

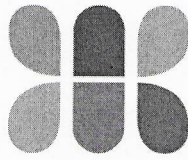
# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee  
Meeting Notice and Agenda  
June 17, 2020  
9:00 A.M.  
**Via ZOOM Teleconference**

Call to Order	RK
Approval of Minutes of May 2020	RK
Financial Report (Vote) Month of May 2020 <b>Income &amp; Expenses &amp; Operating Expenses For Trust and Wellness Initiative</b>	KK
May Expenditures (vote)	JS
Late Payments (vote)	JS
Revised Trust Agreement (vote)	JS
Reinsurance 2020 Update, Reinsurance 2021 contract (vote)	JS
Personnel Policy Discussion (vote)	JS
Salary Data	JS
Other (time permitting) – IAC Meeting, COVID 19 Impacts, Billing System, Open Enrollment, Wellness	JS
Adjournment	RK

## Meeting Schedule

Insurance Advisory Committee – July 15, 2020, 10:00 a.m., TBD  
Executive Committee – August - TBD  
Executive Committee – September 23, 2020, 9:00 a.m., 98 King Street



HAMPSHIRE COUNTY  
GROUP INSURANCE TRUST

98 KING STREET  
NORTHAMPTON, MA 01060

TO: All Trust Member Units

RE: **Minutes of May 20, 2020**  
Executive Committee Meeting  
Via Zoom Teleconference

**MEMBERS PRESENT:**

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

**OTHERS PRESENT:**

Joseph Shea	Karen Karowski	Cynthia Smith
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 Russ Kaubris called the meeting to order at 9:13 a.m. with a quorum present.

**APPROVAL OF MINUTES**

A motion to accept the minutes of March 18, 2020 was made by Michael Sullivan seconded by Denise Cashin and passed unanimously.

**FINANCIAL REPORT**

*Financial Report*

Karen presented the Financial Report for the month of April reflecting a starting balance of \$6,804,845.47 with a total monthly income received of \$4,578,035.56 and monthly expenses of \$5,669,712.21 with a total net monthly income of (\$1,091,676.65) and an ending month balance of \$5,713,168.82 with accounts receivable of \$1,567,457.70 leaving a total of \$35,518,722.43.

*Investments and CD's for April 2020*

Karen also reported that the investments portfolio value was \$9,982,589.31 with a market change of \$687,905.86 leaving a total of \$10,670,495.17. Karen also reported a starting balance in CD's of \$12,965,100.87, with interest earned of \$17,367.97, leaving a balance of \$12,982,468.84.

Joe noted that although medical claims went down in April, prescription claims went up 20%.

A motion to accept the Financial Report as written was made by Michael Sullivan and seconded by Lisa Banner. The motion passed unanimously.

### **WELLNESS UPDATE**

Michele gave an update on the Wellness Initiative program:

- **Mini Grants** – End of year reports are due, as well as new application requests for the upcoming year. An extension is being allowed for some of this year's funding to be carried over due to Covid-19.
- **Wellness Credits** – BCBS is allowing us to carry over unused wellness credits due to the Covid-19 pandemic. The remaining \$11,300 that we will carry over must be utilized by December 31, 2020. Some of these funds are currently being used to host live webinars and cooking classes virtually for at-home participation.
- **Mediterranean Destination** – This is a live virtual cooking demonstration being held via zoom on June 1<sup>st</sup> which will include information on the benefits of a Mediterranean diet and will showcase 3 recipes.
- **Spring Challenge** – This was supposed to take place April 20<sup>th</sup> through May 24<sup>th</sup> but had to be cancelled due to the Covid-19 quarantine restrictions.
- **AHealthyMe** – Due to Covid-19, this challenge has been modified where participants need to reach 70 points instead of 100 points to receive a \$100 gift card.

For more information on any wellness programs contact Michele Komosa by phone at 413-584-1300 ext 173 or email at [mkomosa@hampshirecog.org](mailto:mkomosa@hampshirecog.org).

### **MARCH AND APRIL EXPENDITURES**

Joe provided spreadsheets of all the expenditures for the months of March and April for review.

On a motion by Michael Sullivan, seconded by Lisa Banner, the list of March and April expenditures were approved unanimously.

### **COVID-19 IMPACTS**

Joe discussed a meeting he had with BCBS that discussed claims experience during the Covid 19 crisis. Projections are all over the place from a low of minus 1% to a high of 7%. There has been an increase in telehealth use and mental health awareness. Joe stated we will not know the impact Covid-19 has had on the Trust until much later in the year.

Joe stated there are many workplaces that have already declared that they will be out of the office, working from home until September 1<sup>st</sup>, including BCBS. Joe stated Trust staff continues to work limited rotating shifts in the office and remain available anytime via email from home. This staff schedule is in place until June 1<sup>st</sup> at which time Joe will reevaluate and determine to extend it or not. There were questions about precautions that would be taken to keep Trust staff safe if/when they all return to the office such as physical barriers, and regular deep cleaning sanitizations. It was also inquired if there was a way to set staff up with secure remote access, so they were fully able to work from home for a more extended period of time.

### **INSURANCE DIRECTOR POWERS**

Joe reported the Trust agreement states the insurance director's responsibility for overseeing daily operations.



### **OPEN ENROLLMENT**

Joe stated open enrollment began in early April to allow units additional time for getting information to employees with the Covid-19 pandemic. Open enrollment ended May 15<sup>th</sup> and units have until May 26<sup>th</sup> to submit all forms and required documentation for processing.

### **FY21 BUDGET AMENDMENT**

Joe explained he made a couple adjustments to the FY21 budget stating a decrease in health insurance of \$7,500 and a slight increase to the surety bonds. Overall, there was a decrease to the budget.

Michael Sullivan made a motion to accept the adjustments to the FY21 budget as presented. This was seconded by Lisa Banner. A roll call vote was taken with all in favor.

### **LATE PAYMENTS**

Joe stated a couple units have submitted late payments and one has requested their fee be waived due to Covid-19 limitations. The EC discussed how to proceed with handling these during the pandemic.

Michael Sullivan made a motion to hold all requests for late fee forgiveness until July 1<sup>st</sup>. This was seconded by Rich Carmignani Jr. Michael Sullivan then amended his motion to state all requests are to be suspended until the next EC meeting on June 17<sup>th</sup>. This was seconded by Michelle Hill. A roll call vote was taken with all in favor.

### **IAC IN JUNE**

Joe inquired with the EC on how to have an IAC meeting with the Covid-19 restrictions in place. Since we had to cancel the meeting in April, Joe asked if we should host one in June, or if it was even needed at all at this time. It was decided to forgo an IAC meeting at this time as the next IAC meeting is currently still scheduled for July 15, 2020. The parameters of that meeting are yet to be determined and will be pending the Governor's orders as it gets closer.

### **VACATION ROLLOVERS**

Joe stated Trust staff have additional vacation time on the books that could not be used this year due to the Covid-19 pandemic. He asked that staff be allowed to rollover the additional time, above the normal policy's 10 day allowance, for use in FY21. This was followed by some conversation including the potential to buy out the additional time up to 5 days, instead of rolling it over.

Michelle Hill made a motion to allow staff to carryover any unused vacation time. This was seconded by Michael Sullivan. A roll call vote was taken with all in favor.

### **REVISED TRUST AGREEMENT**

Joe presented a revised Trust Agreement. The agreement we had was from 1999 and needed to be updated with a few revisions. The EC was asked to review it and put forth any further revisions they believe we should include. A couple suggestions were to add that there is an application fee for reviewing requests to join the trust, as well as adding language regarding the Chair/Vice Chair positions and responsibilities for our EC and IAC meetings. All EC members agreed to table this topic for review again at the June EC meeting.



### **INSURANCE DIRECTOR CONTRACT**

Russ reviewed the terms of Joe's contract as the insurance director. The contract is to be for 3 years and effective July 1<sup>st</sup>. Russ stated over Joe's last contract he has overseen the Trust to become independent from the HCOG, made benefit changes, and has worked to revise the Trust Agreement and staff Personnel Policies.

Michael Sullivan made a motion to accept the terms of the contract set forth for Joe Shea as the Trust's Insurance Director. This was seconded by Lisa Blackmer. A roll call vote was taken with all in favor.

It was further discussed and requested that staff salaries be reviewed and discussed at the next EC meeting in June.

### **ADJOURNMENT**

On a motion by Michael Sullivan and seconded by Lisa Banner, the meeting was adjourned at 10:25 a.m.

Respectfully submitted,  
Cynthia Smith

### **Meeting Schedule**

Executive Committee – June 17, 2020, 9:00 a.m., 98 King St., Northampton  
Insurance Advisory Committee – July 15, 2020, 10:00 a.m., Deerfield Town Hall  
Executive Committee – August TBD

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	2019					2020						
	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Starting Cash Balance	\$9,835,518.68	\$5,924,467.48	\$9,494,654.59	\$9,438,634.03	\$9,582,833.36	\$6,794,092.23	\$5,247,746.37	\$6,811,819.93	\$7,362,346.12	\$6,233,187.74	\$6,804,845.47	\$5,713,168.82
Adjustments												
Total Starting Balance	\$9,835,518.68	\$5,924,467.48	\$9,494,654.59	\$9,438,634.03	\$9,582,833.36	\$6,794,092.23	\$5,247,746.37	\$6,811,819.93	\$7,362,346.12	\$6,233,187.74	\$6,804,845.47	\$5,713,168.82
MONTHLY INCOME												
Total Premium Collected	1,717,380.76	9,278,866.11	6,939,633.43	5,782,915.94	5,886,132.11	5,056,512.60	7,211,091.43	6,213,985.27	5,388,271.49	6,234,736.17	4,576,561.67	6,544,536.21
Interest Income (MMDT)	3,482.24	4,160.61	3,527.51	3,698.66	2,759.26	1,796.34	2,365.19	2,193.95	1,926.37	2,088.07	1,473.89	926.94
Other Income or Adjustments			12,049.44	(23,042.23)	(10,637.79)	(10,815.29)						
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	1,720,863.00	9,283,026.72	6,955,210.38	5,763,572.37	5,878,253.58	5,047,493.65	7,213,456.62	6,216,179.22	5,390,197.86	6,236,824.24	4,578,035.56	6,545,463.15
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,000,000.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00
Reinsurance (Ind.&Agg.)	105,682.07	126,571.40	126,103.32	106,726.45	122,974.15	126,173.97	125,718.65	77,352.27	125,479.32	125,227.54	125,092.78	(627,298.25)
BCBS Settlement		(44,374.19)	1,374,177.84			943,254.14			860,319.75			698,306.45
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	467,008.42	499,707.48	478,806.35	479,793.39	481,451.38	477,984.37	486,887.99	479,710.12	424,916.26	430,539.60	426,518.08	425,444.02
Total Plan Expenses	5,572,670.49	5,581,904.69	6,979,087.51	5,586,519.84	5,604,425.53	6,547,412.48	5,612,606.64	5,629,362.39	6,483,015.33	5,628,067.14	5,623,910.86	5,568,752.22
Total Unit Operating Expenses	59,243.71	130,934.92	32,143.43	32,853.20	62,569.18	46,427.03	36,776.42	36,290.64	36,340.91	37,099.37	45,801.35	37,975.92
TOTAL MONTHLY EXPENSES	5,631,914.20	5,712,839.61	7,011,230.94	5,619,373.04	5,666,994.71	6,593,839.51	5,649,383.06	5,665,653.03	6,519,356.24	5,665,166.51	5,669,712.21	5,606,728.14
TOTAL NET MONTHLY INCOME	(3,911,051.20)	3,570,187.11	(56,020.56)	144,199.33	211,258.87	(1,546,345.86)	1,564,073.56	550,526.19	(1,129,158.38)	571,657.73	(1,091,676.65)	938,735.01
BALANCE												
Cash Balance	5,924,467.48	9,494,654.59	9,438,634.03	9,582,833.36	9,794,092.23	5,247,746.37	6,811,819.93	7,362,346.12	6,233,187.74	6,804,845.47	5,713,168.82	6,651,903.83
Adjustments					(3,000,000.00)							
ENDING MONTHLY BALANCE	5,924,467.48	9,494,654.59	9,438,634.03	9,582,833.36	6,794,092.23	5,247,746.37	6,811,819.93	7,362,346.12	6,233,187.74	6,804,845.47	5,713,168.82	6,651,903.83

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

2020

FUNDS	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
Post Employee Ben. S.B.	112,876.74	112,876.74	112,876.74	112,267.50	112,368.26	113,179.02	113,180.40	112,507.78	111,835.16	111,159.78	110,473.26	109,011.98
Funding			810.76	810.76	810.76	810.76	774.76	774.76	774.76	774.76		1,549.52
Expenses			1,420.00	710.00		809.38	1,447.38	1,447.38	1,450.14	1,461.28	1,461.28	1,461.28
Total	112,876.74	112,876.74	112,267.50	112,368.26	113,179.02	113,180.40	112,507.78	111,835.16	111,159.78	110,473.26	109,011.98	109,100.22
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	4,399,801.96	4,399,801.96	4,403,551.96	4,405,426.96	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		3,750.00	1,875.00	39,375.00								
Total Member Deposits	4,399,801.96	4,403,551.96	4,405,426.96	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	9,756,835.33	9,774,124.19	9,794,536.53	9,813,132.07	9,832,384.04	12,854,653.41	12,876,793.26	12,901,265.98	12,923,074.76	12,942,670.97	12,965,100.87	12,982,488.84
Deposit					3,000,000.00							
Interest	17,288.86	20,412.34	18,595.54	19,251.97	22,269.37	22,139.85	24,472.72	21,808.78	19,596.21	22,429.90	17,367.97	16,557.21
Balance	9,774,124.19	9,794,536.53	9,813,132.07	9,832,384.04	12,854,653.41	12,876,793.26	12,901,265.98	12,923,074.76	12,942,670.97	12,965,100.87	12,982,488.84	12,999,026.05
Portfolio Value	10,491,885.34	10,886,293.66	10,977,153.63	10,943,111.44	11,048,878.37	11,176,961.18	11,359,983.98	11,561,028.98	11,519,898.79	11,024,783.17	9,982,589.31	10,670,495.17
Deposit												
Interest	394,408.32	90,859.97	(34,042.19)	105,766.93	128,082.81	183,022.80	201,045.00	(41,130.19)	(495,115.62)	(1,042,193.86)	687,905.86	290,505.83
Market Change												
Total	10,886,293.66	10,977,153.63	10,943,111.44	11,048,878.37	11,176,961.18	11,359,983.98	11,561,028.98	11,519,898.79	11,024,783.17	9,982,589.31	10,670,495.17	10,961,001.00
Accounts Receivable	4,545,619.76	1,240,417.44	252,880.33	516,120.64	686,015.51	1,546,776.42	331,635.26	53,961.34	571,570.09	238,853.42	1,567,457.70	939,793.91
Total With Accounts Receivable	35,674,501.75	36,054,508.85	34,996,770.29	35,568,704.59	36,101,021.27	35,620,600.35	36,194,377.85	36,447,236.09	35,359,491.67	34,577,982.25	35,518,722.43	36,136,944.93



# **HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

## **FISCAL YEAR 2020 OPERATING EXPENSES (July 1, 2019 to June 30, 2020)**

ITEM CODE	BUDGET ITEMS	FY-2019		FY-2020		JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	FY-2020 Actual YTD 7-1/6-30
		Budgeted	Actual YTD	Budgeted	Actual YTD													
5110	SALARY*	315,000.00	314,040.63	335,000.00	335,000.00	22,789.60	23,952.04	22,000.26	44,606.74	24,479.11	24,476.76	24,545.61	24,582.15	24,838.58	36,992.94	24,477.27	24,477.27	297,741.06
5146	LONGEVITY	575.00	400.00	575.00	575.00													-
5130	OVERTIME																	-
5120	TEMP EMPLOYEE SAL																	-
481	FICA (.062)																	-
5186	MEDTAX (.0145)	5,500.00	4,366.45	5,000.00	5,000.00													-
5161	CONTRIBUTORY RET.	80,000.00	80,566.50	88,000.00	87,658.73													87,658.73
5189	EMP ASST PROG. LAP																	-
5184	HEALTH INSURANCE	49,860.00	37,943.52	40,000.00	5,635.92	5,083.00	5,083.00	4,978.28	4,925.92	5,130.02	4268.28	4268.28	4,268.28	4,268.28	4,268.28	4268.28	4268.28	51,362.82
5185	LIFE INSURANCE	320.00	255.60	320.00	320.00								252.24	28.40	28.40	28.4	28.4	337.44
5189	UNEMP HEALTH INS TAX																	-
TOT. WAGES & BENEFITS		451,255.00	437,572.70	468,895.00	116,084.25	29,035.04	26,978.54	49,532.66	29,609.13	28,745.04	28,813.89	29,102.67	29,135.26	41,289.62	28,773.95	28,773.95	28,773.95	437,100.05

ITEM CODE	BUDGET ITEMS	FY-2019		FY-2020		JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	FY-2020 Actual YTD 7-1/6-30
		Budgeted	7/1/18-6/30/19	Budgeted	7/1/19-6/30/20													
NON SALARY EXPENSE																		
5300	ADM. CONT. SERVICES (FS&P)		12,500.00															-
	Rent		14,400.00	14,430.00	15,000.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	1,230.00	13,530.00
	Parking		300.00	1,500.00	1,200.00													-
5305	ADM. CONT. SERVICES (Audit)		10,000.00	2,152.00	12,000.00													-
5320	LEGAL		10,000.00	17,827.50	32,000.00	1,365.00	2,172.90	700.34	1296.41	7,500.00	227.5	3,665.00	2,500.00	377.18	4,081.50	4,081.50	22,808.31	
5340	TELEPHONE/INTERNET		3,600.00	2,429.43	3,600.00	205.93			607.18				334.14	377.18			2,224.77	
5460	FOOD SUPPLIES		500.00	538.00	500.00	83.63	56.47		137.82		68.80	37.97	76.75	41.37	43.97	43.97	558.36	
5420	OFFICE & COMPUTER SUPPLIES		1,500.00	1,485.51	2,500.00	28.99						179.21	135.33	33.98	867.64	867.64	1,245.15	
5580	MISC. EXPENSES		500.00	18.48	500.00		150.00	340.10	67.74								557.84	
5580	NEWSPAPER/MAGS/BOOKS			100.00	100.00												-	
5420	POSTAGE (Stamps)		3,750.00	2,605.80	3,500.00		46.84	15.99	1,519.97		29.54		35.98	38.22	438.22	438.22	2,088.78	
5275	POSTAGE METER RENTAL																35.98	
5380	MINI GRANTS/SMELLNESS		25,000.00	19,257.08	25,000.00	11,900.00	357.00	92.16	63.80			57.96		4,192.16			16,663.08	
5420	STATIONERY & OFF. SUPP.			436.96							274.84						274.84	
5170	SURETY BONDS		850.00	550.00	1,250.00		100.00						350.00	100.00	1,034.00		1,584.00	
5340	TELEPHONES		2,400.00														-	
5320	TRAINING		1,000.00		500.00												-	
5710	TRAVEL IN/OUT of STATE		3,000.00	706.77	3,000.00	37.12	27.84	17.44	61.48		4.64		145.80	9.20			303.52	
5188	UTILITIES		4,000.00	205.40	4,000.00			557.92		470.03	472.06	355.47		305.73	495.65		2,656.86	
TOT. Indirect Costs				-													-	
Total Non-Salary			93,300.00	64,242.93	104,650.00	14,850.67	2,668.49	4,345.93	5,012.76	9,263.83	2,307.38	5,525.61	4,808.00	2,569.73	7,156.98	7,156.98	64,531.49	



<b>HAMPSHIRE COUNTY GROUP INSURANCE TRUST</b>		
<b><i>FOR JUNE 2020 PREMIUMS</i></b>		
<b><i>AS OF MAY 31, 2020</i></b>		
<b><i>JUNE PREMIUMS NOT PAID</i></b>		TO AVOID LATE ASSESSMENT FEE INVOICE MUST BE PAID BEFORE: <b><i>June 3, 2020</i></b>
CHESTERFIELD GOSHEN RSD	21,283.92	
GOSHEN	2,485.70	
GRANBY	166,757.78	
HAMPSHIRE REGIONAL SD	213,326.92	
MIDDLEFIELD	3,952.01	
PLAINFIELD	8,229.42	
BERNARDSTON	12,075.90	
FRONTIER RSD	185,004.74	
NEW SALEM	7,259.16	
ROWE	51,639.98	
SPRINGFIELD WATER SEWER COMM.	264,363.16	
WENDELL	3,415.22	
	\$ 939,793.91	









# Hampshire County Group Insurance Trust

## Claim Payments

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.
July	\$	5,044,390.85	A	\$	4,568,600.00	\$ 488,216.90
August	\$	4,615,270.49	A	\$	4,568,600.00	\$ 534,887.39
September	\$	5,393,378.34	A	\$	4,568,600.00	\$ 1,359,665.73
October	\$	3,213,342.52	A	\$	4,568,600.00	\$ 4,408.25
November	\$	3,769,413.70	A	\$	4,568,600.00	\$ (794,778.05)
December	\$	5,412,781.89	A	\$	4,568,600.00	\$ 49,403.84
2017 Jan	\$	4,369,459.10	A	\$	4,614,300.00	\$ (195,437.06)
February	\$	4,224,033.88	A	\$	4,614,300.00	\$ (585,703.18)
March	\$	5,425,612.68	A	\$	4,614,300.00	\$ 225,609.50
April	\$	3,937,343.78	A	\$	4,614,300.00	\$ (451,346.72)
May	\$	4,449,446.02	A	\$	4,614,300.00	\$ (616,200.70)
June	\$	5,149,211.18	A	\$	4,614,300.00	\$ (81,289.52)
July	\$	4,846,901.35	A	\$	4,614,300.00	\$ 151,311.83
Aug	\$	5,075,129.47	A	\$	4,614,300.00	\$ 612,141.30
Sept	\$	5,093,190.74	A	\$	4,614,300.00	\$ 1,091,032.04
Oct	\$	3,107,039.21	A	\$	4,614,300.00	\$ (416,228.75)
Nov	\$	4,834,990.20	A	\$	4,614,300.00	\$ (195,538.55)
Dec	\$	5,159,544.72	A	\$	4,614,300.00	\$ 349,706.17
2018 Jan	\$	4,286,736.71	A	\$	4,635,000.00	\$ 1,442.88
Feb	\$	4,849,271.14	A	\$	4,614,300.00	\$ 236,414.02
Mar	\$	5,402,471.81	A	\$	4,635,000.00	\$ 1,003,885.83
April	\$	3,320,986.14	A	\$	5,000,000.00	\$ (675,128.03)
May	\$	4,842,441.31	A	\$	5,000,000.00	\$ (832,686.72)
June	\$	5,185,651.60	A	\$	5,000,000.00	\$ (647,035.12)
July	\$	4,422,144.08	A	\$	5,000,000.00	\$ (1,224,891.04)
August	\$	5,849,127.14	A	\$	5,000,000.00	\$ (375,763.90)
September	\$	4,241,277.55	A	\$	5,000,000.00	\$ (1,134,486.35)
October	\$	5,696,290.48	A	\$	5,000,000.00	\$ (438,195.87)
November	\$	5,837,423.17	A	\$	5,000,000.00	\$ 399,227.30
December	\$	4,350,290.11	A	\$	5,000,000.00	\$ (250,482.59)
2019 - Jan	\$	4,743,800.39	A	\$	5,000,000.00	\$ (506,682.20)
February	\$	4,992,711.55	A	\$	5,000,000.00	\$ (513,970.65)
March	\$	6,002,513.39	A	\$	5,000,000.00	\$ 488,542.74
April	\$	4,691,042.28	A	\$	5,000,000.00	\$ 179,585.02
May	\$	5,951,683.60	A	\$	5,000,000.00	\$ 1,131,268.62
June	\$	5,242,909.22	A	\$	5,000,000.00	\$ 1,374,177.84
July	\$	3,462,952.74	A	\$	5,000,000.00	\$ (162,869.42)
August	\$	5,939,797.85	A	\$	5,000,000.00	\$ 776,928.43
September	\$	5,166,325.71	A	\$	5,000,000.00	\$ 943,254.14
October	\$	4,136,764.22	A	\$	5,000,000.00	\$ 80,018.36
November	\$	5,655,235.07	A	\$	5,000,000.00	\$ 735,253.43
December	\$	5,125,066.32	A	\$	5,000,000.00	\$ 860,319.75
2020-Jan	\$	4,478,889.48	A	\$	5,072,300.00	\$ 266,909.23
February	\$	5,222,819.59		\$	5,072,300.00	\$ 417,428.82
March	\$	5,353,177.63		\$	5,072,300.00	\$ 698,306.45
April	\$	3,329,731.92		\$	5,072,300.00	\$ (1,044,261.63)
May	\$	4,511,071.96		\$	5,072,300.00	\$ (1,605,489.67)

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



May 1, 2020	wire		5,770,606.45	BCBS		xxx	Yes	Monthly Claim prefunding & Qtrly
May 1, 2020	wire		125,067.26	Gerber		xxx	Yes	MAY Reinsurance Premium
May 1, 2020		5367	1,230.00	King St Realty		5270		Rent - MAY
May 8, 2020		5368	2,044.99	Paragus Strategic		5300		Various IT
May 8, 2020		5369	51.55	National Grid		5340		Electric
May 8, 2020		5370	6,905.20	CanRx		xxx	Yes	CanRx claims
May 8, 2020		5371	42.30	Boston Mutual				Life Insurance
May 13, 2020	ACH		10,955.19	Checkwriters				Net Payroll, 5/14
May 15, 2020		5372	5,563.92	HCGIT				Health Insurance - June
May 15, 2020		5373	4,081.50	Egan, Flanagan				Legal
May 15, 2020		5374	139.54	Comcast		5340		Internet
May 15, 2020		5375	20,589.22	BR Fox & Assoc		xxx	Yes	RX Consulting Fee
May 20, 2020	wire		393,409.90	Blue Medicare Rx		xxx	Yes	Medex Rx premium
May 21, 2020		5376	1,509.10	Joseph Shea				Various expenses (copier, Zoom, postage)
May 21, 2020		5377	39.60	Columbia Gas		5340		Utilities
May 21, 2020		5378	4,539.70	CanRx		xxx	Yes	CanRx claims
May 21, 2020		5379	105.69	AEON				Telephone Expense
May 27, 2020	ACH		10,967.94	Checkwriters				Net Payroll, 5/28
May 28, 2020		5380	2,554.14	Hampshire Retirement Board				Retirement Allocation - May
May 28, 2020		5381	151.74	PPI - ACSA Group Ins				Dental Insurance - June
			<b>6,360,554.93</b>					

14.

6/1/20



TOWN OF ASHFIELD  
MASSACHUSETTS 01330

412 Main Street  
PO Box 560  
Ashfield, MA 01330  
Phone: 413-628-4441-x4  
Fax: 413-628-0228  
treasurer@ashfield.org

OFFICE OF THE TREASURER

May 11, 2020

Hampshire County Group Insurance Trust  
ATTN: Executive Committee  
98 King Street  
Northampton, MA 01060

Dear Sir/Madam:

I am respectfully requesting a waiver of the \$52.01 late fee assessed to the Town of Ashfield for the June 2020 billing period.

On Tuesday, March 10, 2020, when Governor Charlie Baker declared a state of emergency, the Town of Ashfield also closed its doors. I was provided a brief window of opportunity to access my office and take whatever I needed in order to work remotely. In my haste, I accidentally stuffed the May insurance bill in with my March bank statements. The bill was not warranted timely and by the time I was informed that my payment would be late if not already in the mail, it was too late. I had no option but to wait for the next scheduled warrant, which wasn't until May 11, 2020.

While I do take full responsibility for not processing the bill timely, due to these unprecedented circumstances, I am asking for this waiver.

Thank you for your consideration in this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Rebecca Herzog", written in a cursive style.

Rebecca Herzog  
Treasurer  
Town of Ashfield

# Stop Loss Insurance Services

An AmWINS Group Company

Group Name: Hampshire County Group Insurance Trust  
 Policy Period: 7/1/2019 - 6/30/2020  
 Carrier: Gerber Life Insurance Company  
 Key Contact: B.R. Fox - John Garrish

Specific Deductible: \$275,000.00  
 Contract Terms: 12/24  
 TPA: BCBS, MA  
 Corridor: \$400,000.00 NAMED MEMBERS ONLY

Claimant	Relation	Date Filed	Date Filed	Detail Filed	Requested	Date Received	Check #	Amount Received	Amount Due	Denied / Overpaid	Corridor	Details	Enrollment	Work Status	COB
	Spouse	4/9/2020	4/9/2020	\$303,210.93	\$28,210.93	5/22/2020	ACH	\$28,210.93					submitted		requested
		4/17/2020	4/17/2020	\$43,817.37	\$43,817.37	5/22/2020	ACH	\$43,817.37					submitted		4/20/2020
		5/21/2020	5/21/2020	\$44,718.40	\$44,718.40				\$44,718.40						
Claimant Total:				\$391,746.70	\$116,746.70			\$72,028.30	\$44,718.40	\$0.00	\$0.00				
	Dependent	4/9/2020	4/9/2020	\$838,243.84	\$563,243.84	5/22/2020	ACH	\$563,243.84					submitted		submitted
		4/17/2020	4/17/2020	\$85,349.89	\$85,349.89	5/22/2020	ACH	\$85,349.89					submitted		4/29/2020
		5/21/2020	5/21/2020	\$16,605.90	\$16,605.90				\$16,605.90						
Claimant Total:				\$940,199.63	\$665,199.63			\$648,593.73	\$16,605.90	\$0.00	\$0.00				
	Spouse	4/17/2020	4/17/2020	\$306,743.48	\$31,743.48	5/22/2020	ACH	\$31,743.48					submitted		requested
		5/21/2020	5/21/2020	\$89,323.31	\$89,323.31				\$89,323.31				submitted		5/6/2020
Claimant Total:				\$396,066.79	\$121,066.79			\$31,743.48	\$89,323.31	\$0.00	\$0.00				
	Dependent	4/17/2020	4/17/2020	\$299,757.49	\$24,757.49				\$24,757.49				submitted		requested
		5/21/2020	5/21/2020	\$32,225.77	\$32,225.77				\$32,225.77				submitted		5/6/2020
Claimant Total:				\$331,983.26	\$56,983.26			\$0.00	\$56,983.26	\$0.00	\$0.00		submitted		requested
	Dependent	5/26/2020	5/26/2020	\$318,494.32	\$43,494.32				\$43,494.32				submitted		5/21/2020
Claimant Total:				\$318,494.32	\$43,494.32			\$0.00	\$43,494.32	\$0.00	\$0.00				
	Employee	5/26/2020	5/26/2020	\$313,908.87	\$38,908.87				\$38,908.87				submitted		N/A
Claimant Total:				\$313,908.87	\$38,908.87			\$0.00	\$38,908.87	\$0.00	\$0.00				
COMBINED TOTAL:				\$2,692,399.57	\$1,042,399.57			\$752,365.51	\$290,034.06	\$0.00	\$0.00				
										Corridor Remaining: \$400,000.00					

Based on BCBS claims paid through April 2020

\*\* All claims data reported by SLIS is based upon the accuracy of data received from plan administrators. SLIS is not responsible for inaccuracies or errors in administrator data.



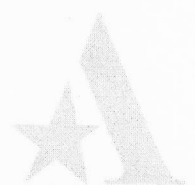
**Marketing Results for:**

**Hampshire County Group Insurance Trust**

**Effective Date:**

**July 1, 2020**

Carrier Name	A.M. Best Rating	Response	Comments
Anthem Blue Cross Life	A (Excellent)	Declined	Not competitive +50% over current
Berkley Life & Health Insurance Company	A+ (Superior)	Declined	Not competitive
Berkshire Hathaway Specialty Insurance Company	A++ (Superior)	Declined	Not competitive
Companion Life Insurance Company	A+ (Superior)	Declined	Not competitive +55% over current
Gerber Life Insurance Company	A (Excellent)	Quoted	Terms Attached
Great Midwest Insurance Company	A (Excellent)	Declined	Loss history / Ongoing claims
HCC Life Insurance Company	A++ (Superior)	Quoted	Not competitive +50% over current, \$325K spec only
HM Life Insurance Company of NY	A- (Excellent)	Quoted	Terms Attached
Pan-American Life Insurance Company	A (Excellent)	Declined	Not competitive
ReliaStar Life Insurance Company	A (Excellent)	Declined	Not competitive
Sun Life Assurance Company of Canada	A+ (Superior)	Declined	Not competitive, 84% over current
Symetra Life Insurance Company	A (Excellent)	Quoted	Not competitive
United States Fire Insurance Company (PMGU)	A (Excellent)	Declined	Not competitive
United States Fire Insurance Company	A (Excellent)	Declined	Not competitive
Unum Life Insurance Company of America	A (Excellent)	Declined	Not competitive
Westport Insurance Corporation	A+ (Superior)	Declined	Not competitive +50% over current



# Stop Loss

## Insurance Services

An AmWINS Group Company



GROUP NAME: **Hampshire County Group Insurance Trust**

Effective Date: **7/1/20**

Employees:	3,896	Single:	1,539	Retirees:	pre- and post-65
		Family:	2357	Cobra:	included
	CURRENT	RENEWAL			
	Gerber Life Insurance	Gerber Life Insurance	HM Life Insurance		
CARRIER:	Company	Company	Company of NY		BC/BS *
AM Best Rating:	A (Excellent)	A (Excellent)	A- (Excellent)		
Specific Stop Loss:		FIRM	NEGOTIATED-FIRM TO 6/10		
Covered Benefits:	Medical & Rx Card	Medical & Rx Card	Medical & Rx Card		Medical & Rx Card
Individual Deductible:	\$ 275,000	\$ 275,000	\$ 275,000	\$	275,000
Laser (I	\$ 350,000	Expired	N/A		
Laser		\$ 650,000	\$ 575,000		
Laser		\$ 325,000			
Laser (		\$ 420,000			
Laser (		\$ 575,000			
**See contingencies**		\$ 450,000			
Laser (		\$ 400,000			
Laser (		\$ 400,000			
Laser (		\$ 500,000			
Laser f		\$ 400,000			
Laser (		\$ 400,000			
Aggregating Specific Corridor:	\$ 400,000	\$ 400,000	\$ 400,000	\$	400,000
** current Agg Spec Corridor is NAMED to					
Annual Max Reimbursement:	Unlimited	Unlimited	Unlimited		Unlimited
Lifetime Max Reimbursement:	Unlimited	Unlimited	Unlimited		Unlimited
Contract Basis:	12/24	12/24	12/24		12/24
Rates:					
Single:	\$ 15.25	\$ 22.78	\$ 19.64	\$	16.18
Family:	\$ 43.26	\$ 65.28	\$ 52.41	\$	50.63
Composite:	\$ 32.20	\$ 48.49	\$ 39.47	\$	37.02
Estimated Annual Premium*:	\$ 1,505,203	\$ 2,267,081	\$ 1,845,076	\$	1,730,831
Minimum Annual Premium*:	\$ 1,204,162	\$ 1,813,664	\$ 1,845,076	\$	1,730,831
Annualized Summary:					
Premium/Fixed Costs:	\$ 1,505,203	\$ 2,267,081	\$ 1,845,076	\$	1,730,831
Estimated Maximum Costs:	\$ 1,980,203	\$ 4,437,081	\$ 2,545,076	\$	2,130,831
Percentage Change from Current Estimated Fixed Cost:		50.62%	22.58%		14.99%
Percentage Change from Current Estimated Max Cost:		124.07%	28.53%		7.61%
Specific Advance:	included	included	included		
TPA:	BCBS	BCBS	BCBS		BCBS
PPO Network:	BCBS	BCBS	BCBS		BCBS

▪ Please advise the Plan Sponsor that the rates, factors, group deductible and individual lasers contained in this proposal subsequent revision, may change as they are subject to the contingencies listed below and/or attached and that all re documentation must be received and accepted by the Carrier.

▪ Please see individual carrier tabs for the contingencies that accompany their rates and terms

▪ \*Estimated annual total is based upon assumed enrollment. Actual totals will be determined by actual enrollment

▪ This proposal reflects receipt of claims data through 04/30/2020

▪ Quote assumes duplication of current benefits.

Stop Loss Premium rates include 0% commission for B.R. Fox.

\* Note, SLIS did not secure the BC/BS proposal and therefore cannot be responsible for any errors, omissions or other variables.

Prepared By: **Mindi Smith** Date: **6/5/20**

\$275K

18.



# Stop Loss

## Insurance Services

An Am/WINS Group Company



GROUP NAME: **Hampshire County Group Insurance Trust**

Effective Date: **7/1/20**

Employees:	3,896	Single:	1,539	Retirees:	pre- and post-65
		Family:	2357	Cobra:	included

	CURRENT			
	Gerber Life Insurance	HM Life Insurance		
CARRIER:	Company	Company of NY		BC/BS *
AM Best Rating:	A (Excellent)	A- (Excellent)		

Specific Stop Loss:			NEGOTIATED-FIRM TO 6/10	
Covered Benefits:	Medical & Rx Card	Medical & Rx Card	Medical & Rx Card	
Individual Deductible:	\$ 275,000	\$ 300,000	\$ 300,000	
Laser ( ):	\$ 350,000	N/A		
Laser ( ):	\$	\$ 575,000		
Aggregating Specific Corridor:	\$ 400,000	\$ 400,000	\$ 400,000	
** current Agg Spec Corridor is NAMED to				
Annual Max Reimbursement:	Unlimited	Unlimited	Unlimited	
Lifetime Max Reimbursement:	Unlimited	Unlimited	Unlimited	
Contract Basis:	12/24	12/24	12/24	
Rates:				
Single:	\$ 15.25	\$ 17.44	\$ 15.47	
Family:	\$ 43.26	\$ 47.12	\$ 49.04	
Composite:	\$ 32.20	\$ 35.40	\$ 35.78	
Estimated Annual Premium*:	\$ 1,505,203	\$ 1,654,824	\$ 1,672,747	
Minimum Annual Premium*:	\$ 1,204,162	\$ 1,654,824	\$ 1,672,747	

Annualized Summary:				
Premium/Fixed Costs:	\$ 1,505,203	\$ 1,654,824	\$ 1,672,747	
Estimated Maximum Costs:	\$ 1,980,203	\$ 2,329,824	\$ 2,072,747	

Percentage Change from Current Estimated Fixed Cost:	9.94%	11.13%	
Percentage Change from Current Estimated Max Cost:	17.66%	4.67%	

Specific Advance:	included	included	
TPA:	BCBS	BCBS	BCBS
PPO Network:	BCBS	BCBS	BCBS

\* Please advise the Plan Sponsor that the rates, factors, group deductible and individual lasers contained in this proposal, and any subsequent revision, may change as they are subject to the contingencies listed below and/or attached and that all requested documentation must be received and accepted by the Carrier.

\* Please see individual carrier tabs for the contingencies that accompany their rates and terms

\* Estimated annual total is based upon assumed enrollment. Actual totals will be determined by actual enrollment.

\* This proposal reflects receipt of claims data through 04/30/2020.

\* Quote assumes duplication of current benefits.

Stop Loss Premium rates include 0% commission for B.R. Fox.

\* Note, SLIS did not secure the BC/BS proposal and therefore cannot be responsible for any errors, omissions or other variables.

Prepared By:	Mindi Smith	Date:	5/20/20
--------------	-------------	-------	---------

\$300K

19.

## Specific Insurance

		Option 5	Option 6	Option 7	Option 8
		Medical, Rx Card	Medical, Rx Card	Medical, Rx Card	Medical, Rx Card
Benefits Covered					
Contract Basis		12/24	12/24	12/24	12/24
Deductible per Individual		\$ 275,000	\$ 300,000	\$ 325,000	\$ 350,000
Annual Maximum		Unlimited	Unlimited	Unlimited	Unlimited
Lifetime Maximum		Unlimited	Unlimited	Unlimited	Unlimited
Quoted Rate Per Month	Enrollment				
Single	1,536	\$ 19.23	\$ 18.46	\$ 17.69	\$ 17.00
Family	2,354	\$ 62.08	\$ 60.54	\$ 58.86	\$ 57.16
Estimated Annual Premium		\$ 2,108,083	\$ 2,050,389	\$ 1,988,739	\$ 1,928,000
Quoted Rate(s) includes Commissions of		0.00%	0.00%	0.00%	0.00%

## Overall Max Liability\*

	Option 5	Option 6	Option 7	Option 8
Annual Specific Premium	\$ 2,108,083	\$ 2,050,389	\$ 1,988,739	\$ 1,928,000
Total Max Liability	\$ 2,108,083	\$ 2,050,389	\$ 1,988,739	\$ 1,928,000

\* Overall max liability does not include any administrative fees with Blue Cross or any outside administrator.

20.





# Insurance Operations Analyst Salaries

8,710 Salaries Updated Jul 20, 2019

Industries ▾

Company Sizes ▾

Years of Experience ▾

Average Base Pay

\$54,250 /yr

Very High Confidence

Not enough reports to show salary distribution

\$39K  
Low

\$54K  
Average

\$75K  
High

Additional Cash Compensation

Average \$4,480

Range \$1,167 - \$12,596

How much does a Insurance Operations Analyst make?  
The national average salary for a Insurance Operations Analyst is \$54,250 in United States. Filter by... More

Salaries for Related Job Titles

No related titles found.

As we collect more reports, we will be able to display related salaries for this job title.

Submit your salary



Are you paid fairly?  
Get a free, personalized salary estimate based on today's market

Get Your Estimate

## Open Insurance Operations Analyst Jobs



Insurance Operations Analyst  
Root Insurance - Columbus, OH



Commercial Insurance Operations Analyst 5 (CMS)  
Wells Fargo - Charlotte, NC



Insurance Operations Audit Analyst  
Brown & Brown, Inc. - Maitland, FL



Data Analyst (Marketing & Insurance Operations)  
Gabi - San Francisco, CA



Insurance Operations Analyst  
The Zebra - Austin, TX

See All Jobs >

## Related Job Search

Administrative Assistant jobs  
Administrative Assistant salaries (\$36k)  
Security Guard jobs



## Insurance Operations Analyst Salaries

8,710 Salaries

Industries



5001+ Employees



10-14 Years



### Average Base Pay

**\$57,826** /yrVery High  
Confidence\$42K  
Low

Not enough reports to show salary distribution

### Additional Cash Compensation

Average \$4,669

Range \$1,203 - \$12,982

### How much does a Insurance Operations Analyst make?

The national average salary for a Insurance Operations Analyst is \$54,250 in United States. Filter by... More

Salaries  
for  
Related  
Job  
TitlesNo  
related  
titles  
found.As we  
collect\$80K  
High salaryreports,  
we will  
be able  
to  
display  
related  
salaries  
for this  
job title.Submit  
your  
salary

### Are you paid fairly?

Get a free, personalized salary estimate based on today's market

Get Your Estimate

## Open Insurance Operations Analyst Jobs

Insurance Operations Analyst  
Root Insurance - Columbus, OHCommercial Insurance Operations  
Analyst 5 (CMS)  
Wells Fargo - Charlotte, NCInsurance Operations Audit Analyst  
Brown & Brown, Inc. - Maitland, FLData Analyst (Marketing & Insurance  
Operations)  
Gabi - San Francisco, CAInsurance Operations Analyst  
The Zebra - Austin, TX[See All Jobs >](#)

## Related Job Search

Administrative Assistant jobs


Administrative Assistant salaries (\$36k)


Security Guard jobs




Insurance Operations Analyst Salaries

8,710 Salaries


Industries 

5001+ Employees 

15+ Years 

Average Base Pay

\$61,178 /yr

 Very High Confidence

\$44K  
Low

Not enough reports to show salary distribution

Additional Cash Compensation

Average	\$4,866
Range	\$1,246 - \$13,602


**How much does a Insurance Operations Analyst make?**  
The national average salary for a Insurance Operations Analyst is \$54,250 in United States. Filter by... More

Salaries for Related Job Titles

No related titles found.

As we collect more Highsalary reports, we will be able to display related salaries for this job title.

Submit your salary



Are you paid fairly?

Get a free, personalized salary estimate based on today's market

Get Your Estimate

Open Insurance Operations Analyst Jobs

- 

Insurance Operations Analyst  
Root Insurance - Columbus, OH
- 

Insurance Operations Audit Analyst  
Brown & Brown, Inc. - Maitland, FL
- 

Insurance Operations Analyst  
The Zebra - Austin, TX
- 

Commercial Insurance Operations Analyst 5 (CMS)  
Wells Fargo - Charlotte, NC
- 

Data Analyst (Marketing & Insurance Operations)  
Gabi - San Francisco, CA

See All Jobs >

- Related Job Search
- Administrative Assistant jobs
- Administrative Assistant salaries (\$36k)
- Security Guard jobs



Wellness Director Salaries

4,377 Salaries Updated May 25, 2020

Industries ▾

Company Sizes ▾

Years of Experience ▾

Average Base Pay

\$61,944 /yr

Very High Confidence

\$43K  
Low

\$62K  
Average

\$93K  
High

Salaries for Related Job Titles

Health and Wellness Director	\$62K
Wellness Manager	\$57K
Director of Wellness and Health Promotion	\$52K
Fitness Director	\$14
Health and Wellness Coordinator	\$47K

Additional Cash Compensation

Average	\$3,852
Range	\$1,137 - \$18,817

**How much does a Wellness Director make?**  
The national average salary for a Wellness Director is \$61,944 in United States. Filter by location to see... More



**Are you paid fairly?**  
Get a free, personalized salary estimate based on today's market

Get Your Estimate

Open Wellness Director Jobs

- RN - Wellness Director (DNS)  
Golden Sands - Ocean Park, WA
- LPN Assistant Director Health & Wellness  
Leisure Care - Denver, CO
- Wellness Director  
Phoenix Senior Living - Hartsville, SC
- Wellness Director (AL DON)  
LeaderStat - Jeffersonville, IN
- Student Life & Wellness Director  
College Track - Washington, DC

See All Jobs >

Related Job Search

- Health and Wellness Director jobs
- Health and Wellness Director salaries (\$46k)
- Program Director jobs
- Program Director salaries (\$68k)
- Executive Director jobs
- Executive Director salaries (\$137k)
- Personal Trainer jobs
- Personal Trainer salaries (\$33k)



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## Wellness Director Salaries

4,377 Salaries Updated May 25, 2020

Industries



5001+ Employees



Years of Experience



Average Base Pay

# \$62,620

/yrVery High  
Confidence\$44K  
Low\$63K  
Average\$93K  
High

Salaries for Related Job Titles

Health and Wellness Director

\$62K

Wellness Manager

\$57K

Director of Wellness and Health Promotion

\$52K

Fitness Director

\$14

Health and Wellness Coordinator

\$47K

Additional Cash Compensation

Average \$3,442

Range \$1,145 - \$19,023

**How much does a Wellness Director make?**

The national average salary for a Wellness Director is

\$61,944 in United States. Filter by location to see... More



Are you paid fairly?

Get a free, personalized salary estimate based on today's market

[Get Your Estimate](#)

## Open Wellness Director Jobs

RN - Wellness Director (DNS)  
Golden Sands - Ocean Park, WALPN Assistant Director Health &  
Wellness  
Leisure Care - Denver, COWellness Director  
Phoenix Senior Living - Hartsville, SCWellness Director (AL DON)  
LeaderStat - Jeffersonville, INStudent Life & Wellness Director  
College Track - Washington, DC[See All Jobs >](#)

## Related Job Search

Health and Wellness Director jobs  
Health and Wellness Director salaries  
(\$46k)Program Director jobs  
Program Director salaries (\$68k)Executive Director jobs  
Executive Director salaries (\$137k)Personal Trainer jobs  
Personal Trainer salaries (\$33k)

Glassdoor Company Spotlight

**Active Environmental**

4.2 ★

99 open positions

[View Jobs](#)Active Environmental is the fastest growing pest control service in N  
America with locations in 27 states and 2000+ cities. W

# Covid Claims Summary Dashboard

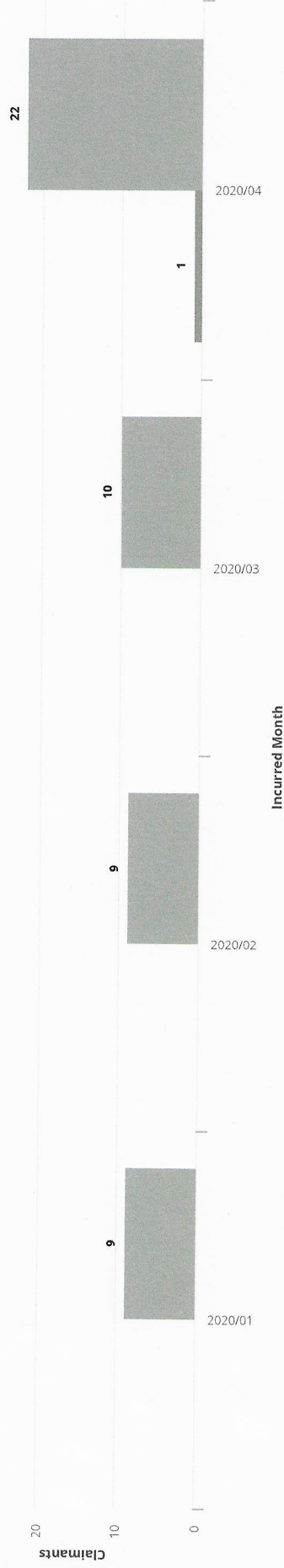
Account includes [0260919 - HAMPSHIRE COUNTY INSURANCE GRO]

Date Of : 4/2020

## SUMMARY

### Covid Confirmed vs Suspected

30



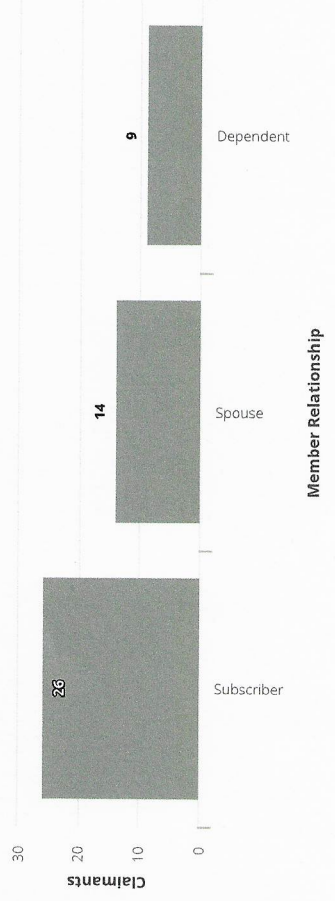
### YTD Totals (unique claimants)

Covid	Claimants	Paid
Confirmed Covid	1	\$248
Suspected Covid	48	\$4,350
<b>Total : Selected Filter(s)</b>	<b>49</b>	<b>\$4,598</b>

### Covid Confirmed & Suspected by Age Band

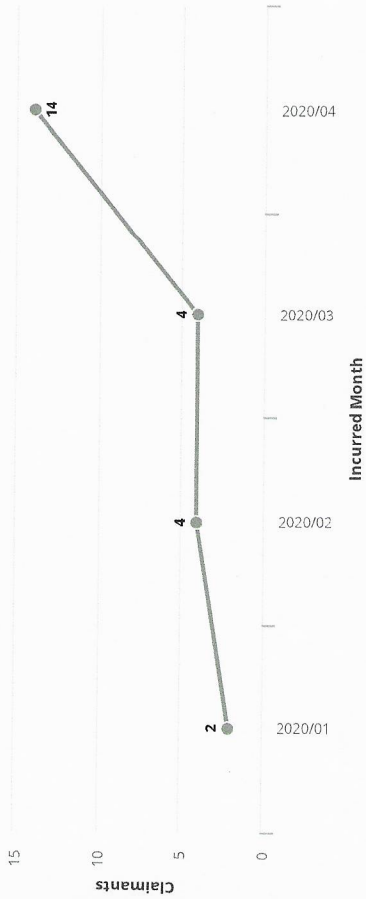
Member Age Band	Claims	Claimants	Paid	Paid per Claimant
<1 - 19	7	4	\$538	\$135
20 - 29	9	6	\$644	\$107
30 - 39	7	7	\$372	\$53
40 - 49	12	12	\$976	\$81
50 - 59	14	13	\$1,526	\$117
60 - 64	4	4	\$436	\$109
65+	3	3	\$104	\$35
<b>Total : All</b>	<b>56</b>	<b>49</b>	<b>\$4,598</b>	<b>\$94</b>

### Covid Confirmed & Suspected by Relationship





Covid Confirmed & Suspected Tests



YTD Totals (unique claimants)

Incurred Year	Claimants	Paid
Total : 2020	24	\$1,462

Covid Confirmed & Suspected ER Visits

No data available for this chart

YTD Totals (unique claimants)

No data available for this report

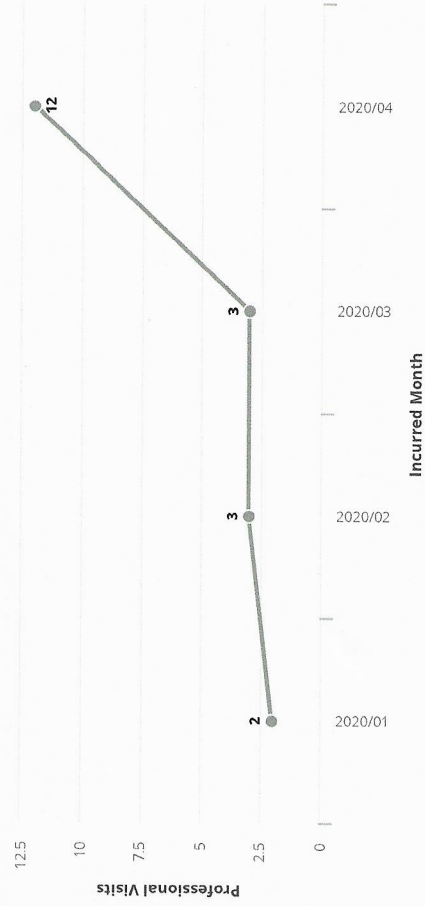
Covid Confirmed & Suspected IP Admissions

No data available for this chart

YTD Totals (unique claimants)

No data available for this report

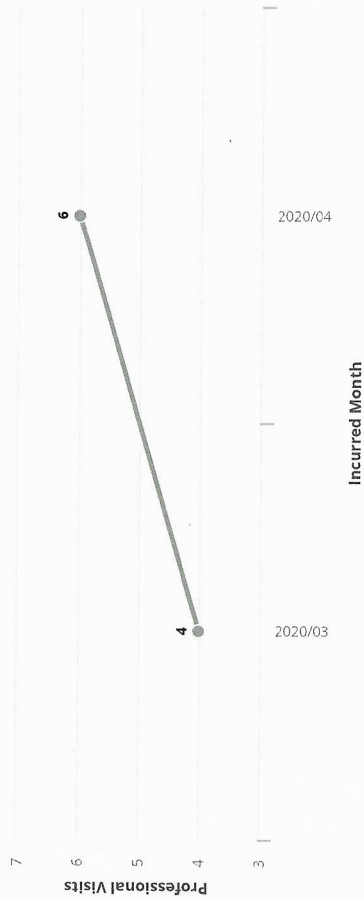
Covid Confirmed & Suspected Office Visits



YTD Totals (unique claimants)

Incurred Year	Claimants	Professional Visits	Paid
Total : 2020	19	20	\$2,065

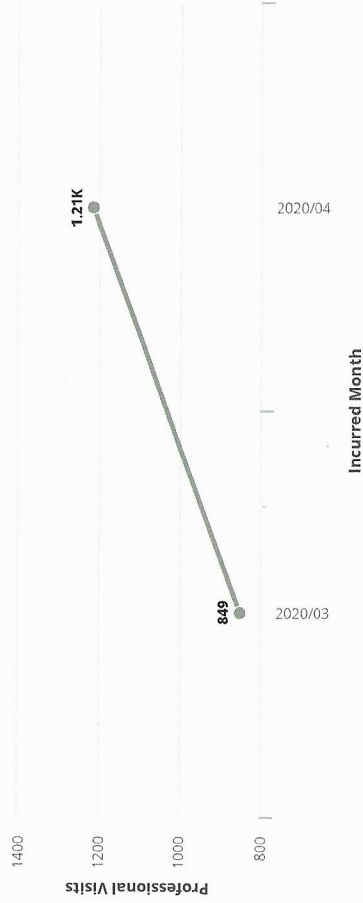
### Covid Confirmed & Suspected Telehealth Visits



#### YTD Totals (unique claimants)

Incurred Year	Claimants	Professional Visits	Paid
2020	10	10	\$866

### All Telehealth Visits

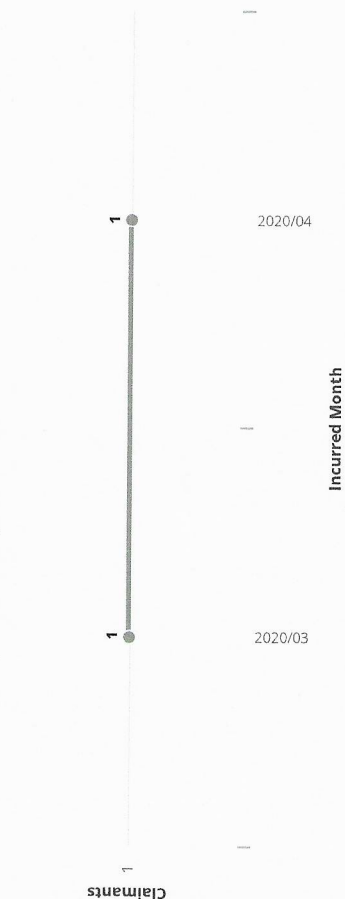


#### YTD Totals (unique claimants)

Incurred Year	Claimants	Professional Visits	Paid
2020	1,149	2,063	\$236,408

28.

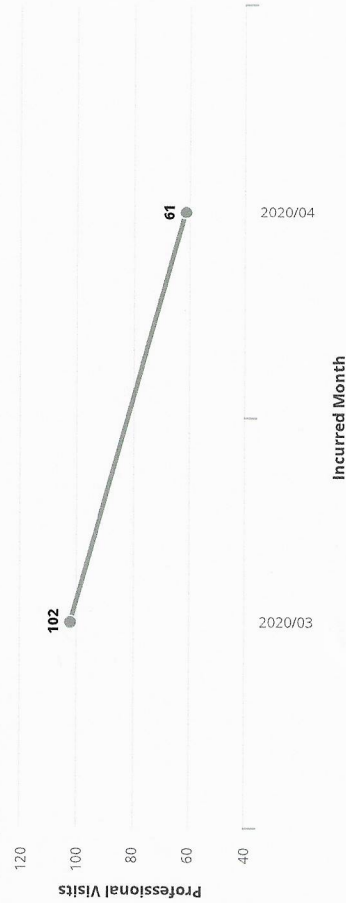
### Covid Confirmed & Suspected Telephonic Visits



#### YTD Totals (unique claimants)

Incurred Year	Claimants	Professional Visits	Paid
2020	2	2	\$116

### All Telephonic Visits



#### YTD Totals (unique claimants)

Incurred Year	Claimants	Professional Visits	Paid
2020	148	163	\$11,864