ 96,833.40
Annual Fixed Premium (incl. Gene Therapy Solutions)	\$ 2,155,192.32	\$ 2,528,939.52	\$ 2,285,423.28	\$ 2,237,628.51	\$ 2,464,112.64
% Difference		17%	6%	4%	14%
Maximum Cost Liability (incl. Gene Therapy Solutions)	\$ 2,155,192.32	\$ 2,528,939.52	\$ 2,285,423.28	\$ 2,237,628.51	\$ 2,464,112.64
% Difference		17%	6%	4%	14%
<b>Specific Advance</b>	Included	Included	Included	Included	Included
<b>Plan Mirroring</b>	Included	Pending Review of PD	Pending Review of PD	Pending Review of PD, need to include GT	Pending Review of PD
<b>Amwins Gene Therapy Solutions 5</b>		Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above	Additional \$1.99 PEPM Illustrated Above
<b>Cana Rx Included In SL?</b>		Included	Included	Not Included	Included
<b>Disclosure Status</b>		Pending Large Claim Review	FIRM with acceptance by 5/20/2024	Pending Large Claim Review, potential issues	Pending Large Claim Review
<b>Commissions:</b>	0.0%	N/A			

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration.

For legal terms and disclosures, please visit [www.stealthpartnergroup.com/terms-and-conditions](http://www.stealthpartnergroup.com/terms-and-conditions)

While cost containment programs may provide savings and benefit to the group, Stealth Partner Group, LLC, makes no representations or warranties regarding the effectiveness of such programs. Stealth Partner Group, LLC, further makes no representations or warranties on whether the selected stop-loss carrier will accept or reimburse such a program, unless the stop-loss carrier agrees to or validates the program. Finally, Stealth Partner Group, LLC, can only assist the group with cost containment programs to which it is aware, and expressly disclaims any liability for cost containment programs that it is not aware of.

Awins Gene Therapy Solutions 5 - First Dollar Coverage: Zolgensma, Luturnis, Spinraza, Zymeglo, & Skysena

\*Please review the attached Gene Therapy document for additional information

\*This program is not commissionable

**Stealth Carrier Proposals are based on claims data provided through:** Large Claims Reports March

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**Hampshire County Group Insurance Trust**  
**July 1, 2024**

GROUP:  
 EFFECTIVE DATE:

SPECIFIC STOP LOSS	Current	Renewal	Negotiated Renewal	Option 1	Option 2
CARRIER:	Unum	Unum	Unum	ULLICO	BCBS MA
Carrier Rating:	A	A	A	A	A
TPA:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PPO Network:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
UR Vendor:	BCBS MA	BCBS MA	BCBS MA	BCBS MA	BCBS MA
PBM:	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
Specific Benefits Included:	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Plan Lifetime Maximum:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:	350,000	450,000	450,000	450,000	450,000
Specific Contract:	12/24	12/24	12/24	12/24	12/24
EE Only	\$ 21.12	\$ 22.15	\$ 19.94	\$ 21.39	\$ 19.04
Family	\$ 60.40	\$ 59.86	\$ 53.88	\$ 50.23	\$ 58.51
Composite	\$ 44.29	\$ 44.39	\$ 39.96	\$ 38.40	\$ 42.32
Monthly Specific Premium	\$ 179,599.36	\$ 180,020.57	\$ 162,041.18	\$ 155,719.45	\$ 171,619.44
Annual Specific Premium	\$ 2,155,192.32	\$ 2,160,246.84	\$ 1,944,494.16	\$ 1,866,633.40	\$ 2,059,433.28
% Difference		0%	-10%	-13%	-4%
<b>TOTAL REINSURANCE EXPENSE</b>					
Annual Fixed Premium	\$ 2,155,192.32	\$ 2,160,246.84	\$ 1,944,494.16	\$ 1,866,633.40	\$ 2,059,433.28
% Difference		0%	-10%	-13%	-4%
Maximum Cost Liability	\$ 2,155,192.32	\$ 2,160,246.84	\$ 1,944,494.16	\$ 1,866,633.40	\$ 2,059,433.28
% Difference		0%	-10%	-13%	-4%
<b>TOTAL REINSURANCE EXPENSE</b>					
(Including Amwins Gene Therapy Solutions Program)					
Amwins Gene Therapy Solutions PEPF Fee:	\$ -	\$ 1.99	\$ 1.99	\$ 1.99	\$ 1.99
Amwins Gene Therapy Solutions Annual Fee:	\$ -	\$ 96,833.40	\$ 96,833.40	\$ 96,833.40	\$ 96,833.40
Annual Fixed Premium (Incl. Gene Therapy Solutions)	\$ 2,155,192.32	\$ 2,257,080.24	\$ 2,041,327.56	\$ 1,965,466.80	\$ 2,156,266.68
% Difference		5%	-5%	-9%	0%
Maximum Cost Liability (Incl. Gene Therapy Solutions)	\$ 2,155,192.32	\$ 2,257,080.24	\$ 2,041,327.56	\$ 1,965,466.80	\$ 2,156,266.68
% Difference		5%	-5%	-9%	0%
<b>Specific Advance</b>	Included	Included	Included	Included	Included
<b>Plan Mirroring</b>	Included	Pending Review of PD	Pending Review of PD	Pending Review of PD, need to include GT	Pending Review of PD
<b>Amwins Gene Therapy Solutions 5</b>		Additional \$199 PEPF Illustrated Above	Additional \$199 PEPF Illustrated Above	Additional \$199 PEPF Illustrated Above	Additional \$199 PEPF Illustrated Above
<b>Can Rx Included in SL?</b>		Included	Included	Not Included	Included
<b>Disclosure Status</b>		Pending Large Claim Review	FIRM with acceptance by 5/20/2024	Pending Large Claim Review, potential issues	Pending Large Claim Review
<b>Commissions:</b>	0.0%				
	N/A				

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration.

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While cost containment programs may provide savings and benefit to the group, Stealth Partner Group, LLC, makes no representations or warranties regarding the effectiveness of such programs. Stealth Partner Group, LLC further makes no representations or warranties on whether the selected stop-loss carrier will accept or reimburse such a program, unless the stop-loss carrier agrees to or validates the program. Finally, Stealth Partner Group, LLC, can only assist the group with cost containment programs to which it is aware, and expressly disclaims any liability for cost containment programs that it is not aware of.

Amwins Gene Therapy Solutions 5-First Dollar Coverage: Zolgensma, Luxturna, Spinraza, Zinbargo, & Skysona  
 \*Please review the attached Gene Therapy document for additional information  
 \*\*This program is not commissionable

**Stealth Carrier Proposals are based on claims data provided through:**  
**Large Claims Reports**  
**March**

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## Stop Loss Bid Summary

	Current \$350k	Renewal \$350k	Renewal \$375k	Renewal \$400k	Renewal \$450k
Single	\$ 21.12	\$ 25.89	\$ 24.51	\$ 23.11	\$ 19.94
Family	\$ 60.40	\$ 68.31	\$ 64.31	\$ 60.18	\$ 53.88
Annual	\$2.155m	\$2.477m 15%	\$2.355m 8%	\$2.189m 2%	\$1.944m -10%

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