

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee Meeting Notice and Agenda May 17, 2023 9:00 A.M. **ZOOM Meeting**

Call to Order	RK
Approval of Minutes of March 2023	RK
Financial Report (vote) Month of April 2023 Income & Expenses & Operating Expenses For Trust and Wellness Initiative	JS
Wellness	MK
Open Enrollment	CG
Ongoing Covid Coverage	JS
Budget Items	JS
Stop Loss	JS
IT Update	JS
Executive Session, Pursuant to MGL 30a, Section 21, Item 2 To conduct strategy sessions in preparation for negotiations with nonunion personnel or to conduct collective bargaining sessions or contract negotiations with nonunion personnel;	RK
Adjournment	RK

Meeting Schedule

Executive Committee – June 21, 2023, 9:00 a.m., ZOOM
Insurance Advisory Committee – July 19, 2023, 10:00 a.m. ZOOM
Executive Committee – August 16, 2023, 9:00 a.m., ZOOM

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Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/88347365322?pwd=aGVHY2pSRW0zK0tTT202bXU5ZDI4UT09>

Meeting ID: 883 4736 5322

Passcode: 202503

One tap mobile

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+1 386 347 5053 US

+1 507 473 4847 US

+1 564 217 2000 US

+1 669 444 9171 US

+1 669 900 9128 US (San Jose)

+1 689 278 1000 US

+1 719 359 4580 US

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Meeting ID: 883 4736 5322

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET
NORTHAMPTON, MA 01060

TO: All Trust Member Units

RE: Minutes of March 15, 2023
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Rich Carmignani Jr	Michelle Hill	Joanne Misiaszek
Emily Russo	Patricia Cotton	

OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
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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.

In Chairman Russ Kaubris' absence, Rich Carmignani Jr volunteered to Chair the meeting. All Executive Committee members were in favor of this. Rich Carmignani Jr called the meeting to order at 9:05 a.m. with a quorum present.

APPROVAL OF MINUTES

On a motion by Emily Russo, seconded by Michelle Hill, the minutes of January 18, 2023 were approved by unanimous consent, all were in favor with 1 abstention.

FINANCIAL REPORT

Financial Report

The Financial Report for the month of February was presented reflecting a starting balance of \$549,488.42 with a total monthly income received of \$6,536,475.64 and monthly expenses of \$6,811,583.47 with a total net monthly income of (\$275,107.83) and an ending month balance of \$274,380.59 with accounts receivable of \$944,774.21 leaving a total of \$32,340,464.27.

Investments and CD's for February 2023

The investments portfolio value was \$12,300,262.40 with a market change of (\$373,832.88) and a \$1,000,000.00 transfer out to the general fund, leaving a total of \$10,926,429.52. The starting balance in CD's was \$15,308,190.32, with interest earned of \$26,422.36 leaving a balance of \$15,334,612.68.

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JANUARY AND FEBRUARY EXPENDITURES

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

On a motion by Michelle Hill, seconded by Emily Russo, the full financial report, including the expenditures, were approved by unanimous consent, all were in favor.

AUDIT FY22

Joe reported the auditors were in the office in early January to conduct the audit for FY22. Joe stated we had only received a few questions and expects the full report back by our May meeting.

CVS/PRUDENT UPDATE

Joe stated the Prudent program has been operating as expected showing a savings of approximately \$150,000 so far since implementation in December. There was only one member that experienced a problem enrolling in the program but that has been corrected. CVS has offered to provide an annual overview in May if we'd like.

OPEN ENROLLMENT/IC MEETING

Open Enrollment

Joe stated open enrollment can begin when we have our April IAC meeting as that is when we will distribute the information to our units. Open enrollment will run to May 22nd for employees, and all units have until May 26th to submit all completed open enrollment paperwork to the Trust for processing.

IAC Meeting

Joe stated our April IAC meeting is scheduled for April 12th at 10am. The location is still to be determined as we are unsure if the current Governor's orders for remote meetings will be extended past the current expiration of March 31, 2023. If our meeting is held in person, it will be at the Deerfield Town Hall. We are monitoring this status and will update units when we have confirmation of location.

COVID COVERAGE

Joe explained the national emergencies pertaining to Covid will be ending on May 11, 2023. This means the mandate on coverage for covid vaccines and covid test kits will end. Joe stated the Trust can decide if we want to continue to cover either of these going forward. Joe will try to obtain data on how continued coverage could impact the Trust. This topic was tabled for the next meeting.

INSURANCE DIRECTOR CONTRACT

Joe stated his current contract will expire on June 30, 2023.

On a motion by Michelle Hill, seconded by Emily Russo, it was voted to have Joe go into contract negotiations with Chairman Russ Kaubris and one other Executive Committee member of the Chairman's choosing. This vote passed by unanimous consent with all in favor.

ADJOURNMENT

Rich Carmignani Jr requested to adjourn the meeting by unanimous consent at 9:31 a.m., all were in favor.

Respectfully submitted,
Cynthia Graves

Meeting Schedule

Insurance Advisory Committee – April 12, 2023, 10:00 a.m., TBD

Executive Committee – May 17, 2023, 9:00 a.m., TBD

Executive Committee – June 21, 2023, 9:00 a.m., TBD

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2023 OPERATING EXPENSES (July 1, 2022 to June 30, 2023)

ITEM CODE	BUDGET ITEMS	FY-2022		FY-2023		July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr
		Budgeted	7-1/6-30	Budgeted	7-1/6-30										
	WAGES & BENEFITS														
5110	SALARY	368,000.00	370,000.00	370,000.00	370,000.00	25,665.73	34,966.50	23,806.79	23,221.24	23,320.86	23,320.85	23,489.99	23,714.40	35,783.03	22,634.78
5145	LONGEVITY	5,000.00	6,000.00												
5130	OVERTIME	-	-												
5120	TEMP. EMPLOYEE SAL	-	-												
	FICA (.062)	-	-												
5186	MED TAX (.0146)	-	-												
5181	CONTRIBUTORY RET	104,644.00	106,719.00	106,719.00	106,719.00	109,375.56	4,083.51	2,684.50	2,722.34	2,722.34	2,722.34	2,722.34	2,722.34	4,083.51	2,722.34
5189	EMP. ASST. PROG. EAP	-	-												
5184	HEALTH INSURANCE	59,500.00	61,500.00	61,500.00	61,500.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00
5185	LIFE INSURANCE	350.00	350.00	350.00	350.00	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40	28.40
5189	UNEMP. HEALTH INS TAX	-	-												
	TOT. WAGES & BENEFITS	537,494.00	544,569.00	544,569.00	544,569.00	138,580.69	42,589.41	30,030.69	29,482.98	29,582.60	29,582.59	29,751.73	29,976.14	43,405.94	28,896.52

ITEM CODE	BUDGET ITEMS	FY-2022		FY-2023		July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr
		Budgeted	7-1/6-30	Budgeted	7-1/6-30										
	NON SALARY EXP														
5300	ADM. CONT. SERVICES (FS&P)	-	-												
	Rent	15,600.00	16,500.00	16,500.00	16,500.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
	Parking	500.00	500.00	500.00	500.00										
5305	ADM. CONT. SERVICES (Audit)	13,500.00	16,500.00	16,500.00	16,500.00	900.00						2,000.00	12,967.50		
5320	LEGAL	3,000.00													
5340	TELEPHONE/INTERNET	3,600.00													
5400	FOOD SUPPLIES	600.00	600.00	600.00	600.00	15.26					18.78	33.56			11.97
5420	OFFICE & COMPUTER SUPPL	2,500.00	2,500.00	2,500.00	2,500.00	19.58			48.43						
5580	MISC. EXPENSES	500.00	500.00	500.00	500.00	44.22			80.19		169.93	211.41			67.19
5580	NEWSPAPER/MAGS/BOOKS														
5420	POSTAGE (Stamps)	3,500.00	3,500.00	3,500.00	3,500.00						1,688.22	38.22			488.22
5275	POSTAGE METER RENTAL														
5380	MINI GRANTS/WEELNESS	25,000.00	20,000.00	20,000.00	20,000.00								5,500.00		
5420	STATIONERY & OFF. SUPP.														
5780	SURETY BONDS	1,750.00	1,750.00	1,750.00	1,750.00			405.00	436.14		372.23	291.21			
5340	TELEPHONES							219.00						350.00	1186
5320	TRAINING														
5710	TRAVEL/INOUT of STATE	3,000.00	5,000.00	5,000.00	5,000.00										254.36
5186	UTILITIES	4,800.00	5,500.00	5,500.00	5,500.00	467.73	507.55	505.79	440.86	410.95	493.65	528.62	480.07	467.44	524.06
	TOT. Indirect Costs	-	-												
	Total Non-Salary	77,850.00	72,850.00	72,850.00	72,850.00	2,746.32	1,827.13	2,429.79	2,343.84	1,710.95	4,142.81	4,503.02	20,347.57	2,217.44	3,931.80

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ITEM CODE	BUDGET ITEMS	FY-2022	
		Budgeted 7-1/6-30	
	I.T.		
6000	COMPUTER HARDWARE	-	
5400	COMPUTER SOFTWARE	-	
5400	COMPUTER SUPPLIES	1,000.00	
5850	DESK TOP PCs		
5300	MISC PROF & TECH SERV**	40,000.00	
		136,800.00	1,646.00 14,496.00 1,550.00 11,851.92 1,369.00 22,770.39 1,396.50 1,480.25 1,480.25 41,880.25
	TOTAL DATA PROCESSING	141,800.00	1,646.00 14,496.00 1,550.00 11,851.92 1,369.00 22,770.39 1,396.50 1,480.25 1,480.25 41,880.25
		5,000.00	
	TOTALS	656,344.00	142,973.01 58,912.54 34,010.48 43,678.74 32,662.55 56,495.79 35,651.25 51,803.96 47,103.63 74,708.57

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

2023

ITEMS	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR
Starting Cash Balance	\$4,252,432.66	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59	\$2,156,135.28
Adjustments												
Total Starting Balance	\$4,252,432.66	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59	\$2,156,135.28
MONTHLY INCOME												
Total Premium Collected	6,083,131.45	3,102,011.69	8,519,726.17	6,046,765.64	6,332,722.54	5,300,335.66	6,810,632.35	6,790,776.32	4,832,641.57	6,535,063.12	6,476,474.34	5,587,514.39
Interest Income (MMDT)	245.69	180.15	179.52	174.85	5.75	273.33	137.72	301.45	551.24	1,412.52	2,759.32	4,072.45
Other Income or Adjustments								500,000.00	1,000,000.00		1,000,000.00	
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,083,377.14	3,102,191.84	8,519,905.69	6,046,940.49	6,332,728.29	5,300,608.99	6,610,770.07	7,291,077.77	5,833,192.81	6,536,475.64	7,479,233.66	5,591,586.84
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	4,519,500.00	4,519,500.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,668,938.75	4,839,000.00	4,839,000.00
Reinsurance (Ind.&Agt.)	(30,818.09)	27,014.24	136,280.09	81,361.70	160,146.72	(153,414.45)	158,359.24	150,380.17	162,795.72	17,850.80	160,375.91	161,173.56
BCBS Settlement				478,040.31			738,990.62					
Recon adjust w/Finance												
BCBS Sr. Premium Paid												
Other Exp. & Claim Settlement	1,857,874.49	655,120.48	1,774,345.41	1,907,252.16	658,970.45	1,994,703.71	2,123,248.39	456,878.59	2,077,399.12	2,072,989.96	550,999.43	2,221,934.00
Total Plan Expenses	6,348,556.40	5,201,634.72	6,749,625.50	7,305,654.17	5,658,117.17	6,680,289.26	7,859,598.25	5,446,258.76	7,079,194.84	6,759,779.51	5,550,375.34	7,222,107.56
Total Unit Operating Expenses	43,762.81	48,661.09	142,973.01	58,912.54	34,010.48	43,678.74	32,662.55	56,495.79	35,651.25	51,803.96	47,103.63	74,708.57
TOTAL MONTHLY EXPENSES	6,390,319.21	5,250,295.81	6,892,598.51	7,364,566.71	5,692,127.65	6,723,968.00	7,892,260.80	5,502,754.55	7,114,846.09	6,811,583.47	5,597,478.97	7,296,816.13
TOTAL NET MONTHLY INCOME	(306,942.07)	(2,148,103.97)	1,627,307.18	(1,317,626.22)	640,600.64	(1,423,359.01)	(1,281,490.73)	1,788,323.22	(1,281,653.28)	(275,107.83)	1,881,754.69	(1,705,229.29)
BALANCE												
Cash Balance	3,945,490.59	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28	450,905.99
Adjustments												
ENDING MONTHLY BALANCE	3,945,490.59	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28	450,905.99

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

2023

FUNDS	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR
Post Employee Ben. S.B.	89,742.29	89,863.67	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65	81,350.87
Funding	1,915.32	957.66	957.66	957.66	957.66	957.66	-	957.66	1,990.32	995.16	995.16	995.16
Expenses	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,868.94	1,868.94	1,868.94	1,868.94	1,868.94
Total	89,863.67	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65	81,350.87	80,477.09
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
OPEB Trust	300,217.03	300,322.31	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,932.53	301,460.19	301,922.70	302,435.56
Interest	105.28	98.74	95.48	108.68	98.84	102.16	81.59	24.73	527.66	462.51	512.86	464.01
OPEB Trust	300,322.31	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,932.53	301,460.19	301,922.70	302,435.56	302,899.57
Investments												
CD's	16,188,350.26	16,192,617.13	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68	15,363,916.49
Deposit									(1,000,000.00)			
Interest	4,266.87	4,001.33	3,869.06	4,403.96	4,348.47	12,721.43	24,201.47	30,044.27	31,983.20	26,422.36	29,303.81	26,518.54
Balance	16,192,617.13	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68	15,363,916.49	15,390,435.03
Portfolio Value	12,641,139.34	12,790,301.84	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52	11,164,369.30
Deposit												
Interest	149,162.50	(882,162.69)	718,333.26	(454,230.95)	(870,506.20)	620,416.87	668,738.67	(457,666.43)	667,038.03	(373,832.88)	237,939.78	122,452.67
Market Change								(500,000.00)		(1,000,000.00)		
Total	12,790,301.84	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52	11,164,369.30	11,286,821.97
Accounts Receivable	819,678.58	3,620,374.91	1,064,647.75	980,332.21	641,958.06	1,504,936.84	966,697.11	269,206.78	1,467,151.16	944,774.21	500,626.01	917,955.04
Total With Accounts Receivable	38,614,394.04	38,388,087.50	38,181,129.04	38,328,632.69	35,763,964.01	35,835,987.96	34,707,485.29	34,869,809.47	34,485,770.84	32,340,464.27	34,044,953.43	32,905,614.61
Unsettled Deposit												

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Hampshire County Group Insurance Trust

TRANSACTION REPORT APRIL 2023 (FY23)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ (863,920.95)
2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
APR	M&T BANK			
1	BLUE CROSS BLUE SHIELD	4,839,000.00		\$ (5,702,920.95)
1	CANARX	9,898.60		\$ (5,712,819.55)
3	M&T BANK		177,055.56	\$ (5,535,763.99)
3	M&T BANK		59,082.34	\$ (5,476,681.65)
4	M&T BANK (FROM ESB ACCT)		3,000,000.00	\$ (2,476,681.65)
5	M&T BANK		71,269.71	\$ (2,405,411.94)
18	M&T BANK		516,802.66	\$ (1,888,609.28)
24	M&T BANK		917,375.06	\$ (971,234.22)
27	M&T BANK		260,740.11	\$ (710,494.11)
28	M&T BANK		222,060.30	\$ (488,433.81)
28	CVS CAREMARK (APR)	1,760,053.00		\$ (2,248,486.81)
28	PAYROLL (APR)	28,896.52		\$ (2,277,383.33)
28	ACCOUNTS PAYABLE (APR)	45,812.05		\$ (2,323,195.38)
28	INTEREST		3,598.14	\$ (2,319,597.24)
				\$ (2,319,597.24)
				\$ (2,319,597.24)
				\$ (2,319,597.24)
				\$ (2,319,597.24)
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK)				\$ 3,020,056.23
2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
APR	EASTHAMPTON SAVINGS BANK			
1	STEALTH/STOP LOSS (APR)	161,173.56		\$ 2,858,882.67
3	ESB		181,188.16	\$ 3,040,070.83
4	ESB		12,030.24	\$ 3,052,101.07
4	ESB (TO M&T BANK ACCT)	3,000,000.00		\$ 52,101.07
12	ESB		50,370.60	\$ 102,471.67
13	ESB		66,194.64	\$ 168,666.31
18	ESB		84,616.39	\$ 253,282.70
19	ESB		49,165.16	\$ 302,447.86
19	ESB		31,077.44	\$ 333,525.30
20	ESB		177,876.00	\$ 511,401.30
20	ESB		129,221.84	\$ 640,623.14
20	ESB		159,995.88	\$ 800,619.02
21	ESB		11,740.76	\$ 812,359.78
21	ESB		12,985.26	\$ 825,345.04
24	ESB		93,822.03	\$ 919,167.07
24	ESB		7,559.72	\$ 926,726.79
24	ESB		214,069.24	\$ 1,140,796.03
25	ESB		123,898.55	\$ 1,264,694.58
25	ESB		186,083.00	\$ 1,450,777.58
26	ESB		6,964.68	\$ 1,457,742.26
27	ESB		10,636.80	\$ 1,468,379.06
27	ESB		610,966.12	\$ 2,079,345.18
27	ESB		3,022.72	\$ 2,082,367.90
27	ESB		95,752.76	\$ 2,178,120.66
27	ESB		5,913.12	\$ 2,184,033.78
27	ESB		136,963.76	\$ 2,320,997.54
27	ESB		77,318.10	\$ 2,398,315.64
27	ESB		580,553.48	\$ 2,978,869.12
28	ESB		9,212.00	\$ 2,988,081.12

Hampshire County Group Insurance Trust

Claim Payments

	CLAIMS			AMOUNT PAID		VARIANCE	CUMULATIVE VAR.	
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)
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)

P = Actuarial Projection of Claims or Anticipated Payments,

A = Actual Info.

E = Estimate based on some actual information

4/3/2023	wire	5933	4,839,000.00	BCBS	xxx	Yes	Monthly Claim prefunding /Qtrly Settlements
4/3/2023	wire	5934	161,173.56	Stealth Partner Group	5270		Reinsurance- APR
4/3/2023		5935	22.09	Verizon			Phone
4/3/2023		5936	1,400.00	King St Realty			Rent - Apr
4/3/2023		5940	57.45	Eversource			Utilities
4/3/2023		5938	40,400.00	Edward Haber			IT work
4/3/2023		5937	5,798.00	CanaRx			Rx
4/3/2023		5939	138.09	PPI ASCA			Dental
4/3/2023			49.25	Boston Mutual			Life Ins
4/5/2023	ach		821.74	Joseph Shea			Misc expenses
4/12/2023	ach		466,931.29	CVS			Rx
4/12/2023	ach		11,762.93	Checkwriters			Payroll 4/13
4/12/2023	ach		385,421.69	CVS			Rx
4/18/2023	ach		(832.45)	Checkwriters			payroll tax adj
4/19/2023	ach		(68.45)	Checkwriters			payroll tax adj
4/19/2023	ach		449,768.20	CVS			Rx
4/19/2023		5941	786.00	Travelers			Workers comp
4/19/2023		5942	104.63	National Grid			Utilities
4/19/2023		5943	5,221.00	HCGIT			May premium
4/19/2023		5944	216.14	COMCAST			Internet
4/19/2023		5945	123.75	COMTECH			Phone
4/19/2023		5946	4,100.60	CanaRx			Rx
4/19/2023		5947	400.00	Cambridge Mutual			Renters ins
4/20/2023	ach		1,480.25	Paragus			IT
4/21/2023		5948	2,722.34	Hamp Retirement			APR deduction
4/26/2023	ach		457,931.82	CVS			Rx
4/26/2023	ach		11,772.75	Checkwriters			payroll 4/27
4/28/2023	ACH		451,982.40	Blue Medicare Rx		(ESB)	Medicare rx
			7,298,685.07				

4/5/10/23

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