

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee
Meeting Notice and Agenda
November 30, 2022
9:00 A.M.
ZOOM Meeting

Call to Order	RK
Approval of Minutes of September 2022	RK
Financial Report (vote) Month of September/October 2022 Income & Expenses & Operating Expenses For Trust and Wellness Initiative	JS
Spfld Water & Sewer Late Payment Appeal (vote)	JS
Prudent Update	JS
Medex Open Enrollment	CGH
IT Updates	JS
South Hadley Fire District #1 Enrollment Item (vote)	JS
BCBS Annual Review	BCBS
Adjournment	RK

Meeting Schedule

Executive Committee – December 21, 2022, 9:00 a.m., ZOOM
Executive Committee – January 18, 2023, 10:00 a.m. ZOOM
Insurance Advisory Committee – January 25, 2023, 10:00 a.m. ZOOM
Executive Committee – February 15, 2023, 9:00 a.m., ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Topic: My Meeting

Time: Nov 30, 2022 09:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/84831675043?pwd=V3AyUmZEL0hwRXISNU9QTVE4WU95Zz09>

Meeting ID: 848 3167 5043

Passcode: 525964

One tap mobile

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Dial by your location

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+1 564 217 2000 US

+1 669 444 9171 US

+1 669 900 9128 US (San Jose)

+1 689 278 1000 US

+1 719 359 4580 US

+1 253 205 0468 US

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Find your local number: <https://us02web.zoom.us/j/84831675043?pwd=V3AyUmZEL0hwRXISNU9QTVE4WU95Zz09>

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET
NORTHAMPTON, MA 01060

TO: All Trust Member Units

RE: **Minutes of September 21, 2022**
Executive Committee Meeting
Via Zoom Teleconference

MEMBERS PRESENT:

Lisa Banner	Rich Carmignani Jr	Donna Whiteley
Emily Russo	Michelle Hill	Deborah Kuhn

OTHERS PRESENT:

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa	Joanne Misiaszek	

CALL TO ORDER

In compliance with the Governor's orders suspending certain provisions of the open meeting laws due to Covid-19, this meeting was held via Zoom telephone/video conference.

In Chairman Russ Kaubris' absence, Vice Chair Lisa Banner called the meeting to order at 9:02 a.m. with a quorum present.

APPROVAL OF MINUTES

Vice Chair Lisa Banner requested that the minutes of June 15, 2022 be approved by unanimous consent, all were in favor.

FINANCIAL REPORT

Financial Report

The Financial Report for the month of August was presented reflecting a starting balance of \$3,424,693.80 with a total monthly income received of \$6,046,940.49 and monthly expenses of \$7,364,566.71 with a total net monthly income of (\$1,317,626.22) and an ending month balance of \$2,107,067.58 with accounts receivable of \$980,332.21 leaving a total of \$36,328,632.69.

Investments and CD's for August 2022

The investments portfolio value was \$12,626,472.41 with a market change of (\$454,230.95) leaving a total of \$12,172,241.46. The starting balance in CD's was \$16,200,487.52, with interest earned of \$4,403.96 leaving a balance of \$16,204,891.48.

JULY AND AUGUST EXPENDITURES

The expenditures for the months of July and August were reviewed. Joe noted our claims continue to increase.

Vice Chair Lisa Banner requested that the full financial report, including the expenditures, be approved by unanimous consent, all were in favor.

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WELLNESS UPDATE

Michele gave an update on the Wellness Initiative program:

- **AHealthyMe** – There are currently 512 people enrolled. A new campaign year began July 1st.
- **Fall Challenge** – The new Mind Body challenge began on Monday.
- **Biometric Screenings** – There are already 8 sites booked to host this new program. AHealthyMe points can be earned for members who attend the screening.
- **Learn To Live** – Michele continues to promote participate in the Learn to Live program.
- **Newsletter** – The September Wellness Newsletter was sent out.

For more information on any wellness programs contact Michele Komosa via email at michelek@hcgkit.org.

SCHOOL YEAR ACTIVITY

Cindy explained this school year was the busiest in the last few years. There was a lot of turnover within units with a surplus of new hires.

EC OPENING & ELECTIONS

Joe explained we will have 2 openings in October for our Executive Committee: a representative under 5,000 and a representative over 5,000. Sharon Strzegowski left employment with Hatfield and long time EC member Lisa Banner is planning to retire early next year. Elections will be held at our October IAC meeting.

TRUST INQUIRIES/NEW UNITS

Joe reported there have been two small municipalities that have shown interest in joining the Trust. While they are too small to provide claim history for review, we still have our moratorium on entry at this time.

NEWBORN POLICY

Joe explained that during Covid, we changed our newborn enrollment policy to allow up to 60 days for submission to accommodate the challenges in getting birth certificates and social security numbers in time. Over the last year, obtaining birth certificates and social security numbers seem to have normalized so we'd like to change our policy back to a 30-day enrollment for newborn additions. This was followed by some discussion.

On a motion by Rich Carmignani Jr, seconded by Michelle Hill, it was voted to change the newborn enrollment policy to 30 days beginning November 1, 2022. A roll call vote was taken with all in favor.

GRACE PERIOD FOR COBRA

Joe explained once a member is enrolled in Cobra, they are allowed up to a 60-day grace period to make each monthly payment thereafter. Units are billed a month in advance for all insurance coverage, and the Trust does not backdate cancellations which could leave units responsible for payment not received timely from a member. Joe recommended putting our own Trust policy in place to protect our units and only allow members a 30-day grace period to make their Cobra payments.

(4)

On a motion by Michelle Hill seconded by Emily Russo, it was voted to change the Cobra grace period for payment to 30 days beginning November 1, 2022. A roll call vote was taken with all in favor.

PRUDENT RX & HEALTHSMART RX UPDATE

Joe stated we have signed a contract with PrudentRx which will be rolled out December 1st. This impacts less than 150 members and will save us approximately \$1 million per year on the CVS Caremark specialty pharmacy drugs. Impacted would no longer be subject to paying the deductible or copay for program related drugs they receive. PrudentRx will provide direct member outreach. Participation will become part of the pre-authorization process going forward.

Joe explained the type of drugs that would qualify under HealthSmart are things generally received in a hospital or medical facility and due to their nature, those claims are processed thru BCBS. BCBS will not allow us to participate in the HealthSmart program as they don't allow participation with 3rd party vendors.

MEDEX 2023 RATE

Joe reported our Medex plan has been running at a loss. BCBS has a projected increase for Medex of 4.5% in claims and 2% in administration. Although we're still over reserved, it is slowly going down. Joe stated we have not increased our Medex rate in 3 years. He recommended a 4.6% increase to \$342.00 monthly. This was followed by little discussion.

On a motion by Rich Carmignani Jr, seconded by Donna Whiteley, it was voted to select option 1 (on page 22 of the agenda), a 4.6% increase, rate of \$342.00 monthly for Medex beginning January 1, 2023. A roll call vote was taken with all in favor.

ADJOURNMENT

Vice Chair Lisa Banner requested to adjourn the meeting by unanimous consent at 9:49 a.m., all were in favor.

Respectfully submitted,
Cynthia Graves

Meeting Schedule

Insurance Advisory Committee – October 12, 2022, 10:00 a.m., via Zoom
Executive Committee – November 30, 2022, 9:00 a.m., via Zoom
Executive Committee – December 21, 2022, 9:00 a.m., via Zoom

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

2022

ITEMS	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT
Starting Cash Balance	\$5,459,337.70	\$5,612,597.52	\$6,406,649.32	\$5,447,201.46	\$3,769,543.90	\$5,387,418.72	\$4,252,432.66	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22
Adjustments												
Total Starting Balance	\$5,459,337.70	\$5,612,597.52	\$6,406,649.32	\$5,447,201.46	\$3,769,543.90	\$5,387,418.72	\$4,252,432.66	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22
MONTHLY INCOME												
Total Premium Collected	6,761,904.63	5,996,393.80	5,540,504.06	5,891,346.12	6,425,161.63	5,349,250.68	6,083,131.45	3,102,011.69	8,519,726.17	6,046,765.64	6,332,722.54	5,300,335.66
Interest Income (IMMDT)	611.54	560.95	617.92	325.92	207.49	230.12	245.69	180.15	179.52	174.85	5.75	273.33
Other Income or Adjustments					1,445.20							
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,762,516.17	5,996,954.75	5,541,121.98	5,891,672.04	6,426,814.32	5,349,480.80	6,083,377.14	3,102,191.84	8,519,905.69	6,046,940.49	6,332,728.29	5,300,608.99
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	4,503,600.00	4,503,600.00	4,519,500.00	4,519,500.00	4,519,500.00	4,519,500.00	4,519,500.00	4,519,500.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00
Reinsurance (Ind.&Agg.)	188,059.38	179,040.56	189,143.17	2,938.92	(160,749.76)	188,150.54	(30,818.09)	27,014.24	136,280.09	81,361.70	160,146.72	(153,414.45)
BCBS Settlement				797,590.59						478,040.31		
Recon adjust w/Finance												
BCBS Sr. Premium Paid												
Other Exp. & Claim Settlement	1,876,716.43	486,702.17	1,749,169.86	2,207,343.88	390,914.99	1,736,168.49	1,857,874.49	655,120.48	1,774,345.41	1,907,252.16	658,970.45	1,994,703.71
Total Plan Expenses	6,568,375.81	5,169,342.73	6,457,813.03	7,527,373.39	4,749,665.23	6,443,819.03	6,346,556.40	5,201,634.72	6,749,625.50	7,305,654.17	5,658,117.17	6,680,289.26
Total Unit Operating Expenses	40,880.54	33,560.22	42,756.81	41,956.21	59,274.27	40,647.83	43,762.81	48,661.09	142,973.01	58,912.54	34,010.48	43,678.74
TOTAL MONTHLY EXPENSES	6,609,256.35	5,202,902.95	6,500,569.84	7,569,329.60	4,808,939.50	6,484,466.86	6,390,319.21	5,250,295.81	6,892,598.51	7,364,566.71	5,692,127.65	6,723,968.00
TOTAL NET MONTHLY INCOME	153,259.82	794,051.80	(959,447.86)	(1,677,657.56)	1,617,874.82	(1,134,986.06)	(306,942.07)	(2,148,103.97)	1,627,307.18	(1,317,626.22)	640,600.64	(1,423,359.01)
BALANCE												
Cash Balance	5,612,597.52	6,406,949.32	5,447,201.46	3,769,543.90	5,387,418.72	4,252,432.66	3,945,490.59	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21
Adjustments												
ENDING MONTHLY BALANCE	5,612,597.52	6,406,949.32	5,447,201.46	3,769,543.90	5,387,418.72	4,252,432.66	3,945,490.59	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21

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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.	94,759.97	94,881.35	93,087.41	93,208.79	92,372.51	91,398.14	89,742.29	89,863.67	89,027.39	88,191.11	87,354.83	86,518.55
Funding	1,915.32		1,915.32	957.66	957.66		1,915.32	957.66	957.66	957.66	957.66	957.66
Expenses	1,793.94	1,793.94	1,793.94	1,793.94	1,932.03	1,855.85	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94
Total	94,881.35	93,087.41	93,208.79	92,372.51	91,398.14	89,742.29	89,863.67	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27
Accrued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits												
Total Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
OPEB Trust												
Interest				19.73	101.92	95.38	105.28	98.74	95.48	108.68	98.84	102.16
OPEB Trust				300,019.73	300,121.65	300,217.03	300,322.31	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21
Investments												
CD's	16,164,163.87	16,168,374.52	16,172,494.41	16,176,623.13	16,180,353.51	16,184,484.56	16,188,350.26	16,192,617.13	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95
Deposit												
Interest	4,210.65	4,119.89	4,128.72	3,730.38	4,131.05	3,865.70	4,266.87	4,001.33	3,869.06	4,403.96	4,348.47	12,721.43
Balance	16,168,374.52	16,172,494.41	16,176,623.13	16,180,353.51	16,184,484.56	16,188,350.26	16,192,617.13	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38
Portfolio Value	13,840,257.68	13,700,043.20	14,114,104.09	13,614,298.25	13,328,146.83	13,482,491.86	12,641,139.34	12,790,301.84	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26
Deposit												
Interest	(140,214.48)	414,060.89	(499,805.84)	(286,151.42)	154,345.03	(841,352.52)	149,162.50	(882,162.69)	718,333.26	(454,230.95)	(870,506.20)	620,416.87
Market Change												
Total	13,700,043.20	14,114,104.09	13,614,298.25	13,328,146.83	13,482,491.86	12,641,139.34	12,790,301.84	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13
Accounts Receivable	756,460.28	684,908.83	1,042,310.64	1,064,570.63	502,165.64	1,051,424.52	819,678.58	3,620,374.91	1,064,847.75	980,332.21	641,958.06	1,504,936.84
Total With Accounts Receivable	40,808,476.79	41,947,363.98	40,849,762.19	39,211,127.03	40,424,200.49	38,999,426.02	38,614,394.04	38,388,087.50	38,181,129.04	36,328,632.69	35,763,964.01	35,835,987.96

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

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

ITEM CODE	BUDGET ITEMS	FY-2022		FY-2023	
		Budgeted 7-1/6-30	Budgeted 7-1/6-30		
WAGES & BENEF					
5110	SALARY*	368,000.00	370,000.00	25,665.73	34,966.50
5145	LONGEVITY	5,000.00	6,000.00		
5130	OVERTIME	-			
5120	TEMP. EMPLOYEE SAL	-			
481	FICA (.062)	-			
5186	MED TAX (.0146)	-			
5181	CONTRIBUTORY RET.	104,644.00	106,719.00	109,375.56	4,083.51
5189	EMP. ASST. PROG. EAP	-			
5184	HEALTH INSURANCE	59,500.00	61,500.00	3,511.00	3,511.00
5185	LIFE INSURANCE	350.00	350.00	28.40	28.40
5189	UNEMP HEALTH INS TAX	-			
TOT. WAGES & BENEFITS		537,494.00	544,569.00	138,580.69	42,589.41
				30,030.69	29,482.98

ITEM CODE	BUDGET ITEMS	NON SALARY EXP	
5300	ADM. CONT. SERVICES (FS&P)		
	Rent	15,600.00	1,300.00
	Parking	500.00	1,300.00
5305	ADM. CONT. SERVICES (Audit)	13,500.00	1,300.00
5320	LEGAL	3,000.00	900
5340	TELEPHONE/INTERNET	3,600.00	
5400	FOOD SUPPLIES	600.00	15.26
5420	OFFICE & COMPUTER SUPPLI	2,500.00	19.58
5580	MISC. EXPENSES	500.00	44.22
5580	NEWSPAPER/MAGS/BOOKS		
5420	POSTAGE (Stamps)	3,500.00	38.22
5275	POSTAGE METER RENTAL		
5380	MINI GRANTS/WEILLNESS	25,000.00	19.11
5420	STATIONERY & OFF. SUPP.		
5780	SURETY BONDS	1,750.00	405.00
5340	TELEPHONES	-	219.00
5320	TRAINING		
5710	TRAVEL IN/OUT of STATE	3,000.00	5,000.00
5188	UTILITIES	4,800.00	5,500.00
	TOT. Indirect Costs		
Total Non-Salary		77,850.00	72,850.00
		2,746.32	1,827.13
		2,429.79	2,343.84

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ITEM CODE	BUDGET ITEMS	FY-2022	
		Budgeted 7-1/6-30	
	I.T.		
6000	COMPUTER HARDWARE	-	
5400	COMPUTER SOFTWARE	-	
5400	COMPUTER SUPPLIES	1,000.00	5000
5850	DESK TOP PCs		
5300	MISC PROF & TECH SERV**	40,000.00	136,800.00
	TOTAL DATA PROCESSING	41,000.00	141,800.00
		1,646.00	14,496.00
		1,646.00	14,496.00
		1,550.00	1,550.00
		1,550.00	11,851.92
		11,851.92	11,851.92
	TOTALS	656,344.00	759,219.00
		142,973.01	58,912.54
		34,010.48	43,678.74

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Hampshire County Group Insurance Trust

TRANSACTION REPORT OCTOBER 2022 (FY23)

STARTING BALANCE GENERAL FUND

\$ 2,747,668.22

2022					
	WAR#	TRANSACTION	A/P DEBIT	A/R CREDIT	
OCT		M&T BANK			
1		BLUE CROSS BLUE SHIELD	4,839,000.00		\$ (2,091,331.78)
1		STEALTH/STOP LOSS (OCT)	160,711.69	314,126.14	\$ (1,937,917.33)
1		CANARX	9,510.00		\$ (1,947,427.33)
3		M&T BANK		87,642.96	\$ (1,859,784.37)
3		M&T BANK		180,896.02	\$ (1,678,888.35)
4		M&T BANK		101,027.07	\$ (1,577,861.28)
4		M&T BANK		209,152.11	\$ (1,368,709.17)
5		M&T BANK		48,428.14	\$ (1,320,281.03)
5		M&T BANK		13,811.76	\$ (1,306,469.27)
5		M&T BANK		1,000.00	\$ (1,305,469.27)
7		M&T BANK		123.89	\$ (1,305,345.38)
17		M&T BANK		98,819.58	\$ (1,206,525.80)
18		M&T BANK		263,811.17	\$ (942,714.63)
19		M&T BANK		262,690.91	\$ (680,023.72)
20		M&T BANK		167,508.91	\$ (512,514.81)
20		M&T BANK		163,410.24	\$ (349,104.57)
20		M&T BANK		89,738.36	\$ (259,366.21)
20		M&T BANK		30,454.84	\$ (228,911.37)
20		M&T BANK		9,547.28	\$ (219,364.09)
21		M&T BANK		277,625.64	\$ 58,261.55
21		M&T BANK		14,877.48	\$ 73,139.03
21		M&T BANK		7,358.32	\$ 80,497.35
24		M&T BANK		95,462.32	\$ 175,959.67
25		M&T BANK		187,707.44	\$ 363,667.11
26		M&T BANK		258,030.36	\$ 621,697.47
26		M&T BANK		122,849.36	\$ 744,546.83
26		M&T BANK		97,808.92	\$ 842,355.75
26		M&T BANK		8,735.23	\$ 851,090.98
26		M&T BANK		6,964.68	\$ 858,055.66
27		M&T BANK		131,663.96	\$ 989,719.62
27		M&T BANK		48,777.36	\$ 1,038,496.98
27		M&T BANK		3,022.72	\$ 1,041,519.70
28		M&T BANK		762,407.23	\$ 1,803,926.93
28		M&T BANK		173,788.04	\$ 1,977,714.97
28		M&T BANK		75,274.29	\$ 2,052,989.26
28		M&T BANK		73,780.32	\$ 2,126,769.58
28		M&T BANK		58,325.92	\$ 2,185,095.50
28		M&T BANK		10,115.84	\$ 2,195,211.34
28		M&T BANK		8,922.70	\$ 2,204,134.04
31		M&T BANK		297,731.18	\$ 2,501,865.22
31		M&T BANK		622,419.45	\$ 3,124,284.67
31		M&T BANK		228,623.66	\$ 3,352,908.33
31		CVS CAREMARK (OCT)	1,540,151.26		\$ 1,812,757.07
20		BLUE MEDICARE RX (SEPT)	445,042.45		\$ 1,367,714.62
31		PAYROLL (OCT)	29,482.98		\$ 1,338,231.64
31		ACCOUNTS PAYABLE (OCT)	14,195.76		\$ 1,324,035.88
31		INTEREST		273.33	\$ 1,324,309.21
					\$ 1,324,309.21
					\$ 1,324,309.21
					\$ 1,324,309.21

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST	
FOR NOVEMBER 2022 PREMIUMS	
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TO AVOID LATE ASSESSMENT FEE
INVOICE MUST BE PAID **BEFORE:**
November 3, 2022

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Hampshire County Group Insurance Trust

Claim Payments

	CLAIMS			AMOUNT PAID		VARIANCE	CUMULATIVE VAR.	
2020-Jan	\$	4,478,889.48	A	\$	5,072,300.00	A	\$ (593,410.52)	\$ 266,909.23
February	\$	5,222,819.59	A	\$	5,072,300.00	A	\$ 150,519.59	\$ 417,428.82
March	\$	5,353,177.63	A	\$	5,072,300.00	A	\$ 280,877.63	\$ 698,306.45
April	\$	3,329,731.92	A	\$	5,072,300.00	A	\$ (1,742,568.08)	\$ (1,044,261.63)
May	\$	4,511,071.96	A	\$	5,072,300.00	A	\$ (561,228.04)	\$ (1,605,489.67)
June	\$	4,464,097.48	A	\$	5,072,300.00	A	\$ (608,202.52)	\$ (2,213,692.19)
July	\$	7,826,890.70	A	\$	5,072,300.00	A	\$ 2,754,590.70	\$ 540,898.51
August	\$	4,823,789.64	A	\$	5,072,300.00	A	\$ (248,510.36)	\$ 292,388.15
September	\$	4,771,553.13	A	\$	5,072,300.00	A	\$ (300,746.87)	\$ (8,358.72)
October	\$	5,348,857.12	A	\$	5,072,300.00	A	\$ 276,557.12	\$ 268,198.40
November	\$	4,979,230.59	A	\$	5,072,300.00	A	\$ (93,069.41)	\$ 175,128.99
December	\$	4,604,432.34	A	\$	5,072,300.00	A	\$ (467,867.66)	\$ (292,738.67)
Jan-21	\$	5,094,645.16	A	\$	5,072,300.00	A	\$ 22,345.16	\$ (270,393.51)
February	\$	4,866,097.70	A	\$	5,072,300.00	A	\$ (206,202.30)	\$ (476,595.81)
March	\$	5,055,328.42	A	\$	5,072,300.00	A	\$ (16,971.58)	\$ (493,567.39)
April	\$	6,209,756.93	A	\$	5,072,300.00	A	\$ 1,137,456.93	\$ 643,889.54
May	\$	5,272,497.71	A	\$	5,072,300.00	A	\$ 200,197.71	\$ 844,087.25
June	\$	5,201,232.55		\$	5,072,300.00		\$ 128,932.55	\$ 973,019.80
July	\$	4,233,942.93		\$	4,956,200.00		\$ (722,257.07)	\$ 250,762.73
August	\$	4,199,688.21		\$	4,503,600.00		\$ (303,911.79)	\$ (53,149.06)
September	\$	4,013,790.09		\$	4,503,600.00		\$ (489,809.91)	\$ (542,958.97)
October	\$	4,857,186.73		\$	4,503,600.00		\$ 353,586.73	\$ (189,372.24)
November	\$	4,665,928.58		\$	4,503,600.00		\$ 162,328.58	\$ (27,043.66)
December	\$	5,328,234.25		\$	4,503,600.00		\$ 824,634.25	\$ 797,590.59
January 22	\$	3,186,088.18		\$	4,519,500.00		\$ (1,333,411.82)	\$ (535,821.23)
Feb	\$	4,253,200.86		\$	4,519,500.00		\$ (266,299.14)	\$ (802,120.37)
Mar	\$	4,606,467.78		\$	4,519,500.00		\$ 86,967.78	\$ (715,152.59)
Apr	\$	5,304,201.27		\$	4,519,500.00		\$ 784,701.27	\$ 69,548.68
May	\$	5,169,315.53		\$	4,519,500.00		\$ 649,815.53	\$ 719,364.21
June	\$	4,278,176.10		\$	4,519,500.00		\$ (241,323.90)	\$ 478,040.31
July	\$	4,422,904.17		\$	4,839,000.00		\$ (416,095.83)	\$ 61,944.48
August	\$	4,942,118.09		\$	4,839,000.00		\$ 103,118.09	\$ 165,062.57
September	\$	5,412,928.05		\$	4,839,000.00		\$ 573,928.05	\$ 738,990.62
October	\$	3,481,954.17		\$	4,839,000.00		\$ (1,357,045.83)	\$ (618,055.21)
November								

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

9/1/2022 wire	4,839,000.00	BCBS				Monthly Claim prefunding
9/1/2022 wire	160,146.72	Stealth Partner Group		xxx	Yes	Reinsurance- SEPT
9/1/2022	5833	22.09	Verizon			PHINE
9/1/2022	5834	1,300.00	King St Realty			Rent - SEPT
9/1/2022	5835	100.00	CNA Surety	5270		Surety bond
9/1/2022	5836	6,555.10	Canarx			Rx
9/1/2022	5837	49.25	Boston Mutual			Life Ins
9/1/2022	5838	138.09	PPI ASCA	xxx	Yes	Dental
9/6/2022 ACH		370,393.72	CVS claims			Rx
9/12/2022 ACH		310,706.25	CVS claims			Rx
9/14/2022 ACH		11,656.66	Checkwriters			Payroll 9/14/22
9/14/2022 ACH		1,550.00	Paragus			IT
9/14/2022	5839	119.00	Travelers			worker comp ins
9/14/2022	5840	139.59	National Grid			Elec
9/14/2022	5841	5,146.00	HCGIT			OCT premium
9/14/2022	5842	201.14	Comcast			Internet
9/20/2022 ACH		362,489.17	CVS claims			Rx
9/20/2022 ACH		443,751.25	Blue Medicare Rx			Medex premium
9/21/2022	5843	123.17	COMTECH			Phone
9/21/2022	5844	8,046.70	Canarx			Rx
9/23/2022	5845	2,684.50	Hampshire Retirement Board			SEP retirement allocation
9/23/2022	5846	19.80	Eversource			gas
9/23/2022	5847	405.00	Amherst Copy			Envelopes
9/28/2022 ACH		518,726.78	CVS claims			Rx
9/28/2022 ACH		(1,361,698.52)	CVS qtrly rebate			Rx
9/28/2022 ACH		12,150.13	Checkwriters			Payroll 9/28/22
		5,693,921.59				

9/21/2022
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wire	4,839,000.00	BCBS	xxx	Yes	Monthly Claim prefunding
10/3/2022 wire	160,711.69	Stealth Partner Group			Reinsurance- Oct
10/3/2022	9,600.00	Edward Haber			Software work
10/3/2022	1,300.00	King St Realty	5270		Rent - Oct
10/3/2022	49.25	Boston Mutual			Life Ins
10/3/2022	138.09	PPI ASCA	xxx	Yes	Dental
10/5/2022 ach	298,071.22	CVS			Rx
10/5/2022 ach	(61,055.28)	UNUM			Stop Loss Reimb
10/7/2022 ach	(102,661.81)	UNUM			Stop Loss Reimb
10/7/2022 ach	2,251.92	Paragus			IT
10/7/2022	436.14	WB Mason			Toner
10/7/2022	22.09	Verizon			Phone
10/7/2022	166.84	Joseph Shea			Misc office expenses
10/7/2022	4,062.90	CanRx			Rx
10/12/2022 ach	11,653.82	Checkwriters			Payroll 10/13/22
10/13/2022 ach	361,788.58	CVS			Rx
10/18/2022 ach	(99.62)	Checkwriters			Payroll tax reimb
10/18/2022	70.16	National Grd			Elec
10/18/2022	5,146.00	HCGIT			NOV premium
10/18/2022	123.45	Comtech			phone
10/18/2022	201.14	Comcast			Internet
10/18/2022	5,447.10	CanRx			Rx
10/19/2022 ach	341,416.34	CVS			Rx
10/20/2022 ach	(150,409.05)	UNUM			Stop Loss Reimb
10/20/2022 ach	445,042.45	Blue Medicare Rx			Medex premium
10/24/2022	2,722.34	Hampshire Retirement Board			OCT retirement allocation
10/24/2022	24.02	Eversource			gas
10/26/2022 ach	538,875.12	CVS			Rx
10/26/2022 ach	11,667.04	Checkwriters			Payroll 10/27/22
	6,725,761.94				

Joe Shea

From: Anthony Basile <anthony.basile@waterandsewer.org>
Sent: Friday, September 23, 2022 10:19 AM
To: Joe Shea
Subject: RE: late fee

[Caution: EXTERNAL E-Mail]

Hello Joe,

I received your voicemail.

The Commission will like to request a late fee waiver in the amount of \$1,645.56 as the result of our late payment for the September Health Insurance invoice. As you are aware the Commission tried to avoid this by having FedEx transport the check by the due date. Unfortunately, complications occurred, and the check delivery never made it to your office.

I appreciate your consideration in this matter.

Tony

*Anthony J. Basile
Comptroller
Springfield Water and Sewer Commission
PO Box 995 Springfield, Ma 01101-0995
anthony.basile@waterandsewer.org*

From: Joe Shea <joes@hcg.it.org>
Sent: Friday, September 23, 2022 9:33 AM
To: Anthony Basile <anthony.basile@waterandsewer.org>
Subject: late fee

CAUTION: This email was sent from an EXTERNAL source. Use caution when clicking links.

(16)

PRUDENTIAL COMMITTEE

SOUTH HADLEY FIRE DISTRICT NO. 1

BRUCE PERRON, Chair
KENNETH BELIVEAU, Clerk
JOHN WOJCIECHOWSKI, Member

TERIE B FLEURY, CLERK TREASURER

November 22, 2022

Hampshire County Group Insurance Trust
98 King Street
Northampton, MA 01060
Attn: Cynthia Graves-Harrison

Dear Cindy,

The Prudential Committee, for South Hadley Fire District No. 1, has decided, due to mitigating circumstances, to allow _____ to be reinstated into her health benefit package as carried before her husband's death.

Thank you for your request of formal documentation of the District's approval for the exception to reinstate these benefits.

Bruce Perron
Prudential Committee, Chair