# 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  Income & Expenses & Operating Expenses  For Trust and Wellness Initiative	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 Michelle Hill Donna Foglio

Denise Cashin Deborah Kuhn

Russ Kaubris

Rich Carmignani Jr Lisa Blackmer Deborah Kuhn 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 <a href="mailto:mkomosa@hampshirecog.org">mkomosa@hampshirecog.org</a>.

# 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

		2019						0000				
ITEMS	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN.	H H	QVM	VDD	MAN
Starting Cash Balance	\$9,835,518.68	\$5,924,467.48	\$9,494,654.59	\$9,438,634,03	\$9.582.833.36	8.	\$5 247 746 37	\$6 811 810 03	67	VI TO 1 000 00	717	I VIII
Adjustments							7.00	0.000		\$0,233,107.74	\$6,604,845.47	\$5,713,168.82
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	\$6 811 810 03	£7 360 346 40	200 000 101	000	
MONTHLY INCOME							0.00	0.000		\$0,233,101.14	\$6,604,645.47	\$5,713,168.82
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	7 576 561 67	6 544 526 24
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	1,570,501.07	12.956,446,0
Other Income or Adjustments			12,049.44	(23,042.23)	(10,637.79)	(10,815,29)				2000	1	920.34
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 RE	6 236 824 24	A 578 035 EG	C EAE ACO 4E
MONTHLY EXPENSES									0000	12.1.20,002,0	000000000000000000000000000000000000000	0,040,460.13
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.)	105,662.07	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			860 349 75		0.100	(021,230.23)
Recon adjust w/Finance												030,300.43
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	478 518 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 85)	938 736 04
BALANCE									(2000) (2000)		(20.00)	0.00
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	6 851 903 83
Adjustments					(3,000,000.00)						70.001,011,01	00.000
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

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST Fund And Investment Information

								2020				
FUNDS	JONE	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	Ĺ	110 473 26	109 011 98
Funding			810.76	810.76	810.76	810.76	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
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
Accurued Vac & Sick Time	a 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	A 444 804 96	444 004 06
Investments				2							00:100	00.100,444,4
S,D,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	12 065 100 87	10 000 460 04
Deposit					3.000.000.00					5.5	12,000,1	12,302,400.04
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 07	20 000
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	12.026.21	12 065 100 87	17,007,30	19,337.21
									0.00	2,500,100,00	12,302,400.04	12,999,020.03
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	10 670 405 47
Deposit											0.000,1	1000
Interest	394,408.32	90,859.97	(34,042.19)	105,766.93	128 082 81	183 022 80	201 045 00	(41 130 10)	(406 416 62)	(4 040 400 90)	00 100 100	
Market Change								(11, 20, 10)	(490,119.02)	(1,042,193.00)	00.508,700	290,505.83
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 BUDGET	FY-2019	FY-2019	FY2020												FY-2020
cone ITEMS	Budgeted	Actual YTD	Budgeted												Actual YTD
WAGES & BENEFITS	7/1/18-6/30/19	7-1/6-30	7/1/19-6/30/20	JULY	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY UN	
5110 SALARY*	315,000.00	314,040.63	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	74.477.27	297 741 06
5145 LONGEVITY	575.00	400.00	575.00												
5130 OVERTIME	_ 1	r													
5120 TEMP. EMPLOYEE SAL															
481 FICA (.062)		ů.													
5186 MED TAX (.0145)	5,500.00	4,366.45	5,000.00												,
5181 CONTRIBUTORY RET.	80,000.00	80,566.50	88,000.00	87,658.73											87 658 73
5189 EMP. ASST. PROG. EAP		,													
5184 HEALTH INSURANCE	49,860.00	37,943.52	40,000.00	5,635.92	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	4768.78	51 362 82
5185 LIFE INSURANCE	320.00	255.60	320.00								252.24	28.40	28.40	28.4	337.44
5189 UNEMP HEALTH INS TAX		t													ji.
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	437,100.05
ITEM BUDGET	FY-2019		EV2020												
CODE ITEMS	Budgeted		Budgeted												
	SE 7/1/18-6/30/19		7/1/19-6/30/20												
5300 ADM. CONT. SERVICES (FS&PF)	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	13 530 00
Parking	300.00	1,500.00	1,200.00									2010		2000	00:00
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	1296.41	7,500.00	227.5	3,665.00	2,500.00			4,081.50	22.808.31
5340 TELEPNONE/INTERNET	3,600.00	2,429.43	3,600.00	205.93	700.34		607.18				334.14	377.18			2,224.77
5490 FOOD SUPPLIES	200.00	538.00	500.00	83.63	56.47	11.58	137.82		68.80	37.97	76.75	41.37		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	1,245.15
5580 MISC. EXPENSES	200.00	18.48	500.00		150.00	340.10	67.74								557.84
5580 NEWSPAPER/MAGS/BOOKS	ı	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			38.22		438.22	2,088.78
5275 POSTAGE METER RENTAL	1	1									35.98				35.98
5380 MINI GRANTS/WELLNESS	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.	ı	436.96							274.84						274.84
5780 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												1
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. Inderect 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	6,022.11	2,569.73	7,156.98	64,531.49

MONTHLY ACCOUN	ITS RECE	IVARIF
HAMPSHIRE COUNTY GROUP INS		
FOR JUNE 2020 PREMIUMS		•
AS OF MAY 31, 2020		TO AVOID LATE ASSESSMENT FEE
JUNE PREMIUMS NOT PAID		INVOICE MUST BE PAID BEFORE:
		June 3, 2020
CHESTERFIELD GOSHEN RSD	21,283.9	92
GOSHEN	2,485.7	
GRANBY	166,757.7	
HAMPSHIRE REGIONAL SD	213,326.9	
MIDDLEFIELD	3,952.0	
PLAINFIELD	8,229.4	
BERNARDSTON	12,075.9	
RONTIER RSD	185,004.7	74
NEW SALEM	7,259.1	16
ROWE	51,639.9	98
SPRINGFIELD WATER SEWER COMM.	264,363.1	16
VENDELL	3,415.2	22
	\$ 939,793.9	01

# Hampshire County Group Insurance Trust TRANSACTION REPORT MAY FY-20

TARTIN <b>2020</b>	NG BALAI	NCE GENERAL FUND	T		\$	5,713,168.
2020	WAR#	TRANSACTION	A/P DEBIT	A/R CREDIT	-	
MAY		PEOPLE'S UNITED	AN DEBIT	AIR GILLDIT	+-	
1		BLUE CROSS BLUE SHIELD	5,770,606.45		\$	(57,437.
1		GERBER LIFE/STOP LOSS (APR)	125,067.26		\$	(182,504.
1		BR FOX/CANARX	32,034.12		\$	(214,539.
1	\	PEOPLE'S UNITED (LEYDEN ERROR)	02,001.12	3,078.22		(211,460.
1		PEOPLE'S UNITED		3,078.22	_	(208,382.
1		PEOPLE'S UNITED		174,423.19		(33,959.
1	0	PEOPLE'S UNITED		146,794.63	\$	112,835.
4		PEOPLE'S UNITED		452,804.76		565,640.
4		PEOPLE'S UNITED		58,744.69		624,384
5		PEOPLE'S UNITED		82,599.53	_	706,984
5		PEOPLE'S UNITED		61,110.00	\$	768,094
7		PEOPLE'S UNITED		3,925.84	\$	772,020
7		PEOPLE'S UNITED		576,176.14	\$	1,348,196
14		PEOPLE'S UNITED		151,377.24	\$	1,499,573
15		PEOPLE'S UNITED		16,334.88	\$	1,515,908
18		PEOPLE'S UNITED		302,912.91	\$	1,818,821
18		PEOPLE'S UNITED	n p	66,218.35	\$	1,885,039
18		PEOPLE'S UNITED		56,796.00	\$	1,941,835
19		PEOPLE'S UNITED		10,742.58	\$	1,952,578
19		PEOPLE'S UNITED		300,958.34	\$	2,253,536
20		BLUE MEDICARE RX (APR)	393,409.90	333,033.01	\$	1,860,126
20	***************************************	PEOPLE'S UNITED	000,100.00	13,021.86	\$	1,873,148.
22		PEOPLE'S UNITED		259,787.60	\$	2,132,936.
26		GERBER LIFE/STOP LOSS REIMB.		752,365.51	\$	2,885,301.
26		PEOPLE'S UNITED		26,007.72	\$	2,911,309.
26		PEOPLE'S UNITED		117,088.42	\$	3,028,397.
27		PEOPLE'S UNITED		724,625.51	\$	3,753,023.
27		PEOPLE'S UNITED		327,288.14	\$	4,080,311.
27		PEOPLE'S UNITED		178,842.32	\$	4,259,153.
27		PEOPLE'S UNITED		224,380.42	\$	4,483,534.
28		PEOPLE'S UNITED		161,550.48	\$	4,645,084.
28		PEOPLE'S UNITED		4,645.82		4,649,730.
28	,	PEOPLE'S UNITED		142,503.75		4,792,234.
28		PEOPLE'S UNITED		571,788.28	\$	5,364,022.
28		PEOPLE'S UNITED		133,261.31	\$	5,497,283.
29		PEOPLE'S UNITED		116,963.94	\$	5,614,247.
29		PEOPLE'S UNITED		605,293.58	\$	6,219,541.
29		PEOPLE'S UNITED		60,746.75	\$	6,280,288.
29		PEOPLE'S UNITED		175,145.04	\$	6,455,433.
29		PEOPLE'S UNITED	***************************************	72,062.81	\$	6,527,495.
29		PEOPLE'S UNITED		161,456.94	\$	6,688,952.8
29		ACCOUNTS PAYABLE - MAY	9,201.97	, ,	\$	6,679,750.8
29		PAYROLL - MAY	28,773.95		\$	6,650,976.8
29		INTEREST		926.94	\$	6,651,903.8
					\$	6,651,903.8
					\$	6,651,903.8
					\$	6,651,903.8
					\$	6,651,903.8
		MEMBER UNIT DEPOSITS ON HAND				-,,,000.0
AY			Starting Balance>>>	>>>>>>	\$	4,444,801.9
			Ī		\$	4,444,801.9
31		Total			\$	4,444,801.9

MAY	Post Employee Benefits Fund	Starting Balance>>	>>>>>>>	\$ 109,011.98
29	Retiree Health & Life Ins.	1,461.28	1,549.52	\$ 109,100.22
31	Total			\$ 109,100.22
	PEOPLE'S UNITED	Approach and the second		Carrier of Commercial Lines
MAY	Accrued Vacation & Sick Time Fund	Starting Balance>>	>>>>>>>	\$ 31,317.96
				\$ 31,317.96
31	Total			\$ 31,317.96
	INVESTMENTS		Service Control of the Control of th	
MAY	CD-(Florence Savings-(15 mos 2.30%)			\$ 3,382,058.70
31	CD-Interest (renewed 1/5/2019)		2,277.81	\$ 3,384,336.51
31	Total			\$ 3,384,336.51
MAY	CD-Easthampton Savings			\$ 9,600,410.14
31	12 mos. @1.90		1,651.35	\$ 9,602,061.49
31	Merged with another CD			\$ 9,602,061.49
31	12 mos. @1.85% (Renewed 1/3)		6,425.97	\$ 9,608,487.46
31	12 mos. @1.90		6,202.08	\$ 9,614,689.54
	Total			\$ 9,614,689.54
MAY	Portfolio Value MAY 1, 2020			\$ 10,670,495.17
,	Additional Investment			\$ 10,670,495.17
31	Investment Earnings/Loss		290,505.83	\$ 10,961,001.00
	Total			\$ 35,197,151.02

# Hampshire County Group Insurance Trust Claim Payments

August S		-	CLAIMS		A	MOUNT PAID		VARIANCE	CUM	ULATIVE VAR.
September   S	July	\$	5,044,390.85	А	\$	4,568,600.00	А	\$		
Cotablemon   S   5,939,378,074   A   S   4,588,690,00   A   S   224,778,94   S   1,599,665,73	August	\$	4,615,270.49	А	\$	4,568,600.00	А			
November	September	\$	5,393,378.34	А	\$	4,568,600.00	А	\$ 824,778.34		
December   S   3,764,113.70	October	\$	3,213,342.52	Α	\$	4,568,600.00				
December   S   5,412,781,80	November	\$	3,769,413.70	Α	\$			\$		
February   S   4,898,4991	December	\$	5,412,781.89	Α	\$	4,568,600.00				
Perhumy   S   4.229,033.88	2017 Jan	\$	4,369,459.10	Α	\$	4,614,300.00	Α			
March   \$ 5,425,612,68	February	\$	4,224,033.88	А	\$	4,614,300.00	А			
April         \$ 3,937,343.78         A         S 4,614,300,00         A         \$ (676,956,22)         \$ (481,346,72)           May         \$ 4,449,460.02         A         \$ 4,614,300,00         A         \$ (164,893.98)         \$ (61,200.70)           June         \$ 5,149,211.16         A         \$ 4,614,300.00         A         \$ 534,911.18         \$ (81,289.52)           July         \$ 4,846,901.35         A         \$ 4,614,300.00         A         \$ 232,601.35         \$ 151,311.83           Aug         \$ 5,093,190.74         A         \$ 4,614,300.00         A         \$ 478,890.74         \$ 1,091,302.04           Oct         \$ 3,107,939.71         A         \$ 4,614,300.00         A         \$ 1,091,302.04         \$ 1,091,302.04           Oct         \$ 3,107,939.71         A         \$ 4,614,300.00         A         \$ 1,506,207.75         \$ 1416,228.75           Nov         \$ 4,834,990.20         A         \$ 5,614,300.00         A         \$ 5,159,244.72         \$ 349,706.17           Coll         \$ 1,559,447.22         A         \$ 4,614,300.00         A         \$ 5,242.47.72         \$ 349,706.17           Feb         \$ 4,849,271.14         A         \$ 4,634,300.00         A         \$ 2,747.41.81         \$ 1,003,885.83 </td <td>March</td> <td>\$</td> <td>5,425,612.68</td> <td>А</td> <td>\$</td> <td>4,614,300.00</td> <td>А</td> <td></td> <td></td> <td></td>	March	\$	5,425,612.68	А	\$	4,614,300.00	А			
May	April	\$	3,937,343.78	А	\$	4,614,300.00	А	\$		
June \$ 5.149,211.18 A \$ 4.614,300.00 A \$ 534,911.18 \$ (81,289,52) July \$ 4.846,901.35 A \$ 4.614,300.00 A \$ 202,601.35 \$ 151,311.83 Aug \$ 5.075,129.47 A \$ 4.614,300.00 A \$ 460,829.47 \$ 612,141.30 Sept \$ 5.093,190.74 A \$ 4.614,300.00 A \$ 478,890.74 \$ 1.091,032.04 Oct \$ 3.107,039.21 A \$ 4.614,300.00 A \$ 478,890.74 \$ 1.091,032.04 Oct \$ 5.195,644.72 A \$ 4.614,300.00 A \$ 220,690.20 \$ (195,538,55) Dec \$ 5.195,644.72 A \$ 4.614,300.00 A \$ 545,244.72 \$ 349,706.17 2018.Jan \$ 4.286,736.71 A \$ 4.635,000.00 A \$ 545,244.72 \$ 349,706.17 Feb \$ 4.849,271.14 A \$ 4.635,000.00 A \$ 234,971.14 \$ 236,414.02 Mar \$ 5.402,471.81 A \$ 4.635,000.00 A \$ 767,471.81 \$ 1.003,885.83 April \$ 3,320,386.14 A \$ 5,000,000.00 A \$ (16,793,7471.81 \$ 1.003,885.83) May \$ 4.842,441.31 A \$ 5,000,000.00 A \$ (16,793,7471.81 \$ 1.003,885.83) June \$ 5,185,651.60 A \$ 5,000,000.00 A \$ (16,793,572) \$ (16,735,529.0) July \$ 5,482,441.03 A \$ 5,000,000.00 A \$ (16,793,572) \$ (12,24,891.04) August \$ 5,686,920.48 A \$ 5,000,000.00 A \$ (677,855,92) \$ (12,24,891.04) August \$ 5,686,920.48 A \$ 5,000,000.00 A \$ (678,872,171) \$ (375,756.90) September \$ 5,686,920.48 A \$ 5,000,000.00 A \$ (849,708,89) \$ (13,144,863,5) October \$ 5,686,920.48 A \$ 5,000,000.00 A \$ (849,708,89) \$ (260,482,59) December \$ 5,887,421.77 A \$ 5,000,000.00 A \$ (849,708,89) \$ (260,482,59) December \$ 5,887,421.77 A \$ 5,000,000.00 A \$ (849,708,89) \$ (260,482,59) July \$ 3,472,114 A \$ 5,000,000.00 A \$ (849,708,89) \$ (260,482,59) December \$ 5,887,421.77 A \$ 5,000,000.00 A \$ (849,708,89) \$ (260,482,59) December \$ 5,887,421.77 A \$ 5,000,000.00 A \$ (849,708,89) \$ (260,482,59) July \$ 3,472,174 A \$ 5,000,000.00 A \$ (849,708,89) \$ (260,482,59) December \$ 5,887,421.77 A \$ 5,000,000.00 A \$ (849,708,89) \$ (849,708,	May	\$	4,449,446.02	Α	\$	4,614,300.00	А	\$		
July   S	June	\$	5,149,211.18	Α	\$	4,614,300.00	Α	\$		
Aug \$ 5.075,129.47	July	\$	4,846,901.35	А	\$	4,614,300.00				
Sept         \$ 5,093,190,74         A         \$ 4,614,300,00         A         \$ 478,890,74         \$ 1,091,032,04           Oct         \$ 3,107,039,21         A         \$ 4,614,300,00         A         \$ (1,507,260,79)         \$ (416,228,75)           Nov         \$ 4,834,990,20         A         \$ 4,614,300,00         A         \$ 220,890,20         \$ (155,538,55)           Dec         \$ 5,169,644,72         A         \$ 4,614,300,00         A         \$ 5,642,47         \$ 349,766,17           2018 Jan         \$ 4,286,736,71         A         \$ 4,635,000,00         A         \$ 3,482,632,90         \$ 1,442,88           Feb         \$ 4,849,271,14         A         \$ 4,614,300,00         A         \$ 767,471,81         \$ 236,414,02           Mar         \$ 5,020,271,14         A         \$ 4,635,000,00         A         \$ 167,913,86         \$ (675,128,03)           May         \$ 4,842,441,31         A         \$ 5,000,000,00         A         \$ (1679,013,86)         \$ (675,128,03)           July         \$ 4,222,144,08         A         \$ 5,000,000,00         A         \$ (1679,013,86)         \$ (677,128,03)           July         \$ 4,242,274,53         A         \$ 5,000,000,00         A         \$ 185,651,80         \$ (677,128,03)	Aug	\$	5,075,129.47	Α	\$	4,614,300.00				
Oct         \$ 3,107,039,21         A         \$ 4,614,300,00         A         \$ (1,507,260,79)         \$ (418,228,75)           Nov         \$ 4,834,990,20         A         \$ 4,614,300,00         A         \$ 220,890,20         \$ (195,538,55)           Dec         \$ 5,159,544,72         A         \$ 4,614,300,00         A         \$ 545,244,72         \$ 349,706,17           2018 Jan         \$ 4,849,271,14         A         \$ 4,635,000,00         A         \$ 234,971,14         \$ 236,414,02           Mar         \$ 5,020,471,81         A         \$ 4,635,000,00         A         \$ 767,471,81         \$ 1,003,885,83           April         \$ 3,320,986,14         A         \$ 5,000,000,00         A         \$ (1,679,013,86)         \$ (675,128,00)           May         \$ 4,842,144,131         A         \$ 5,000,000,00         A         \$ (1677,585,69)         \$ (332,686,72)           Julu         \$ 5,185,651,60         A         \$ 5,000,000,00         A         \$ (157,585,99)         \$ (32,486,72)           July         \$ 4,242,144,00         A         \$ 5,000,000,00         A         \$ (577,859,92)         \$ (1,224,891,04)           August         \$ 5,896,127,14         A         \$ 5,000,000,00         A         \$ (788,722,45)         \$ (1,13	Sept	\$	5,093,190.74	А	\$	4,614,300.00				
Nov \$ 4,834,990.20 A \$ 4,614,300.00 A \$ 220,690.20 \$ (195,538.55) Dec \$ 5,159,644.72 A \$ 4,614,300.00 A \$ 545,244.72 \$ 349,706,17 2018 Jan \$ 4,286,736.71 A \$ 4,635,000.00 A \$ (348,263,29) \$ 1,442,88 Feb \$ 4,849,271,14 A \$ 4,635,000.00 A \$ 234,971,14 \$ 236,414.02 Mar \$ 5,402,471.81 A \$ 4,635,000.00 A \$ 767,471.81 \$ 1,003,885,83 April \$ 3,320,386,14 A \$ 5,000,000.00 A \$ 767,471.81 \$ 1,003,885,83 April \$ 3,320,386,14 A \$ 5,000,000.00 A \$ (16,79,013,86) \$ (675,128.03) May \$ 4,824,441.31 A \$ 5,000,000.00 A \$ (16,79,013,86) \$ (675,128.03) July \$ 4,422,144.08 A \$ 5,000,000.00 A \$ (1577,855,92) \$ (1,224,891,04) August \$ 5,849,127,14 A \$ 5,000,000.00 A \$ 849,127,14 \$ (375,763,90) September \$ 4,241,277.55 A \$ 5,000,000.00 A \$ 849,127,14 \$ (375,763,90) November \$ 5,693,7423,17 A \$ 5,000,000.00 A \$ 669,709,89) \$ (124,891,04) December \$ 4,350,290,11 A \$ 5,000,000.00 A \$ 669,709,89) \$ (260,482,59) December \$ 4,350,290,11 A \$ 5,000,000.00 A \$ (649,709,89) \$ (260,482,59) December \$ 4,992,711,55 A \$ 5,000,000.00 A \$ (649,709,89) \$ (260,482,59) March \$ 5,993,797,85 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (265,199,61) \$ (506,682,20) May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (265,199,61) \$ (506,682,20) May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5,951,833,60 A \$ 5,000,000.00 A \$ (308,957,72) \$ 179,585,02 May \$ 5	Oct	\$	3,107,039.21	А	\$	4,614,300.00				
Dec         \$ 5,159,544.72         A         \$ 4,614,300.00         A         \$ 545,244.72         \$ 348,706,17           2018 Jan         \$ 4,286,736.71         A         \$ 4,635,000.00         A         \$ (348,263,29)         \$ 1,442.88           Feb         \$ 4,849,271.14         A         \$ 4,614,300.00         A         \$ 234,971.14         \$ 236,414.02           Mar         \$ 5,402,471.81         A         \$ 4,635,000.00         A         \$ 767,71.81         \$ 1,003,885.83           April         \$ 3,320,986.14         A         \$ 5,000,000.00         A         \$ (1,679,013.88)         \$ (675,128.03)           May         \$ 4,842,441.31         A         \$ 5,000,000.00         A         \$ (1677,858.69)         \$ (832,686.72)           July         \$ 4,422,114.09         A         \$ 5,000,000.00         A         \$ (677,855.92)         \$ (1,224,391.04)           August         \$ 5,849,127.14         A         \$ 5,000,000.00         A         \$ 849,127.14         \$ (375,763.90)           September         \$ 4,241,277.55         A         \$ 5,000,000.00         A         \$ 696,290.48         \$ (438,495.87)           October         \$ 5,696,290.48         A         \$ 5,000,000.00         A         \$ 696,290.48         \$ (438,49	Nov	\$	4,834,990.20	А	\$	4,614,300.00				
2018 Jan	Dec	\$	5,159,544.72	А	\$	4,614,300.00				
Feb         \$ 4,849,271.14         A         \$ 4,614,300.00         A         \$ 234,971.14         \$ 236,414.02           Mar         \$ 5,402,471.81         A         \$ 4,635,000.00         A         \$ 767,471.81         \$ 1,003,885.83           April         \$ 3,320,986.14         A         \$ 5,000,000.00         A         \$ (1,679,013.86)         \$ (675,128.03)           May         \$ 4,842,441.31         A         \$ 5,000,000.00         A         \$ (167,558.69)         \$ (832,686.72)           July         \$ 5,155,661.60         A         \$ 5,000,000.00         A         \$ (677,856.92)         \$ (1,224,891.04)           August         \$ 5,849,127.14         A         \$ 5,000,000.00         A         \$ 849,127.14         \$ (375,763.90)           September         \$ 2,424,1277.55         A         \$ 5,000,000.00         A         \$ 849,127.14         \$ (375,763.90)           September         \$ 4,241,277.55         A         \$ 5,000,000.00         A         \$ 696,290.48         \$ (433,195.87)           November         \$ 4,350,290.11         A         \$ 5,000,000.00         A         \$ (649,709.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000.00         A         \$ (7,288.45)	2018 Jan	\$	4,286,736.71	А	\$	4,635,000.00				
Mar         \$ 5,402,471.81         A         \$ 4,635,000.00         A         \$ 767,471.81         \$ 1,003,885.83           April         \$ 3,320,986.14         A         \$ 5,000,000.00         A         \$ (1,679,013.86)         \$ (675,128.03)           May         \$ 4,842,441.31         A         \$ 5,000,000.00         A         \$ (167,586.69)         \$ (832,686.72)           July         \$ 5,185,661.60         A         \$ 5,000,000.00         A         \$ 186,661.60         \$ (647,035.12)           July         \$ 4,422,144.08         A         \$ 5,000,000.00         A         \$ 185,691.60         \$ (647,035.12)           July         \$ 4,422,144.08         A         \$ 5,000,000.00         A         \$ (758,722.45)         \$ (1,224,891.04)           August         \$ 5,849.127.14         A         \$ 5,000,000.00         A         \$ (758,722.45)         \$ (1,134,466.35)           October         \$ 5,696,290.48         A         \$ 5,000,000.00         A         \$ 837,423.17         \$ 399,227.30           December         \$ 1,350,290.11         A         \$ 5,000,000.00         A         \$ 87,224.51         \$ (566,682.20)           February         \$ 4,992,711.55         A         \$ 5,000,000.00         A         \$ (7288.45)         \$	Feb	\$	4,849,271.14	Α	\$	4,614,300.00				
April         \$ 3,320,986.14         A         \$ 5,000,000.00         A         \$ (1,679,013.86)         \$ (675,128.03)           May         \$ 4,842,441.31         A         \$ 5,000,000.00         A         \$ (157,558.69)         \$ (832,686.72)           June         \$ 5,185,651.60         A         \$ 5,000,000.00         A         \$ 185,661.60         \$ (647,035.12)           July         \$ 4,422,144.08         A         \$ 5,000,000.00         A         \$ (577,855.92)         \$ (1,224,891.04)           August         \$ 6,849,127.14         A         \$ 5,000,000.00         A         \$ (758,722.45)         \$ (1,134,486.35)           October         \$ 1,696,290.48         A         \$ 5,000,000.00         A         \$ (758,722.45)         \$ (1,134,486.35)           October         \$ 5,696,290.48         A         \$ 5,000,000.00         A         \$ (37,763.99)         \$ (260,482.59)           December         \$ 4,350,290.11         A         \$ 5,000,000.00         A         \$ (349,709.89)         \$ (260,482.59)           2019 - Jan         \$ 4,743.800.39         A         \$ 5,000,000.00         A         \$ (261,99.61)         \$ (506,682.20)           February         \$ 4,992,711.55         A         \$ 5,000,000.00         A         \$ (27,288.	Mar	\$	5,402,471.81	Α	\$	4,635,000.00				
May         \$ 4,842,441.31         A         \$ 5,000,000,000         A         \$ (157,558.69)         \$ (832,686.72)           June         \$ 5,185,651.60         A         \$ 5,000,000,000         A         \$ 185,651.60         \$ (647,035.12)           July         \$ 4,422,144.08         A         \$ 5,000,000,000         A         \$ (577,855.92)         \$ (1,224,891.04)           August         \$ 5,849,127.14         A         \$ 5,000,000,000         A         \$ 849,127.14         \$ (375,763.90)           September         \$ 4,241,277.55         A         \$ 5,000,000,00         A         \$ 696,290.48         \$ (1,134,486.35)           November         \$ 5,896,290.48         A         \$ 5,000,000,00         A         \$ 837,423.17         \$ 399,227.30           December         \$ 4,350.290.11         A         \$ 5,000,000,00         A         \$ (647,098.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000,00         A         \$ (649,709.89)         \$ (250,482.59)           Pebruary         \$ 4,992,711.55         A         \$ 5,000,000,00         A         \$ (7,288.45)         \$ (513,970.65)           March         \$ 6,002,513.39         A         \$ 5,000,000,00         A         \$ (7,288.45) <td>April</td> <td>\$</td> <td>3,320,986.14</td> <td>Α</td> <td>\$</td> <td>5,000,000.00</td> <td></td> <td></td> <td></td> <td></td>	April	\$	3,320,986.14	Α	\$	5,000,000.00				
June         \$ 5,185,651.60         A         \$ 5,000,000,000         A         \$ 185,651.60         \$ (647,035.12)           July         \$ 4,422,144.08         A         \$ 5,000,000,000         A         \$ (577,855.92)         \$ (1,224,891.04)           August         \$ 5,849,127.14         A         \$ 5,000,000.00         A         \$ 849,127.14         \$ (375,763.90)           September         \$ 4,241,277.55         A         \$ 5,000,000.00         A         \$ 696,290.48         \$ (1,134,486.35)           October         \$ 5,696,290.48         A         \$ 5,000,000.00         A         \$ 696,290.48         \$ (438,195,87)           November         \$ 4,350,290.11         A         \$ 5,000,000.00         A         \$ (449,709.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000.00         A         \$ (498,709.89)         \$ (506,682.20)           February         \$ 4,992,711.55         A         \$ 5,000,000.00         A         \$ (7,288.45)         \$ (513,370.65)           March         \$ 6,002,513.39         A         \$ 5,000,000.00         A         \$ (7,288.45)         \$ (73,885.02)           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60	May	\$	4,842,441.31	Α	\$	5,000,000.00				
July         \$ 4,422,144,08         A         \$ 5,000,000,00         A         \$ (577,855,92)         \$ (1,224,891,04)           August         \$ 5,849,127,14         A         \$ 5,000,000,00         A         \$ 849,127,14         \$ (375,763,90)           September         \$ 4,241,277,55         A         \$ 5,000,000,00         A         \$ 696,290,48         \$ (11,34,486,35)           October         \$ 5,696,290,48         A         \$ 5,000,000,00         A         \$ 696,290,48         \$ (438,195,87)           November         \$ 5,837,423,17         A         \$ 5,000,000,00         A         \$ 837,423,17         \$ 399,227,30           December         \$ 4,350,290,11         A         \$ 5,000,000,00         A         \$ (649,709,89)         \$ (250,482,59)           2019 - Jan         \$ 4,743,800,39         A         \$ 5,000,000,00         A         \$ (72,88,45)         \$ (506,682,20)           February         \$ 4,992,711,55         A         \$ 5,000,000,00         A         \$ (72,88,45)         \$ (513,970,65)           March         \$ 6,002,513,39         A         \$ 5,000,000,00         A         \$ (308,957,72)         \$ 179,585,02           May         \$ 5,951,683,60         A         \$ 5,000,000,00         A         \$ (308,957,72)	June	\$	5,185,651.60	А	\$					
August         \$ 5,849,127.14         A         \$ 5,000,000.00         A         \$ 849,127.14         \$ (375,763.90)           September         \$ 4,241,277.55         A         \$ 5,000,000.00         A         \$ (758,722.45)         \$ (1,134,486.35)           October         \$ 5,696,290.48         A         \$ 5,000,000.00         A         \$ 696,290.48         \$ (438,195.87)           November         \$ 5,837,423.17         A         \$ 5,000,000.00         A         \$ 837,423.17         \$ 399,227.30           December         \$ 4,350,290.11         A         \$ 5,000,000.00         A         \$ (649,709.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000.00         A         \$ (72,88.45)         \$ (513,970.65)           March         \$ 6,002,513.39         A         \$ 5,000,000.00         A         \$ 1,002,513.39         \$ 488,542.74           April         \$ 4,691,042.28         A         \$ 5,000,000.00         A         \$ 308,957.72         \$ 179,585.02           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 91,683.60         \$ 1,131,268.62           Jule         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 93,797.85 <td< td=""><td>July</td><td>\$</td><td>4,422,144.08</td><td>А</td><td>\$</td><td>5,000,000.00</td><td>Α</td><td></td><td></td><td></td></td<>	July	\$	4,422,144.08	А	\$	5,000,000.00	Α			
September         \$ 4,241,277.55         A         \$ 5,000,000,000         A         \$ (758,722,45)         \$ (1,134,486.35)           October         \$ 5,696,290.48         A         \$ 5,000,000,000         A         \$ 696,290.48         \$ (438,195.87)           November         \$ 5,837,423.17         A         \$ 5,000,000,000         A         \$ 837,423.17         \$ 399,227.30           December         \$ 4,350,290.11         A         \$ 5,000,000,00         A         \$ (649,709.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000,00         A         \$ (7,288.45)         \$ (506,682.20)           February         \$ 4,992,711.55         A         \$ 5,000,000,00         A         \$ (7,288.45)         \$ (513,970.65)           March         \$ 6,002,513.39         A         \$ 5,000,000,00         A         \$ (1,025,513.39)         \$ 48,542.74           April         \$ 4,691,042.28         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           Jule         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ (1,537,047.26) </td <td>August</td> <td>\$</td> <td>5,849,127.14</td> <td>А</td> <td>\$</td> <td>5,000,000.00</td> <td>А</td> <td></td> <td></td> <td></td>	August	\$	5,849,127.14	А	\$	5,000,000.00	А			
October         \$ 5,696,290.48         A         \$ 5,000,000.00         A         \$ 696,290.48         \$ (438,195.87)           November         \$ 5,837,423.17         A         \$ 5,000,000.00         A         \$ 837,423.17         \$ 399,227.30           December         \$ 4,350,290.11         A         \$ 5,000,000.00         A         \$ (649,709.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000.00         A         \$ (256,199.61)         \$ (506,682.20)           February         \$ 4,992,711.55         A         \$ 5,000,000.00         A         \$ (7,288.45)         \$ (513,970.65)           March         \$ 6,002,513.39         A         \$ 5,000,000.00         A         \$ (308,957.72)         \$ 179,585.02           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           Jule         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ (15,537,047.26)         \$ (162,869.42)           August         \$ 5,933,797.85         A         \$ 5,000,000.00         A         \$ (166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (663,225.78)	September	\$	4,241,277.55	А	\$	5,000,000.00	Α			
November         \$ 5,837,423.17         A         \$ 5,000,000.00         A         \$ 837,423.17         \$ 399,227.30           December         \$ 4,350,290.11         A         \$ 5,000,000.00         A         \$ (649,709.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000.00         A         \$ (256,199.61)         \$ (506,682.20)           February         \$ 4,992,711.55         A         \$ 5,000,000.00         A         \$ (7,288.45)         \$ (513,970.65)           March         \$ 6,002,513.39         A         \$ 5,000,000.00         A         \$ 1,002,513.39         \$ 488,542.74           April         \$ 4,691,042.28         A         \$ 5,000,000.00         A         \$ (308,957.72)         \$ 179,585.02           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           June         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ (1,537,047.26)	October	\$	5,696,290.48	Α	\$	5,000,000.00	А	696,290.48		
December         \$ 4,350,290.11         A         \$ 5,000,000.00         A         \$ (649,709.89)         \$ (250,482.59)           2019 - Jan         \$ 4,743,800.39         A         \$ 5,000,000.00         A         \$ (266,199.61)         \$ (506,682.20)           February         \$ 4,992,711.55         A         \$ 5,000,000.00         A         \$ (7,288.45)         \$ (513,970.65)           March         \$ 6,002,513.39         A         \$ 5,000,000.00         A         \$ 1,002,513.39         \$ 488,542.74           April         \$ 4,691,042.28         A         \$ 5,000,000.00         A         \$ (308.957.72)         \$ 179,585.02           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           June         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 1,166,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)	November	\$	5,837,423.17	Α	\$	5,000,000.00	Α	\$ 837,423.17		
2019 - Jan \$ 4,743,800.39 A \$ 5,000,000.00 A \$ (256,199.61) \$ (506,682.20) February \$ 4,992,711.55 A \$ 5,000,000.00 A \$ (7,288.45) \$ (513,970.65) March \$ 6,002,513.39 A \$ 5,000,000.00 A \$ 1,002,513.39 \$ 488,542.74 April \$ 4,691,042.28 A \$ 5,000,000.00 A \$ (308,957.72) \$ 179,585.02 May \$ 5,951,683.60 A \$ 5,000,000.00 A \$ 951,683.60 \$ 1,131,268.62 June \$ 5,242,909.22 A \$ 5,000,000.00 A \$ 242,909.22 \$ 1,374,177.84 July \$ 3,462,952.74 A \$ 5,000,000.00 A \$ (1,537,047.26) \$ (162,869.42) August \$ 5,939,797.85 A \$ 5,000,000.00 A \$ 939,797.85 \$ 776,928.43 September \$ 5,166,325.71 A \$ 5,000,000.00 A \$ 166,325.71 \$ 943,254.14 October \$ 4,136,764.22 A \$ 5,000,000.00 A \$ (863,235.78) \$ 80,018.36 November \$ 5,655,235.07 A \$ 5,000,000.00 A \$ (863,235.78) \$ 80,018.36 November \$ 5,655,235.07 A \$ 5,000,000.00 A \$ (555,235.07) \$ 735,253.43 December \$ 5,125,066.32 A \$ 5,000,000.00 A \$ (593,410.52) \$ 266,909.23 February \$ 5,222,819.59 \$ 5,072,300.00 A \$ (593,410.52) \$ 266,909.23 February \$ 5,222,819.59 \$ 5,072,300.00 \$ 150,519.59 \$ 417,428.82 March \$ 5,353,177.63 \$ 5,072,300.00 \$ (1,742,568.08) \$ (1,044,261.63) May \$ 4,511,071.96 \$ 5,072,300.00 \$ (1,742,568.08) \$ (1,605,489.67)	December	\$	4,350,290.11	Α	\$	5,000,000.00	Α	\$		
February         \$ 4,992,711.55         A         \$ 5,000,000.00         A         \$ (7,288.45)         \$ (513,970.65)           March         \$ 6,002,513.39         A         \$ 5,000,000.00         A         \$ 1,002,513.39         \$ 488,542.74           April         \$ 4,691,042.28         A         \$ 5,000,000.00         A         \$ (308,957.72)         \$ 179,585.02           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           June         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ 939,797.85         \$ 776,928.43           September         \$ 5,166,325.71         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ (593,410.52)         \$ 26	2019 - Jan	\$	4,743,800.39	Α	\$	5,000,000.00	Α	\$ (256, 199.61)		
March         \$ 6,002,513.39         A         \$ 5,000,000.00         A         \$ 1,002,513.39         \$ 488,542.74           April         \$ 4,691,042.28         A         \$ 5,000,000.00         A         \$ (308,957.72)         \$ 179,585.02           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           June         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ 939,797.85         \$ 776,928.43           September         \$ 5,166,325.71         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ (655,235.07)         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ (593,410.52)         \$ 26	February	\$	4,992,711.55	А	\$	5,000,000.00	Α	\$ (7,288.45)		
April         \$ 4,691,042.28         A         \$ 5,000,000.00         A         \$ (308,957.72)         \$ 179,585.02           May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           June         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ 939,797.85         \$ 776,928.43           September         \$ 5,166,325.71         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ 655,235.07         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82	March	\$	6,002,513.39	Α	\$	5,000,000.00	Α	\$ 1,002,513.39		
May         \$ 5,951,683.60         A         \$ 5,000,000.00         A         \$ 951,683.60         \$ 1,131,268.62           June         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ 939,797.85         \$ 776,928.43           September         \$ 5,166,325.71         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ 655,235.07         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$ 4,5	April	\$	4,691,042.28	Α	\$	5,000,000.00	А	\$ (308,957.72)		
June         \$ 5,242,909.22         A         \$ 5,000,000.00         A         \$ 242,909.22         \$ 1,374,177.84           July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ 939,797.85         \$ 776,928.43           September         \$ 5,166,325.71         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ 655,235.07         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ 125,066.32         \$ 860,319.75           2020-Jan         \$ 4,478,889.48         A         \$ 5,072,300.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$	May	\$	5,951,683.60	Α	\$	5,000,000.00	А	\$ 951,683.60		
July         \$ 3,462,952.74         A         \$ 5,000,000.00         A         \$ (1,537,047.26)         \$ (162,869.42)           August         \$ 5,939,797.85         A         \$ 5,000,000.00         A         \$ 939,797.85         \$ 776,928.43           September         \$ 5,166,325.71         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ 655,235.07         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ 125,066.32         \$ 860,319.75           2020-Jan         \$ 4,478,889.48         A         \$ 5,072,300.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ 280,877.63         \$ 698,306.45           April         \$ 3,329,731.92         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$ 4,511,071.96         \$ 5,072,3	June	\$	5,242,909.22	Α	\$	5,000,000.00	А	\$ 242,909.22		
August       \$ 5,939,797.85       A       \$ 5,000,000.00       A       \$ 939,797.85       \$ 776,928.43         September       \$ 5,166,325.71       A       \$ 5,000,000.00       A       \$ 166,325.71       \$ 943,254.14         October       \$ 4,136,764.22       A       \$ 5,000,000.00       A       \$ (863,235.78)       \$ 80,018.36         November       \$ 5,655,235.07       A       \$ 5,000,000.00       A       \$ 655,235.07       \$ 735,253.43         December       \$ 5,125,066.32       A       \$ 5,000,000.00       A       \$ 125,066.32       \$ 860,319.75         2020-Jan       \$ 4,478,889.48       A       \$ 5,072,300.00       A       \$ (593,410.52)       \$ 266,909.23         February       \$ 5,222,819.59       \$ 5,072,300.00       \$ 150,519.59       \$ 417,428.82         March       \$ 5,353,177.63       \$ 5,072,300.00       \$ 280,877.63       \$ 698,306.45         April       \$ 3,329,731.92       \$ 5,072,300.00       \$ (1,742,568.08)       \$ (1,044,261.63)         May       \$ 4,511,071.96       \$ 5,072,300.00       \$ (561,228.04)       \$ (1,605,489.67)	July	\$	3,462,952.74	Α	\$	5,000,000.00	А	\$ (1,537,047.26)		
September         \$ 5,166,325.71         A         \$ 5,000,000.00         A         \$ 166,325.71         \$ 943,254.14           October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ 655,235.07         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ 125,066.32         \$ 860,319.75           2020-Jan         \$ 4,478,889.48         A         \$ 5,072,300.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ 280,877.63         \$ 698,306.45           April         \$ 3,329,731.92         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$ 4,511,071.96         \$ 5,072,300.00         \$ (561,228.04)         \$ (1,605,489.67)	August	\$	5,939,797.85	А	\$	5,000,000.00	Α	\$ 939,797.85	\$	
October         \$ 4,136,764.22         A         \$ 5,000,000.00         A         \$ (863,235.78)         \$ 80,018.36           November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ 655,235.07         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ 125,066.32         \$ 860,319.75           2020-Jan         \$ 4,478,889.48         A         \$ 5,072,300.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ 280,877.63         \$ 698,306.45           April         \$ 3,329,731.92         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$ 4,511,071.96         \$ 5,072,300.00         \$ (561,228.04)         \$ (1,605,489.67)	September	\$	5,166,325.71	Α	\$	5,000,000.00	А	\$ 166,325.71	\$	
November         \$ 5,655,235.07         A         \$ 5,000,000.00         A         \$ 655,235.07         \$ 735,253.43           December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ 125,066.32         \$ 860,319.75           2020-Jan         \$ 4,478,889.48         A         \$ 5,072,300.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ 280,877.63         \$ 698,306.45           April         \$ 3,329,731.92         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$ 4,511,071.96         \$ 5,072,300.00         \$ (561,228.04)         \$ (1,605,489.67)	October	\$	4,136,764.22	Α	\$	5,000,000.00	Α	\$ (863,235.78)		
December         \$ 5,125,066.32         A         \$ 5,000,000.00         A         \$ 125,066.32         \$ 860,319.75           2020-Jan         \$ 4,478,889.48         A         \$ 5,072,300.00         A         \$ (593,410.52)         \$ 266,909.23           February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ 280,877.63         \$ 698,306.45           April         \$ 3,329,731.92         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$ 4,511,071.96         \$ 5,072,300.00         \$ (561,228.04)         \$ (1,605,489.67)	November	\$	5,655,235.07	А	\$	5,000,000.00	Α	\$ 655,235.07		
2020-Jan       \$ 4,478,889.48       A       \$ 5,072,300.00       A       \$ (593,410.52)       \$ 266,909.23         February       \$ 5,222,819.59       \$ 5,072,300.00       \$ 150,519.59       \$ 417,428.82         March       \$ 5,353,177.63       \$ 5,072,300.00       \$ 280,877.63       \$ 698,306.45         April       \$ 3,329,731.92       \$ 5,072,300.00       \$ (1,742,568.08)       \$ (1,044,261.63)         May       \$ 4,511,071.96       \$ 5,072,300.00       \$ (561,228.04)       \$ (1,605,489.67)	December	\$	5,125,066.32	А	\$	5,000,000.00	А	\$ 125,066.32		
February         \$ 5,222,819.59         \$ 5,072,300.00         \$ 150,519.59         \$ 417,428.82           March         \$ 5,353,177.63         \$ 5,072,300.00         \$ 280,877.63         \$ 698,306.45           April         \$ 3,329,731.92         \$ 5,072,300.00         \$ (1,742,568.08)         \$ (1,044,261.63)           May         \$ 4,511,071.96         \$ 5,072,300.00         \$ (561,228.04)         \$ (1,605,489.67)	2020-Jan	\$	4,478,889.48	А	\$	5,072,300.00	А	\$ (593,410.52)		
March       \$ 5,353,177.63       \$ 5,072,300.00       \$ 280,877.63       \$ 698,306.45         April       \$ 3,329,731.92       \$ 5,072,300.00       \$ (1,742,568.08)       \$ (1,044,261.63)         May       \$ 4,511,071.96       \$ 5,072,300.00       \$ (561,228.04)       \$ (1,605,489.67)	February	\$	5,222,819.59		\$	5,072,300.00		\$ 150,519.59	\$	
April       \$ 3,329,731.92       \$ 5,072,300.00       \$ (1,742,568.08)       \$ (1,044,261.63)         May       \$ 4,511,071.96       \$ 5,072,300.00       \$ (561,228.04)       \$ (1,605,489.67)	March	\$	5,353,177.63		\$	5,072,300.00		\$ 280,877.63		
May \$ 4,511,071.96 \$ 5,072,300.00 \$ (561,228.04) <b>\$ (1,605,489.67)</b>	April	\$	3,329,731.92		\$	5,072,300.00		\$ (1,742,568.08)		
	May	\$	4,511,071.96		\$	5,072,300.00		\$ (561,228.04)		
P = Acturial Projection of Claims or Antisinated Developed										

P = Acturial Projection of Claims or Anticipated Payments,

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

6,360,554.93



# 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

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 accidently 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,

Rebecca Herzog

Porecra Henry

Treasurer

Town of Ashfield

Stop Loss Claim Reimbursement Report

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

Stop Loss Insurance Services

An AmWINS Group Company

Specific Deductible: \$275,000.00

Contract Terms: 12/24

TPA: BCBS,MA

Corridor: \$400,000.00

NAMED MEMBERS ONLY

1	17-1-6	i					Amount		Denied /					
Cialinant	Kelation	Date Filed	Detail Filed	Rednested		Check #	Received	Amount Due	Overpaid	Corridor	Details	Enrollment	Work Status	COB
7	Spouse	4/9/2020	\$303,210.93	\$28,210.93	5/22/2020	ACH	\$28,210.93					submitted		requested
		4/17/2020	\$43,817.37	\$43,817.37	5/22/2020	ACH	\$43,817.37					4/9/2020		4/20/2020
		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	00.05				
	Dependent	4/9/2020	\$838,243.84	\$563,243.84	5/22/2020	ACH	\$563,243.84					submitted		submitted
		4/17/2020	\$85,349.89	\$85,349.89	5/22/2020	ACH	\$85,349.89					4/9/2020		4/29/2020
		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	\$306,743.48	\$31,743.48	5/22/2020	ACH	\$31,743.48			-		submitted		reduested
		5/21/2020	\$89,323.31	\$89,323.31				\$89,323.31				4/17/2020		5/6/2020
Claimant Total:			\$396.066.79	\$121 066 79			¢31 743 48	¢80 272 21	00 00	\$0.00				
	Dependent	4/17/2020	\$299,757.49	\$24,757.49				\$24,757.49				submitted		reguested
		5/21/2020	\$32,225.77	\$32,225.77				\$32,225.77				4/17/2020		5/6/2020
Claimant Total:			\$331,983.26	\$56,983.26			\$0.00	\$56,983.26	\$0.00	\$0.00				
	Dependent 5/26/2020	5/26/2020	\$318,494.32	\$43,494.32				\$43,494.32				submitted		requested
												5/26/2020		5/21/2020
Claimant Total:			\$318,494.32	\$43,494.32			\$0.00	\$43,494.32	\$0.00	\$0.00				
	Employee	5/26/2020	\$313,908.87	\$38,908.87				\$38,908.87				submitted		N/A
												5/26/2020		
Claimant Total:			\$313,908.87	\$38,908.87			\$0.00	\$38,908.87	\$0.00	\$0.00				
COMBINED TOTAL:			\$2 692 399 57	¢1 042 300 E7			67E3 36E E4	¢300 034 0C	40.00	40.00				
				4T,0+2,333.31			TC:000'70/6	\$290,034.00	20.00	30.00				

gh April 2020 Based on BCBS claims pai

Corridor Remaining: \$400,000.00

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



An AmWINS Group Company



# Marketing Results for:

# Effective Date:

# Hampshire County Group Insurance Trust

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









**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				
		Ger	ber Life Insurance	Ge	rber Life Insurance	F	lM Life Insurance		BC/BS *
	CARRIER:		Company		Company		Company of NY		BC/B3
	AM Best Rating:		A (Excellent)		A (Excellent)		A- (Excellent)		
Specific Stop Loss:					FIRM	NEG	OTIATED-FIRM TO 6/10		
	Covered Benefits:		Medical & Rx Card		Medical & Rx Card		Medical & Rx Card		Medical & Rx Car
	Individual Deductible:	\$	275,000	\$	275,000	\$	275,000	\$	275,00
	Laser (1	\$	350,000		Expired		N/A		
	Laser \:			.\$	650,000	\$	575,000		
	Laser . ):			\$	325,000				
	Laser (			\$	420,000				
	Laser ( ):			\$	575,000				
**See contingencies**	Laser ( ):			\$	450,000				
	Laser ( ):			\$	400,000				
	Laser (. ·):			\$	400,000				
	Laser ( ):			\$	500,000				
	Laser!			\$	400,000				
	Laser (			\$	400,000				
Agg	gregating Specific Corridor:	\$	400,000	\$	400,000	\$	400,000	\$	400,00
** current Agg	Spec Corridor is NAMED	to							
Anı	nual Max Reimbursement:		Unlimited		Unlimited		Unlimited		Unlimite
Lifet	ime Max Reimbursement:		Unlimited		Unlimited		Unlimited		Unlimite
	Contract Basis:		12/24		12/24		12/24		12/2
Rates:	Single:	\$	15.25	\$	22.78	\$	19.64	\$	16.1
	Family:	\$	43.26	\$	65.28	\$	52.41	\$	50.6
· ,		\$	32.20	\$	48.49	\$	39.47	\$	37.0
		\$	1,505,203	\$	2,267,081	\$	1,845,076	\$	1,730,83
	nimum Annual Premium*:	\$	1,204,162	\$	1,813,664	\$	1,845,076	\$	1,730,833
Annualized Summary:									
	Premium/Fixed Costs:	20	1,505,203	\$	2,267,081	\$	1,845,076	\$	1,730,833
	stimated Maximum Costs:		1,980,203	\$	4,437,081	\$	2,545,076	\$	2,130,833
Percentage Change from					50.62%		22.58%		14.999
Percentage Change from	Current Estimated Ma	x Cost	:		124.07%		28.53%		7.619
	Considir Advan								
	Specific Advance:		included		included		included		
	TPA:		BCBS		BCBS		BCBS	1	BCBS
	PPO Network:		BCBS		BCBS		BCBS		BCB.

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

Stop Loss Premium rates include <u>0% commission for B.R. Fox.</u>
\* Note, SLIS did not secure the BC/BS proposal and therefore cannot be responsible for any errors, ommissions or other variables.

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

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

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

<sup>■</sup> This proposal reflects receipt of claims data through 04/30/2020

Quote assumes duplication of current benefits.



An AmWINS Group Company



**GROUP NAME:** 

Hampshire County Group Insurance Trust

**Effective Date:** 

7/1/20

Employees: 3,896		Single: Family:		1,539 2357	Retirees: Cobra:	pre- and post-65 included
		CURRENT	-	2337	 CODI a.	meidded
CARRIER AM Best Rating:		erber Life Insurance Company A (Excellent)	F	IM Life Insurance Company of NY A- (Excellent)	BC/BS *	
pecific Stop Loss:			NEC	OTIATED-FIRM TO 6/10		
Covered Benefits		Medical & Rx Card		Medical & Rx Card	Medical & Rx Card	
Individual Deductible	: \$	275,000	\$	300,000	\$ 300,000	
Laser (r):	\$	350,000		N/A		
Laser ( :I)			\$	575,000		
Aggregating Specific Corridor	: \$	400,000	\$	400,000	\$ 400,000	
** current Agg Spec Corridor is NAMEI	) to					
Annual Max Reimbursement		Unlimited		Unlimited	Unlimited	
Lifetime Max Reimbursement		Unlimited		Unlimited	Unlimited	
Contract Basis	1	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 Fix	ced	Cost:		9.94%	11.13%	
Percentage Change from Current Estimated M	ах С	ost:		17.66%	4.67%	
Specific Advance:		included		included		
TPA:		BCBS		BCBS	BCBS	
PPO Network:		BCBS		BCBS	BCBS	

<sup>•</sup> 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.

 ${\sf Stop \ Loss \ Premium \ rates \ include} \underline{\sf 0\% \ commission \ for \ B.R. \ Fox.}$ 

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

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

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

<sup>\*</sup>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.

			Specit	fic Inst	urance				
			Option 5		Option 6		Option 7		Option 8
Benefits Covered		Med	ical, Rx Card	Med	ical, Rx Card	Med	ical, Rx Card	Med	ical, Rx Card
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 Commis	ssions of		0.00%		0.00%		0.00%		0.00%

	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

<sup>\*</sup> Overall max liability does not include any administrator.





# Insurance Operations Analyst Salaries

8,710 Salaries Updated Jul 20, 2019

Industries

Company Sizes

Years of Experience

for Related Job Titles

Salaries

related titles

No

found.

As we collect

\$75K<sup>more</sup> Highsalary

\$54K

Average

reports, we will

be able to

display related

salaries for this job title.

Submit your salary

Average Base Pay

\$54,250/yr



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

Not enough reports to show salary distribution

States. Filter by... More

\$39K

Low

Are you paid fairly?

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

**Get Your Estimate** 

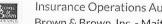
# Open Insurance Operations Analyst Jobs



Insurance Operations Analyst Root Insurance - Columbus, OH



Commercial Insurance Operations Analyst 5 (CMS)



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



Data Analyst (Marketing & Insurance Operations)



Insurance Operations Analyst The Zebra - Austin, TX



Gabi - San Francisco, CA

Wells Fargo - Charlotte, NC

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

Salaries for Related Job **Titles** 

related titles

No

found.

As we collect

\$80K<sup>more</sup> Highsalary reports,

we will be able

display related salaries

for this job title.

Submit your salary

Average Base Pay

\$57,826/yr

Additional Cash Compensation

Average

\$4,669

Range

\$1,203 - \$12,982

\$42K

How much does a Insurance Operations Analyst make?

The national average salary for a Insurance Operations Analyst is \$54,250 in United to

Not enough reports to show salary distribution

States. Filter by... More

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

Insurance Operations Analyst The Zebra - Austin, TX

Operations) Gabi - San Francisco, CA

See All Jobs >

Related Job Search

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

Security Guard jobs

32.

https://www.glassdoor.com/Salaries/insurance-operations-analyst-salary-SRCH\_KO0,28.htm

# **Insurance Operations Analyst Salaries**

8.710 Salaries

Industries

5001+ Employees

15+Years

Salaries for Related Job Titles

No related titles

Average Base Pay

\$61,178<sub>/yr</sub>

Additional Cash Compensation

Average

\$4,866

Range

\$1,246 - \$13,602

Not enough reports to show salary distribution

\$44K Low

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

found.

As we collect

\$85K<sup>more</sup> Highsalary

reports, we will

be able to

display

related salaries

for this job title.

Submit

your

salary

Are you paid fairly?

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# **Open Insurance Operations Analyst Jobs**

Insurance Operations Analyst Root Insurance - Columbus, OH



Commercial Insurance Operations Analyst 5 (CMS)

Wells Fargo - Charlotte, NC



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Data Analyst (Marketing & Insurance Operations)



Insurance Operations Analyst The Zebra - Austin, TX



Gabi - San Francisco, CA

See All Jobs >

Related Job Search

Administrative Assistant jobs

Administrative Assistant salaries (\$36k)

Security Guard jobs





Industries Company Sizes Years of Experience

Average Base Pay

Confidence

\$61,944<sub>/yr</sub>

\$43K

\$62K Average Health and Wellness Director

Salaries for Related Job Titles

\$62K

\$93KWellness Manager \$57K

Additional Cash Compensation

Average \$3,852 How much does a Wellness Director make?

High

Director of Wellness and Health Promotion Fitness Director

\$52K \$14

The national average salary for a Wellness Director is \$1,137 - \$18,817

\$61,944 in United States. Filter by location to see... More Health and Wellness Coordinator

\$47K

Range

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

Dien

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 >



Glassdoor Company Spotlight

**Aptive Environmental** 

99 open positions

Aptive Environmental is the fastest growing pest control service in N America with locations in 27 states and 2000+ cities. W

# 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)

View Jobs

# Wellness Director Salaries

4,377 Salaries Updated May 25, 2020



5001+ Employees

Years of Experience

Average Base Pay

Confidence

\$62,620<sub>/yr</sub>

\$44K Low

\$63K Average Salaries for Related Job Titles

Fitness Director

Health and Wellness Director

\$62K

\$93KWellness Manager High

\$57K

Additional Cash Compensation

Average \$3,442

\$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 Health and Wellness Coordinator

Director of Wellness and Health Promotion \$52K

\$14

\$47K

Range

Are you paid fairly?

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**Get Your Estimate** 

# Open Wellness Director Jobs

Wellness Director

RN - Wellness Director (DNS) Chiana. Golden Sands - Ocean Park, WA

LPN Assistant Director Health &

Wellness

Leisure Care - Denver, CO

Wellness Director (ALDON) LeaderStat - Jeffersonville, IN

Student Life & Wellness Director

Phoenix Senior Living - Hartsville, SC

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

# **Aptive Environmental**

99 open positions

Aptive Environmental is the fastest growing pest control service in  $\ensuremath{\mathsf{N}}$ America with locations in 27 states and 2000+ cities. W

25.

View Jobs

# Covid Claims Summary Dashboard

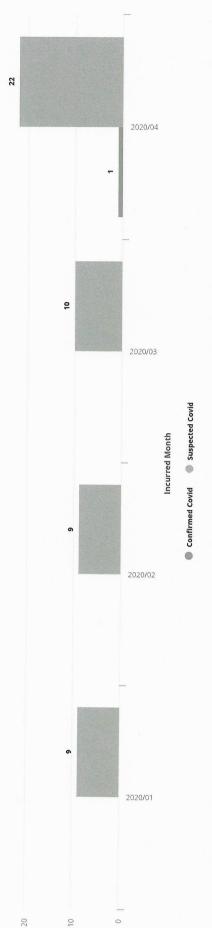
MASSACHUSETTS

Account includes [0260919 - HAMPSHIRE COUNTY INSURANCE GRO]

SUMMARY

Covid Confirmed vs Suspected ▼

Claimants



YTD Totals (unique claimants) 💌

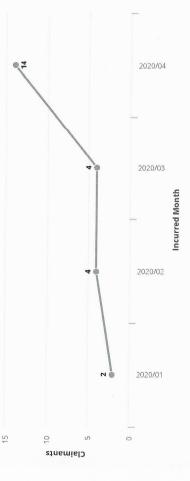
1 48
879

Covid Confirmed & Suspected by Age Band •

White-sald sample and several services in a second							
Member Age Band	Claims	Claimants	Paid	Paid per Claimant	30		
<1 - 19	7	4	\$538	\$135	S	22	
20 - 29	o	9	\$644	\$107			41
30 - 39	7	7	\$372	\$53	nisl3 5		
40 - 49	12	12	\$976	\$81			
50 - 59	14	13	\$1,526	\$117	0		
60 - 64	4	4	\$436	\$109		Subs	Spou
65+	m	m	\$104	\$35		cribei	ise
Total: All	26	49	\$4.598	76\$		n	

Member Relationship 4

Covid Confirmed & Suspected Tests 💌



YTD Totals (unique claimants) •

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

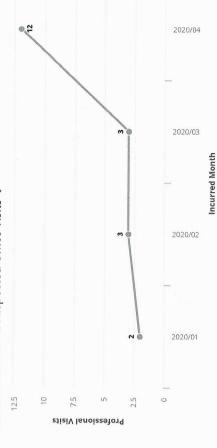
Covid Confirmed & Suspected IP Admissions ▼

No data available for this chart

YTD Totals (unique claimants) 💌

No data available for this report

Covid Confirmed & Suspected Office Visits ▼



No data available for this chart

YTD Totals (unique claimants) •

Incurred Year	Claimants	Professional Visits
Total . 2020		

Paid \$2,065

YTD Totals (unique claimants) 💌

No data available for this report

Covid Confirmed & Suspected ER Visits ▼





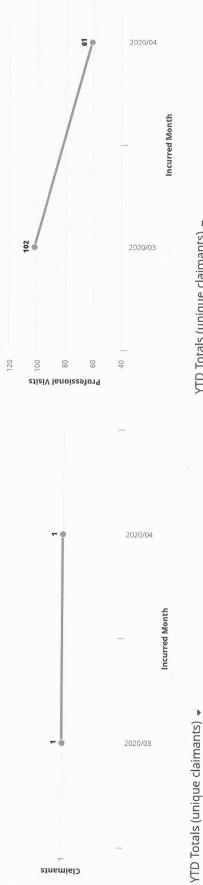


**Professional Visits** 

10

10 Claimants

Incurred Year 2020 All Telephonic Visits 💌



Incurred Year	Claimants	Professional Visits	Paid	Incurred Year	Claimants	Professional Visits
2020	2	2	\$116	2020	148	163

Paid

\$11,864

Covid Confirmed & Suspected Telephonic Visits •

Claimants