

HAMPSHIRE COUNTY GROUP INSURANCE TRUST  
Executive Committee  
Meeting Notice and Agenda  
November 30, 2021  
9:00 A.M.  
**Via ZOOM Teleconference**

Call to Order	RK
Approval of Minutes of September 2021	RK
Financial Report (Vote) Month of September and October 2021 <b>Income &amp; Expenses &amp; Operating Expenses For Trust and Wellness Initiative</b>	JS
Wellness Update	MK
BCBS Final Rx Settlement	JS
CVS Quarterly Review/Estimated Rebate	JS
Cloud Update	JS
BCBS Service Issues	JS
Medex Open Enrollment	JS
Medical RFP	JS
Adjournment	RK

Meeting Schedule

Executive Committee – December 15, 2021, 9:00 a.m., via Zoom  
Executive Committee – January 19, 2022, 9:00 a.m., via Zoom  
Insurance Advisory Committee – January 26, 2022, 10:00 a.m., via Zoom

(D)

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/82425757259?pwd=ZWdDTGN0TGRBd1UzWjZmRmdvQ1Y1QT09>

Meeting ID: 824 2575 7259

Passcode: 215026

One tap mobile

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Dial by your location

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Find your local number: <https://us02web.zoom.us/u/kcYEZCCLyE>

**HAMPSHIRE COUNTY GROUP INSURANCE TRUST**  
**98 KING STREET**  
**NORTHAMPTON, MA 01060**

**TO:** All Trust Member Units

**RE:** **Minutes of September 22, 2021**  
Executive Committee Meeting  
Via Zoom Teleconference

**MEMBERS PRESENT:**

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

**OTHERS PRESENT:**

Joseph Shea	Cynthia Smith	Diane Sexton
Michele Komosa	Jeff Cyr	

**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 9:01 a.m. with a quorum present.

**APPROVAL OF MINUTES (pg. 3-6)**

Chairman Russ Kaubris requested that the minutes of June 17, 2021 be approved by unanimous consent, all were in favor.

**FINANCIAL REPORT (pg. 7-17)**

*Financial Report*

The Financial Report for the month of August was presented reflecting a starting balance of \$8,840,726.73 with a total monthly income received of \$5,414,913.05 and monthly expenses of \$7,467,790.98 with a total net monthly income of (\$2,052,877.93) and an ending month balance of \$6,787,848.80 with accounts receivable of \$1,287,994.05 leaving a total of \$42,696,462.25.

*Investments and CD's for August 2021*

The investments portfolio value was \$13,713,195.68 with a market change of \$177,509.88 leaving a total of \$13,890,705.56. The starting balance in CD's was \$16,152,233.17, with interest earned of \$4,170.56 leaving a balance of \$16,156,403.73.

**JULY AND AUGUST EXPENDITURES**

The expenditures for the months of July and August were reviewed.

(3)

Chairman Russ Kaubris requested that the full financial report be approved by unanimous consent, all were in favor.

### **WELLNESS UPDATE**

Michele gave an update on the Wellness Initiative program:

- **Mini Grants** – New, FY22 mini grants were awarded to 11 units with funds already distributed.
- **Ahealthyme** – The current campaign began July 1<sup>st</sup>.
- **Fall Challenge** – This is called Eat Well Be Well and includes physical activity and food quizzes. Participation in the Fall Challenge can earn you points in Ahealthyme.
- **Online Cooking Classes/Webinars** – There were recently 2 cooking classes that were well attended. There are 2 webinars coming up, one focusing on time mastery and self-care, and the other on gut health.
- **Online Fitness** – Classes continue to be well received with 217 participants.

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

### **CVS IMPLEMENTATION UPDATE/CARD INCENTIVE**

#### *CVS Implementation Update*

Joe reported member phone calls have mostly settled down now with just a few still reporting issues. Many subscribers forgot about the new coverage year beginning where their RX deductibles were reset. Some members also struggled with putting their new prior authorizations in place, but to date have all been resolved. Joe reported we are still meeting with CVS Caremark every two weeks and our direct contact there has been very helpful in resolving the items that have come up.

#### *Card Incentive*

Joe stated the Covid Vaccination gift card incentive was well received with 45 units participating and a little of 1,400 gift cards distributed.

### **FY21 AUDIT**

Joe explained the auditors were in the office in August to work on our FY21 audit. They still need to gather information from the retirement office, so we don't expect the audit report to be finalized until January at the earliest. Joe stated he and Russ met with the lead auditor to discuss last year's comment regarding our GL accounting processes. We expect this comment to come up again this year, but it was discussed that we could utilize the Quickbooks program a little more to satisfy the auditor's comment.

### **NEW BUSINESS/UNITS – PAXTON (pg. 18)**

Joe stated the town of Paxton made a formal request to join the Trust. Joe visited them to provide them with more information about the Trust. Joe explained because of their small size, they cannot provide claim history for review, but they currently have much higher rates than us. Joe also explained that two more towns have inquired about joining the Trust, Brimfield and Hopedale. Joe also stated many private and commercial entities with October renewals are seeing double digit increases this year. Joe asked the committee what their thoughts were about allowing entry for new units to the Trust at this time. This was followed by some discussion.

Michael Sullivan made a motion to put a moratorium on for 18 months. This was seconded by Deb Kuhn. A roll call vote was taken with all in favor.

#### **SOUTH HADLEY FD #1 APPEAL (pg. 19)**

Joe explained that the South Hadley Fire District #1 had paid their August premiums late by one day. They processed their bank wire on the last day for payment but missed the bank deadline for same day processing therefore causing the payment to be late. They made a letter request for the late fee assessment to be waived. They have never paid late in the past.

On a motion by Michelle Hill, seconded by Lisa Blackmer, it was voted to allow the South Hadley Fire District # 1 a one-time exception waiver of the late fee they were assessed. A roll call vote was taken with all in favor.

#### **POST 65 TRANSITION PROGRAM (pg. 20-21)**

Joe reported BCBS is encouraging their accounts to transition their age 65, non-Medicare eligible retirees on active plans to obtain Medicare and move to Medex. This would essentially save the Trust and units money. To do this, the Trust or unit would pay for the member's Medicare parts A & B and any associated penalties to make them Medicare eligible. Once Medicare eligible, they could change to the Medex plan. BCBS has identified approximately 300 members with the Trust that could benefit from this. Joe also explained if the Trust were to proceed in implementing this, it would come with a substantial amount of additional work that the Trust is currently not equipped or properly staffed to handle.

#### **SOLICIT BIDS ON MEDICAL COVERAGE**

Joe explained our partnership with BCBS is no longer the same as it once was. Joe stated when we carved out our pharmacy benefit manager (PBM) and changed it to CVS Caremark, although we decreased our business with BCBS by 25%, they in turn increased our admin fee by 10%. Joe also reported that while BCBS was unhappy with our change in PBM, shortly after that, BCBS announced that they would be moving their book of business from Express Scripts to CVS Caremark in a few years as well, just as we had done. Joe asked the committee if they wanted to put our medical coverage out to bid since it has been discussed to do so previously.

On a motion by Michael Sullivan, seconded by Lisa Blackmer, it was voted to solicit bids for our medical coverage. A roll call vote was taken with all in favor.

#### **MEDEX 2022 RATE (pg. 22-24)**

Joe presented three potential options for the 2022 Medex Rates. **Option 1** showed a 4.1% increase due to an increase in BCBS's admin fee and an increase in Federal Blue Rx premium. **Option 2** showed a 2.3% increase which reflects a lower claims projection based on our last 8 months of history and the Trust absorbing BCBS's admin fee and the Federal Blue Rx premium increase. **Option 3** showed zero increase as the Trust would absorb the 4.1% increase reflected in Option 1 due to the fact that the Trust is currently in strong financial health.

On a motion by Michael Sullivan, seconded by Lisa Banner, it was voted to recommend to the IAC Option 3 with zero increase to the Medex plan for 2022.

#### **EC ELECTIONS**

Joe asked if all members currently on the Executive Committee wished to run for re-election at the October IAC meeting. Michael Sullivan and Donna Foglio are both stepping down as they

are retiring, all other members expressed their interest in remaining on the EC. With Mike and Donna's exits, there will be 2 vacant at large positions on the ballot. Joe stated he was aware of one person interested in running for one of the vacant positions.

Michael Sullivan expressed his gratitude to the other EC members for the work they have accomplished together during his time serving on the EC. He wished the Trust continued success as we continue to move forward. Both Mike and Donna were valued members of the Executive Committee who will be missed by all.

#### **ADJOURNMENT**

Chairman Russ Kaubris requested to adjourn the meeting by unanimous consent at 10:02 a.m., all were in favor.

Respectfully submitted,  
Cynthia Smith

#### **Meeting Schedule**

Insurance Advisory Committee – October 6, 2021, 10:00 a.m., via ZOOM

Executive Committee – November XX, 2021, 9:00 a.m., TBD

Executive Committee – December 15, 2021, 9:00 a.m., TBD

(6)

## HAMPSHIRE COUNTY GROUP INSURANCE TRUST

### FISCAL YEAR 2020 OPERATING EXPENSES (July 1, 2021 to June 30, 2022)

ITEM CODE	BUDGET ITEMS	FY2020		FY-2021		FY-2022	
		Budgeted	Budgeted	Budgeted	Budgeted	Budgeted	Budgeted
<b>WAGES &amp; BENEFITS 7/1/19-6/30/20</b>							
5110 SALARY*	333,000.00	345,000.00	368,000.00	38,594.04	21,302.65	32,957.80	21,539.09
5145 LONGEVITY	575.00	4,000.00	5,000.00	-	-	-	-
5130 OVERTIME	-	-	-	-	-	-	-
5120 TEMP. EMPLOYEE SAL.	-	-	-	-	-	-	-
481 FICA (.062)	-	-	-	-	-	-	-
5168 MED TAX (.0145)	5,000.00	-	-	-	-	-	-
5181 CONTRIBUTORY RET.	88,000.00	98,000.00	104,644.00	107,155.29	2,551.02	3,832.52	2,551.02
5188 EMP. ASST. PROG. EAP	-	-	-	-	-	-	-
5184 HEALTH INSURANCE	40,000.00	42,500.00	59,500.00	5,003.85	5,003.85	5,003.85	5,003.85
5185 LIFE INSURANCE	320.00	320.00	350.00	21.30	21.30	28.40	28.40
5189 UNEMP. HEALTH INS. TAX	-	-	-	-	-	-	-
TOT. WAGES & BENEFITS	468,895.00	489,820.00	537,494.00	150,774.48	28,878.82	41,822.57	29,122.36
ITEM CODE	BUDGET ITEMS	FY2020		FY-2021		FY-2022	
		NON SALARY EXP 7/1/19-6/30/20		Budgeted		Budgeted	
5300 ADM. CONT. SERVICES (ES/PF)	-	-	-	15,450.00	15,600.00	13,000.00	13,000.00
	Rent	15,000.00	-	1,200.00	1,200.00	500.00	500.00
	Parking	-	-	12,500.00	13,500.00	-	-
5305 ADM. CONT. SERVICES (Audit)	12,000.00	-	-	5,000.00	3,000.00	8,000.00	8,000.00
5320 LEGAL	32,000.00	-	-	3,500.00	3,600.00	405.79	375.98
5340 TELEPHONE/INTERNET	3,600.00	-	-	600.00	600.00	12.47	10.18
5480 FOOD SUPPLIES	500.00	-	-	2,000.00	2,500.00	-	-
5420 OFFICE & COMPUTER SUPPLI	2,500.00	-	-	700.00	500.00	63.69	302.97
5580 MISC. EXPENSES	500.00	-	-	-	-	-	-
5680 NEWSPAPER/MAGS/BOOKS	100.00	-	-	-	-	-	-
5420 POSTAGE (Stamps)	3,500.00	-	-	3,500.00	3,500.00	-	-
5275 POSTAGE METER RENTAL	-	-	-	-	-	-	-
5380 MIN GRANTS/WELLNESS	25,000.00	-	-	25,000.00	9,600.00	12.33	12.33
5420 STATIONERY & OFF. SUPP.	-	-	-	-	-	-	-
5780 SURETY BONDS	1,250.00	-	-	-	-	31.99	41.51
5340 TELEPHONES	-	-	-	-	-	-	-
5320 TRAINING	500.00	-	-	-	-	-	-
5710 TRAVEL IN/OUT of STATE	3,000.00	-	-	3,000.00	4,800.00	96.32	77.21
5188 UTILITIES	4,000.00	-	-	-	-	436.50	348.22
TOT. Indirect Costs	-	-	-	-	-	-	-
Total Non-Salary	104,650.00	77,700.00	77,850.00	11,481.79	1,931.00	10,811.32	1,648.22

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ITEM CODE	BUDGET ITEMS	FY2020		FY-2021		FY-2022	
		Budgeted	7/1/19-6/30/20	Budgeted	7-16-30	Budgeted	7-16-30
I.T.							
6000 COMPUTER HARDWARE		20,000.00	-	-	-	-	-
5420 COMPUTER SOFTWARE							
5420 COMPUTER SUPPLIES		500.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
5550 DESK/TOP PCs		2,000.00	-	-	-	-	-
5500 MISS PROF/Tech SERV**		18,000.00	26,400.00	40,000.00	13,246.38	1,954.00	1,993.00
TOTAL DATA PROCESSING		40,500.00	27,400.00	41,000.00	13,246.38	1,954.00	1,993.00
<b>TOTALS</b>		<b>614,045.00</b>	<b>594,920.00</b>	<b>656,344.00</b>	<b>175,502.65</b>	<b>32,763.82</b>	<b>54,626.89</b>
							38,434.58

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## INCOME AND EXPENSE REPORT

ITEMS	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT
Starting Cash Balance	\$6,630,957.12	\$7,584,092.81	\$7,601,697.58	\$7,998,592.77	\$7,848,722.05	\$8,881,138.52	\$9,544,027.66	\$8,061,442.35	\$6,050,751.15	\$8,840,726.73	\$6,737,848.80	\$5,632,647.45
Adjustments												
Total Starting Balance	\$6,630,957.12	\$7,584,092.81	\$7,601,697.58	\$7,998,592.77	\$7,848,722.05	\$8,881,138.52	\$9,544,027.66	\$8,061,442.35	\$6,050,751.15	\$8,840,726.73	\$6,737,848.80	\$5,632,647.45
<b>MONTHLY INCOME</b>												
Total Premium Collected	6,688,360.90	5,531,323.08	6,118,089.28	5,574,501.37	6,775,200.10	6,394,541.30	4,247,507.54	3,722,871.17	9,130,818.03	5,414,125.09	5,284,023.37	6,293,156.75
Interest Income (MMDT)	732.72	735.96	755.92	721.96	881.98	789.90	786.35	888.54	786.38	787.96	633.39	562.44
Other Income or Adjustments												
BCBS SR Premium Collected												
<b>TOTAL MONTHLY INCOME</b>	<b>6,689,093.62</b>	<b>5,532,059.04</b>	<b>6,118,845.20</b>	<b>5,575,223.33</b>	<b>6,776,172.08</b>	<b>6,395,341.20</b>	<b>4,248,293.89</b>	<b>3,723,759.71</b>	<b>9,131,604.41</b>	<b>5,414,913.05</b>	<b>5,284,656.76</b>	<b>6,293,719.19</b>
<b>MONTHLY EXPENSES</b>												
BCBS Admin Cost (estimate)												
Claim Deposit	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	4,956,200.00	4,503,600.00	4,503,600.00	4,503,600.00
Reinsurance (Ind & Agg.)	178,242.36	(50,365.98)	176,512.83	174,988.57	174,768.43	175,487.65	175,369.13	175,540.89		374,928.01	186,050.46	186,802.41
BCBS Settlement												
Recon adjust w/Finance												
BCBS Sr. Premium Paid												
Other Exp. & Claim Settlement	434,850.88	440,523.96	434,667.92	444,149.55	445,894.85	445,796.20	450,205.12	448,178.59	1,209,926.18	1,583,479.35	1,675,540.76	1,758,191.95
Total Plan Expenses	5,685,333.24	5,462,457.98	5,683,480.75	5,691,438.12	5,692,963.28	5,693,583.85	5,697,374.25	5,696,019.48	6,166,126.18	7,435,027.16	6,365,231.22	6,448,584.36
Total Unit Operating Expenses	50,564.69	51,996.29	38,469.26	33,655.93	50,792.33	38,868.21	33,004.95	38,431.43	175,502.66	32,763.82	54,626.89	38,434.58
<b>TOTAL MONTHLY EXPENSES</b>	<b>5,735,957.93</b>	<b>5,514,454.27</b>	<b>5,721,950.01</b>	<b>5,725,094.05</b>	<b>5,732,452.06</b>	<b>5,730,379.20</b>	<b>5,734,450.91</b>	<b>6,341,628.83</b>	<b>7,467,790.98</b>	<b>6,419,858.11</b>	<b>6,487,028.94</b>	
<b>TOTAL NET MONTHLY INCOME</b>	<b>953,135.69</b>	<b>17,604.77</b>	<b>396,895.19</b>	<b>(149,870.72)</b>	<b>1,032,416.47</b>	<b>662,889.14</b>	<b>(1,482,585.31)</b>	<b>(2,010,691.20)</b>	<b>2,789,975.58</b>	<b>(2,052,877.93)</b>	<b>(1,135,201.35)</b>	<b>(193,309.75)</b>
<b>BALANCE</b>												
Cash Balance	7,584,092.81	7,601,697.58	7,998,592.77	7,848,722.05	8,881,138.52	9,544,027.66	8,061,442.35	6,050,751.15	8,840,726.73	6,787,848.80	5,652,647.45	5,459,337.70
Adjustments												
<b>ENDING MONTHLY BALANCE</b>	<b>7,584,092.81</b>	<b>7,601,697.58</b>	<b>7,998,592.77</b>	<b>7,848,722.05</b>	<b>8,881,138.52</b>	<b>9,544,027.66</b>	<b>8,061,442.35</b>	<b>6,050,751.15</b>	<b>8,840,726.73</b>	<b>6,787,848.80</b>	<b>5,652,647.45</b>	<b>5,459,337.70</b>

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

FUNDS	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT
Post Employee Ben. S.B.	104,692.24	105,080.48	104,073.06	103,257.65	102,421.52	101,433.50	100,748.96	99,912.68	98,105.09	97,268.81	97,390.19	96,553.91
Funding	1,549.52	754.76	971.33	971.31	971.31	971.31	971.31	971.31	971.31	957.66	1,915.32	957.66
Expenses	1,461.28	1,762.18	1,786.74	1,807.44	1,956.33	1,655.85	1,807.59	1,807.59	1,793.94	1,793.94	1,793.94	1,793.94
Total	105,080.48	104,073.06	103,257.65	102,421.52	101,433.50	100,748.96	99,912.68	98,105.09	97,268.81	97,390.19	96,553.91	94,759.97
Accrued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits												
Total Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Investments												
CD's	16,084,050.94	16,097,818.32	16,112,274.63	16,119,782.14	16,127,175.59	16,135,893.81	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17	16,156,403.73	16,160,349.01
Deposit												
Interest	13,767.38	14,456.31	7,507.51	7,393.45	8,718.22	4,851.75	3,592.21	4,135.10	3,760.30	4,170.56	3,945.28	3,814.86
Balance	16,097,818.32	16,112,274.63	16,119,782.14	16,127,175.59	16,135,893.81	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17	16,156,403.73	16,160,349.01	16,164,163.87
Portfolio Value	11,490,806.33	12,298,457.14	12,640,686.70	12,571,595.75	12,697,043.09	12,998,070.21	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68	13,890,705.56	13,435,973.48
Deposit												
Interest	807,650.81	342,229.56	(69,090.95)	125,447.34	301,027.12	259,276.68	167,305.99	119,975.48	168,567.32	177,509.88	(454,732.08)	404,284.20
Market Change												
Total	12,298,457.14	12,640,686.70	12,571,595.75	12,697,043.09	12,998,070.21	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68	13,890,705.56	13,435,973.48	13,840,257.68
Accounts Receivable	1,270,702.52	1,662,425.08	1,440,624.63	1,756,404.70	892,190.30	396,702.88	2,054,479.57	4,191,649.72	878,593.30	1,287,994.05	1,909,528.02	1,562,881.78
Total With Accounts Receivable	41,832,271.19	42,597,276.97	42,709,972.86	43,007,886.87	43,484,846.26	43,915,691.87	44,260,945.17	44,509,727.11	44,158,137.61	42,696,462.25	41,731,171.79	41,597,820.92

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# Hampshire County Group Insurance Trust

## TRANSACTION REPORT OCTOBER FY22

**STARTING BALANCE GENERAL FUND**

11

				\$ 5,459,337.70
				\$ 5,459,337.70
	MEMBER UNIT DEPOSITS ON HAND			
OCT		Starting Balance>>>>>>>>>>		\$ 4,444,801.96
31	Total			\$ 4,444,801.96
	PEOPLE'S UNITED			
OCT	Post Employee Benefits Fund	Starting Balance>>>>>>>>>		\$ 96,553.91
31	Retiree Health & Life Ins.	1,793.94	-	\$ 94,759.97
31	Total			\$ 94,759.97
	PEOPLE'S UNITED			
OCT	Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>		\$ 31,317.96
31	Total			\$ 31,317.96
	INVESTMENTS			
OCT	CD-Florence Savings			\$ 6,426,055.56
31	6 mos. @ 0.150% (renewed 10/5/21)		765.34	\$ 6,426,820.90
31	Total			\$ 6,426,820.90
OCT	CD-Easthampton Savings			\$ 9,734,293.45
31	7 mos. @ .350 (renewed 5/7/21)		308.86	\$ 9,734,602.31
31	9 mos. @ .400 (renewed 5/18/21)		1,326.13	\$ 9,735,928.44
31	9 mos. @ .400 (renewed 8/6/21)		1,414.53	\$ 9,737,342.97
	Total			\$ 9,737,342.97
OCT	Portfolio Value SEPT 1, 2021			\$ 13,435,973.48
	Additional Investment			\$ 13,435,973.48
31	Investment Earnings/Loss		404,284.20	\$ 13,840,257.68
	Total			\$ 40,034,639.14

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**Hampshire County Group Insurance Trust**  
**NY-2019-2020 Plan Count**

**PLAN**

**2021**

<b>HMO BLUE</b>	<b>JULY</b>	<b>AUG</b>	<b>SEPT</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUNE</b>	<b>JULY</b>	<b>AUGUST</b>	<b>SEPT</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
H-Employee Only	559	554	548	550	552	550	552	557	561	567	566	568	560	560	573	579	586	586
H-Employee + 1	366	371	370	376	378	373	370	367	370	375	374	378	381	381	372	368	366	366
H-Family	566	561	555	555	549	551	548	545	546	544	543	541	549	551	557	561	559	559
Total H HMO	1491	1486	1473	1475	1477	1479	1473	1472	1474	1481	1484	1481	1495	1492	1481	1502	1508	1511
F-Employee Only	673	663	660	653	671	686	690	687	694	699	696	705	694	689	706	714	715	715
F-Employee + 1	381	374	378	377	378	378	382	377	375	372	372	373	377	368	366	370	379	379
F-Family	702	696	693	690	688	684	682	679	678	676	674	676	670	663	664	659	657	664
Total F HMO	1756	1733	1731	1720	1737	1748	1754	1743	1745	1749	1742	1745	1752	1752	1735	1750	1758	1758
Total Employee Plans	1232	1217	1208	1203	1223	1236	1242	1244	1255	1266	1262	1262	1273	1254	1249	1279	1293	1301
Total Employee + 1	747	745	748	747	754	756	755	747	742	747	747	747	755	749	736	742	747	745
Total Family Plans	1268	1257	1248	1245	1237	1235	1230	1224	1222	1222	1222	1217	1217	1219	1214	1215	1218	1223
Total H&F HMO Plans	3247	3219	3204	3195	3214	3227	3215	3215	3219	3230	3226	3226	3247	3217	3200	3237	3258	3269

**BLUE CARE ELECT PREFERRED (PPO)**

H-Employee Only	183	182	180	183	181	182	179	182	180	180	180	179	177	184	189	190	189	
H-Family	238	239	237	240	242	242	241	242	241	242	239	238	238	242	238	240	242	242
Total H PPO	421	421	417	423	423	424	421	423	422	422	419	417	415	425	431	432	430	431
F-Employee Only	113	112	111	110	115	116	117	118	117	117	120	115	119	126	128	124	124	128
F-Family	125	126	126	124	127	128	127	128	127	129	129	130	129	143	142	141	147	150
Total F PPO	238	238	237	234	242	244	245	245	246	249	249	248	248	269	270	265	271	278
Total Employee Plans	296	294	291	293	296	298	300	297	300	294	296	310	317	314	315	314	317	317
Total Family Plans	363	365	363	364	369	370	368	371	368	368	367	384	384	379	379	387	387	392
Total H&F PPO Plans	659	654	657	665	666	668	668	668	668	662	663	694	701	693	694	701	709	709

**MEDEX**

H-Employee Only	1204	1205	1210	1214	1218	1222	1237	1240	1240	1244	1245	1250	1263	1263	1268	1275	1284	1283
F-Employee Only	1241	1252	1251	1260	1259	1262	1269	1272	1273	1274	1274	1273	1280	1280	1282	1284	1285	1287
Total MEDEX Plans	2445	2457	2464	2465	2478	2481	2499	2509	2512	2517	2519	2523	2537	2543	2550	2559	2569	2570
<b>TOTAL - All Plans</b>	<b>6351</b>	<b>6335</b>	<b>6322</b>	<b>6317</b>	<b>6357</b>	<b>6376</b>	<b>6392</b>	<b>6399</b>	<b>6415</b>	<b>6407</b>	<b>6412</b>	<b>6478</b>	<b>6461</b>	<b>6443</b>	<b>6490</b>	<b>6528</b>	<b>6548</b>	

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# MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

**FOR NOVEMBER 2021 PREMIUMS**

**NOVEMBER PREMIUMS NOT PAID**

*AS OF OCTOBER 31, 2021*

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

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# Hampshire County Group Insurance Trust

## Claim Payments

	<b>CLAIMS</b>		<b>AMOUNT PAID</b>		<b>VARIANCE</b>		<b>CUMULATIVE VAR.</b>
2019 - Jan	\$ 4,743,800.39	A	\$ 5,000,000.00	A	\$ (256,199.61)	\$	(506,682.20)
February	\$ 4,992,711.55	A	\$ 5,000,000.00	A	\$ (7,288.45)	\$	(513,970.65)
March	\$ 6,002,513.39	A	\$ 5,000,000.00	A	\$ 1,002,513.39	\$	488,542.74
April	\$ 4,691,042.28	A	\$ 5,000,000.00	A	\$ (308,957.72)	\$	179,585.02
May	\$ 5,951,683.60	A	\$ 5,000,000.00	A	\$ 951,683.60	\$	1,131,268.62
June	\$ 5,242,909.22	A	\$ 5,000,000.00	A	\$ 242,909.22	\$	1,374,177.84
July	\$ 3,462,952.74	A	\$ 5,000,000.00	A	\$ (1,537,047.26)	\$	(162,869.42)
August	\$ 5,939,797.85	A	\$ 5,000,000.00	A	\$ 939,797.85	\$	776,928.43
September	\$ 5,166,325.71	A	\$ 5,000,000.00	A	\$ 166,325.71	\$	943,254.14
October	\$ 4,136,764.22	A	\$ 5,000,000.00	A	\$ (863,235.78)	\$	80,018.36
November	\$ 5,655,235.07	A	\$ 5,000,000.00	A	\$ 655,235.07	\$	735,253.43
December	\$ 5,125,066.32	A	\$ 5,000,000.00	A	\$ 125,066.32	\$	860,319.75
2020-Jan	\$ 4,478,889.48	A	\$ 5,072,300.00	A	\$ (593,410.52)	\$	266,909.23
February	\$ 5,222,819.59	A	\$ 5,072,300.00	A	\$ 150,519.59	\$	417,428.82
March	\$ 5,353,177.63	A	\$ 5,072,300.00	A	\$ 280,877.63	\$	698,306.45
April	\$ 3,329,731.92	A	\$ 5,072,300.00	A	\$ (1,742,568.08)	\$	(1,044,261.63)
May	\$ 4,511,071.96	A	\$ 5,072,300.00	A	\$ (561,228.04)	\$	(1,605,489.67)
June	\$ 4,464,097.48	A	\$ 5,072,300.00	A	\$ (608,202.52)	\$	(2,213,692.19)
July	\$ 7,826,890.70	A	\$ 5,072,300.00	A	\$ 2,754,590.70	\$	540,898.51
August	\$ 4,823,789.64	A	\$ 5,072,300.00	A	\$ (248,510.36)	\$	292,388.15
September	\$ 4,771,553.13	A	\$ 5,072,300.00	A	\$ (300,746.87)	\$	(8,358.72)
October	\$ 5,348,857.12	A	\$ 5,072,300.00	A	\$ 276,557.12	\$	268,198.40
November	\$ 4,979,230.59	A	\$ 5,072,300.00	A	\$ (93,069.41)	\$	175,128.99
December	\$ 4,604,432.34	A	\$ 5,072,300.00	A	\$ (467,867.66)	\$	(292,738.67)
Jan-21	\$ 5,094,645.16	A	\$ 5,072,300.00	A	\$ 22,345.16	\$	(270,393.51)
February	\$ 4,866,097.70	A	\$ 5,072,300.00	A	\$ (206,202.30)	\$	(476,595.81)
March	\$ 5,055,328.42	A	\$ 5,072,300.00	A	\$ (16,971.58)	\$	(493,567.39)
April	\$ 6,209,756.93	A	\$ 5,072,300.00	A	\$ 1,137,456.93	\$	643,889.54
May	\$ 5,272,497.71	A	\$ 5,072,300.00	A	\$ 200,197.71	\$	844,087.25
June	\$ 5,201,232.55		\$ 5,072,300.00		\$ 128,932.55	\$	973,019.80
July	\$ 4,233,942.93		\$ 4,956,200.00		\$ (722,257.07)	\$	250,762.73
August	\$ 4,199,688.21		\$ 4,503,600.00		\$ (303,911.79)	\$	(53,149.06)
September	\$ 4,013,790.09		\$ 4,503,600.00		\$ (489,809.91)	\$	(542,958.97)
October	\$ 4,857,186.73		\$ 4,503,600.00		\$ 353,586.73	\$	(189,372.24)

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

E = Estimate based on some actual information

9/1/2021	wire	4,503,600.00	BCBS		xxx	Yes	Monthly Claim prefunding
9/1/2021	wire	185,693.72	Stealth Partner Group				Reinsurance- Sept
9/1/2021		5647	24.63	Verizon			Telephone Expense
9/1/2021		5648	1,300.00	King St Realty			Rent - Aug
9/1/2021		5651	49.25	Boston Mutual	5270		Life Insurance
9/1/2021		5652	185.74	PPI - ACSA Group Ins			Dental Insurance -AUG
9/1/2021		5649	19.80	Eversource			Utilities
9/1/2021		5650	100.00	CNA Insurance	5340		Surety Bond
9/1/2021		5653	7,212.00	CanaRx			CanaRx claims
9/1/2021	ACH		10,763.18	Checkwriters			Net Payroll, 9/1/21
9/3/2021	ACH		341,384.61	CVS Claims			Rx claims
9/9/2021	ACH		516.74	BCBS MA			Prior period reinsurance premium adjustments
9/10/2021	ACH		212,477.45	CVS Claims			Rx claims
9/15/2021	ACH		1,993.00	Paragus Strategic	5300		Various IT
9/15/2021	ACH		10,766.01	Checkwriters			Net Payroll, 9/15/21
9/15/2021		5654	107.79	National Grid			Electric
9/15/2021		5655	267.00	Montague Webworks			Website renewal
9/15/2021		5656	8,000.00	Melanson			FY21 Audit deposit
9/15/2021		5657	6,591.20	HCGIT			Health Insurance - Oct
9/15/2021		5658	139.54	Comcast			Internet
9/15/2021		5659	414.99	Amherst Copy			Envelopes
9/20/2021		5660	5,270.80	CanaRx			CanaRx claims
9/20/2021	ACH		329,160.97	CVS Claims			Rx claims
9/21/2021	ACH		419,134.12	Blue Medicare Rx			Medex Rx premium
9/27/2021		5661	3,832.52	Hampshire Retirement Board	5340		Sept retirement allocation
9/27/2021		5662	19.80	Eversource			Utilities
9/27/2021		5663	124.94	AEON			Telephone Expense
9/27/2021		5664	292.83	Joseph Shea			Misc expense
9/28/2021	ACH		360,900.81	CVS Claims			Rx claims
9/29/2021	ACH		11,428.61	Checkwriters			Net Payroll, 9/29/21

6,421,772.05

6,488,822.88

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# BCBSMA Retail & Mail Pricing Guarantee Report

Report Time Period:

**4/1/2020 - 6/30/2021**

Client Name

**Hampshire County Group Insurance Trust**

## Guarantee Report

	Guarantee	Run Rate	Variance	Surplus/(Shortfall)
<b>Retail</b>				
Brand 30 Discount	48.80%	49.53%	0.73%	\$32,027.34
Generic 30 Discount	82.60%	80.42%	-2.18%	-\$213,118.97
Brand 30 Dispensing Fee	\$0.85	\$0.84	\$0.01	\$43.31
Generic 30 Dispensing Fee	\$0.85	\$0.85	\$0.00	\$120.98
<b>Retail Sub-Total</b>				<b>-\$180,927.34</b>
<b>Retail 90</b>				
Brand 90 Discount	53.80%	56.46%	2.66%	\$32,117.74
Generic 90 Discount	84.70%	87.02%	2.32%	\$96,111.70
Brand 90 Dispensing Fee	\$0.00	\$0.01	-\$0.01	-\$13.12
Generic 90 Dispensing Fee	\$0.00	\$0.00	\$0.00	\$0.00
<b>Retail 90 Sub-Total</b>				<b>\$128,216.33</b>
<b>Mail</b>				
Brand Discount	53.80%	55.30%	1.50%	\$26,065.45
Generic Discount	84.70%	84.13%	-0.57%	-\$20,952.32
Brand Dispensing Fee	\$0.00	\$0.00	\$0.00	\$0.00
Generic Dispensing Fee	\$0.00	\$0.00	\$0.00	-\$2.25
<b>Mail Sub-Total</b>				<b>-\$5,110.87</b>
<b>DISCOUNT TOTAL</b>				<b>-\$47,600.14</b>

# Key Metrics at a Glance

## SNAPSHOT



	Jul-Sep 20	% Change	Jul-Sep 21	Employer†	Peer*	Your Gross Trend
<b>Eligibility</b>						
Average Eligible Members Per Month	0	0.0%	9,280	39.2%	35.1%	41.9%
Avg. Monthly Utilizers as % of Members	0.0%					
Average Member Age	0		38	36	40	
<b>Cost</b>						
Total Gross Cost	\$0		\$3,636,521			
Total Net Cost	\$0		\$3,373,581			
Gross Cost PMPM	\$0.00		\$130.62	\$145.68	\$183.90	
Net Cost PMPM	\$0.00		\$121.18	\$133.04	\$174.09	
Member Cost Share			7.2%	8.7%	7.8%	
<b>Drug Mix</b>						
% Single Source Brands	0.0%		13.3%	15.0%	14.2%	
% Multi Source Brands	0.0%		3.1%	1.8%	1.5%	
Generic Dispensing Rate	0.0%		83.6%	83.2%	84.3%	
Generic Substitution Rate	0.0%		96.4%	97.9%	98.2%	
<b>Utilization</b>						
Total Prescriptions	-		23,620			
% Retail Prescriptions	0.0%		77.0%	78.8%	86.1%	
% Mail Prescriptions	0.0%		7.6%	5.7%	5.7%	
% Maintenance Choice® Prescriptions	0.0%		15.4%	15.6%	8.2%	
Days Supply PMPM	0.00		32.12	35.02	48.02	
<b>Specialty</b>						
Specialty Total Gross Cost	\$0		\$1,862,528			
Specialty Utilizers as % of Members	0.0%		1.5%	1.0%	1.1%	
Specialty Gross Cost PMPM	\$0.00		\$66.90	\$70.80	\$87.12	
Specialty % of Total Gross Cost	0.0%		51.2%	48.6%	46.1%	
Specialty % of Total Prescriptions	0.0%		1.5%	1.4%	1.3%	
% Specialty Member Cost Share	0.0%		1.0%	4.0%	2.3%	

\*Peer: Government

†Employer information is based on the most recent quarter ending Sep 30, 2021.

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		<b>SPECIALTY GROSS</b>	<b>NA</b>
		<b>Price Inflation</b>	<b>NA</b>
		<b>Utilization</b>	<b>NA</b>
		<b>Drug Mix</b>	<b>NA</b>
		<b>Use Multiple Strategies to Manage Specialty Spend in the Pharmacy Benefit:</b>	
<ul style="list-style-type: none"> <li>Help control PRICE with innovative copay card plan design, like PrudentRx and Exclusive Pharmacy Network**</li> <li>Help manage UTILIZATION with SGM, enhanced SGM, Quantity Limits, and Starter Fill</li> <li>Help control DRUG MIX with leading formulary, generics and biosimilar strategies</li> </ul>			

# Specialty Pharmacy Trend, Cost & Utilization Metrics

## YOUR SPECIALTY UTILIZATION METRICS

	Jul-Sep 20	% Change	Jul-Sep 21	Jul-Sep 21	Employer	Peer*
<b>Specialty Prescriptions</b>	0		<b>349</b>			
<b>Specialty Rx as % of Total Prescriptions</b>	0.0%		1.5%		1.4%	1.3%
<b>% CVS Caremark Specialty Pharmacy Prescriptions</b>	0.0%				89.4%	
<b>Specialty Utilizers</b>	0		138			
<b>Specialty Utilizers as % of Utilizers</b>	0.0%		2.5%			
<b>Average Age Per Specialty Utilizer</b>	0.0		46.7			

## YOUR SPECIALTY COST METRICS

	Jul-Sep 20	% Change	Jul-Sep 21	Jul-Sep 21	Employer	Peer*
<b>Specialty Gross Cost</b>	\$0		<b>\$1,862,528</b>			
<b>Specialty % of Total Gross Cost</b>	0.0%		51.2%		48.6%	46.1%
<b>Specialty Net Cost</b>	\$0				<b>\$1,844,488</b>	
<b>Specialty % of Total Net Cost</b>	0.0%		54.7%		51.1%	48.9%
<b>Specialty Member Cost</b>	\$0				<b>\$18,040</b>	
<b>% Specialty Member Cost Share</b>	0.0%		1.0%		4.0%	2.3%
<b>Gross Cost Per Specialty Utilizer</b>	\$0				<b>\$13,497</b>	
<b>Specialty Utilizers as % of Members</b>	0.0%		1.5%		1.0%	1.1%

\*Peer: Government  
 \*\* Subject to state law restrictions.  
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# Your Top 25 Specialty Drugs

## BY GROSS COST

Bd# Prior Rank <sup>†</sup>	Current Rank <sup>‡</sup>	Drug Name	Specialty Class	Gross Cost		Total Utilizers	Total Rx's	Cost Per Rx	Gross Cost Per Days' Supply	% of Specialty Gross Cost
				Total	Gross Cost					
100	0	1 Crysvita	Rare Disorders - Other	\$177,573	9.53%	1	5	\$35,514.63	\$1,335.14	
1	0	2 Humira	Rheumatoid Arthritis	\$138,366	7.43%	13	24	\$5,765.27	\$205.90	
162	0	3 O gevate	Ocular Disorders	\$104,639	5.62%	1	2	\$52,319.64	\$3,737.12	
6	0	4 Enbrel	Rheumatoid Arthritis	\$103,774	5.57%	10	18	\$5,765.24	\$205.90	
3	0	5 Humira	Crohns Disease	\$86,479	4.64%	5	13	\$6,652.23	\$254.35	
29	0	6 Xolair	Asthma	\$82,156	4.41%	9	31	\$2,650.19	\$101.18	
26	0	7 Xyrem	Sleep Disorder	\$69,860	3.75%	2	4	\$17,465.12	\$582.17	
10	0	8 Humira	Psoriasis	\$63,418	3.40%	5	10	\$6,341.80	\$226.49	
4	0	9 Dupixent	Atopic Dermatitis	\$62,274	3.34%	8	20	\$3,113.70	\$114.05	
32	0	10 Gonal-F	Infertility	\$55,152	2.96%	6	7	\$7,878.86	\$612.80	
9	0	11 Revlimid	Oncology	\$51,087	2.74%	1	3	\$17,028.89	\$608.17	
19	0	12 Xeljanz	Rheumatoid Arthritis	\$49,699	2.67%	4	10	\$4,969.94	\$165.66	
15	0	13 Stelara	Psoriasis	\$48,769	2.62%	2	2	\$24,384.34	\$348.35	
2	0	14 Stelara	Crohns Disease	\$48,769	2.62%	2	2	\$24,384.34	\$345.43	
22	0	15 Gilenya	Multiple Sclerosis	\$45,158	2.42%	2	5	\$9,031.67	\$301.06	
186	0	16 Supprelin La	Hormonal Therapies	\$42,767	2.30%	1	1	\$42,767.33	\$1,425.58	
30	0	17 Enbrel	Psoriatic Arthritis	\$34,591	1.86%	3	6	\$5,765.24	\$205.90	
40	0	18 Dimethyl Fumarate	Multiple Sclerosis	\$33,662	1.81%	3	7	\$4,808.84	\$160.29	
24	0	19 Aubagio	Multiple Sclerosis	\$31,914	1.71%	1	4	\$7,978.62	\$265.95	
157	0	20 Harvoni	Hepatitis C	\$31,658	1.70%	1	1	\$31,657.50	\$1,130.63	
57	0	21 Promacta	Thrombocytopenia	\$30,591	1.64%	1	1	\$30,590.90	\$1,019.70	
210	0	22 Glatopa	Multiple Sclerosis	\$29,605	1.59%	2	6	\$4,934.23	\$164.47	
295	0	23 Brukinsa	Oncology	\$27,134	1.46%	1	2	\$13,567.15	\$452.24	
60	0	24 Nucala	Asthma	\$25,539	1.37%	3	8	\$3,192.33	\$114.01	
12	0	25 Taltz	Psoriasis	\$24,806	1.33%	2	4	\$6,201.43	\$221.48	
<b>Total Top Gross Specialty Drugs/Overall Biotech Specialty Drugs</b>										<b>\$1,499,442</b>
<b>Total Top Gross Specialty Drugs</b>										<b>80.51%</b>

<sup>†</sup>Employer information is based on the most recent quarter ending Sep 30, 2021.

This page contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers that are not affiliated with CVS Caremark.

Source: CVS Caremark Data Warehouse and Internal Sources

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# Your Top 25 Drugs

## BY GROSS COST

Current Rank	Prior Rank	Drug Name	Dispense Type	Therapeutic Class †	Generic Launch Date ‡	Gross Cost	Total Rx	Utilizers	Gross Cost Per Rx	Gross Cost Per Day's Supply	AWP Inflation
1	1	Humira	Specialty	Analgesics - Anti-Inflammatory	NA	\$317,090	52	24	\$6,097.88	\$221.43	NA
188	2	Crysvita	Specialty	Endocrine And Metabolic Agent	NA	\$177,573	5	1	\$35,514.63	\$1,335.14	NA
3	3	Trulicity	Brand	Antidiabetics	NA	\$173,751	151	74	\$1,150.67	\$28.97	NA
5	4	Enbrel	Specialty	Analgesics - Anti-Inflammatory	NA	\$144,131	25	11	\$5,765.24	\$205.90	NA
304	5	Oxervate	Specialty	Ophthalmic Agents	NA	\$104,639	2	1	\$52,319.64	\$3,737.12	NA
2	6	Stelara	Specialty	Dermatologicals	NA	\$97,537	4	3	\$24,384.34	\$387.05	NA
45	7	Xolair	Specialty	Antisesthetic And Bronchodilat	NA	\$82,156	31	9	\$2,650.19	\$101.18	NA
40	8	Xyrem	Specialty	Psychotherapeutic And Neurotic Q1-2023	NA	\$69,860	4	2	\$17,465.12	\$582.17	NA
28	9	Adderall Xr	Brand	Adhd/Anti-Narcolepsy/Anti-Obe Q2-2009	NA	\$64,918	299	128	\$217.12	\$7.55	NA
6	10	Dupixent	Specialty	Dermatologicals	NA	\$62,274	20	8	\$3,113.70	\$114.05	NA
37	11	Concerta	Brand	Adhd/Anti-Narcolepsy/Anti-Obe Q2-2011	NA	\$59,921	145	65	\$413.25	\$14.09	NA
50	12	Gonal-F	Specialty	Endocrine And Metabolic Agent	NA	\$55,152	7	6	\$7,878.86	\$612.80	NA
12	13	Revlimid	Specialty	Assorted Classes	NA	\$51,087	3	1	\$17,028.89	\$608.17	NA
23	14	Xeljanz	Specialty	Analgesics - Anti-Inflammatory	NA	\$49,699	10	4	\$4,969.94	\$165.66	NA
33	15	Gilenya	Specialty	Psychotherapeutic And Neurotic	NA	\$45,158	5	2	\$9,031.67	\$301.06	NA
8	16	Jardiance	Brand	Antidiabetics	NA	\$44,821	57	31	\$786.34	\$16.47	NA
18	17	Otezla	Specialty	Analgesics - Anti-Inflammatory	NA	\$44,363	11	4	\$4,033.03	\$134.43	NA
44	18	Symbicort	Brand	Antisesthetic And Bronchodilat Q1-2020	NA	\$43,251	94	61	\$460.12	\$11.54	NA
359	19	Supprelin La	Specialty	Endocrine And Metabolic Agent	NA	\$42,767	1	1	\$42,767.33	\$1,425.58	NA
7	20	Eliquis	Brand	Anticoagulants	NA	\$39,585	67	33	\$590.82	\$15.92	NA
43	21	Basaglar Kwikpen	Brand	Antidiabetics	NA	\$36,534	76	43	\$480.71	\$13.15	NA
74	22	Dexcom G6 Sensor	Brand	Medical Devices	NA	\$33,757	66	38	\$511.47	\$11.15	NA
65	23	Dimethyl Fumarate	Specialty	Psychotherapeutic And Neurotic Q3-2020	NA	\$33,662	7	3	\$4,808.84	\$160.29	NA
36	24	Aubagio	Specialty	Psychotherapeutic And Neurotic Q1-2023	NA	\$31,914	4	1	\$7,978.62	\$265.95	NA
295	25	Harvoni	Specialty	Antivirals	NA	\$31,658	1	1	\$31,657.50	\$1,130.63	NA
<b>Subtotal of Top 25 Drugs</b>					<b>\$1,937,259</b>	<b>1,147</b>	<b>484</b>	<b>\$1,688.98</b>	<b>\$49.71</b>		
<b>All Others</b>					<b>\$1,699,262</b>	<b>22,473</b>	<b>5,498</b>	<b>\$75.61</b>	<b>\$1.99</b>		
<b>Total</b>					<b>\$3,636,521</b>	<b>23,620</b>	<b>5,548</b>	<b>\$153.96</b>	<b>\$4.07</b>		

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<sup>†</sup>Employer information is based on the most recent quarter ending Sep 30, 2021.

<sup>‡</sup>Generic launch date is based on numerous market factors and is an estimation. "NA" means that no estimate launch date is available at the time of this report.

This page contains references to brand-name prescription drugs that are trademarks or registered trademarks of pharmaceutical manufacturers that are not affiliated with CVS Caremark. ©2021 CVS Health and/or one of its affiliates. Confidential & Proprietary



November 22, 2021

Joe Shea  
Hampshire County Group  
98 King St  
Northampton, MA 01060

Dear Joe Shea:

Enclosed are the 2021Q3 rebate quarterly gross invoiced amounts for Hampshire County Group. This report sets forth preliminary estimates of the gross rebate amount invoiced for Hampshire County Group, by drug manufacturer based on reported drug utilization.

These figures are estimated rebate amounts to be distributed. Actual rebate distributions may vary depending upon manufacturer payments. Manufacturer payments may be less than invoiced amounts as a result of, among other things, drug pricing and contract interpretation differences among drug manufacturers and CVS Caremark. Actual distribution amounts by manufacturer are estimated to be within five percent of the amounts included in this report. The estimated range for the amount to be distributed to your company is \$887,155.67 to \$933,848.07.

**PLEASE NOTE: This is not an estimate of your next rebate payment. This is an estimate of all rebates to be collected for 2021Q3 over the course of our collection period and will be paid to you in accordance with your contractual terms.**

Please contact your Strategic Account Executive if you have any questions.

Michael S. Mendonca  
Advisor, Trade Finance  
PBM Contract Operations

**HAMPSHIRE COUNTY GROUP**

**Rebate ID 00124410**

**Hampshire County Group //OPT IN, ACSF**

(23)

**Joe Shea**

**From:** Prentiss, Jill C. <jill.Prentiss@CVSHealth.com>  
**Sent:** Wednesday, November 3, 2021 3:04 PM  
**To:** Joe Shea  
**Subject:** RE: next meeting & rebate report

[Caution: EXTERNAL E-Mail]

Hello Joe,

I was able to pull a preliminary report on the amount invoiced on behalf of Hampshire County Group Insurance Trust, compared with the rebate guarantee.

Master Client	Rebate ID	Client	Client Share of Invoiced	Rebate Guarantee
HAMPSHIRE COUNTY GROUP	2021Q3 00124410	HAMPSHIRE COUNTY GROUP //OPT IN, ACSF	\$ 933,848.31	\$ 1,224,128

Your contract (Exhibit A, b. Additional Rebate Guarantee Terms, (i), p 37 ) indicates you will receive the greater of the guarantee or 100% of total rebates collected.

Once we have your first payment and reporting backup, we can walk through the difference between invoiced, and how the distributions will work in future quarters.

Please let me know if you have other questions on rebates.

We do have a meeting scheduled for next week on the 9<sup>th</sup> – would you like to cancel the next two and meet on Tuesday November 30?

Thank you.

Jill

**From:** Joe Shea <joes@hgct.org>  
**Sent:** Wednesday, November 3, 2021 12:40 PM  
**To:** Prentiss, Jill C. <jill.Prentiss@CVSHealth.com>  
**Subject:** [EXTERNAL] next meeting & rebate report

\*\*\*\* External Email - Use Caution \*\*\*\*