HAMPSHIRE COUNTY GROUP INSURANCE TRUST 88 King St, Northampton, MA 01060 · 413-584-1300

# Executive Committee

## Agenda

**DATE**
**December 2, 2026**
10:00 am

**MEETING FORMAT**
**Virtual**

**ONETAP MOBILE**
+1 804-905-9967,,462803618#
United States

**MEETING LOCATION**
**Join Teams Meeting:**
https://teams.microsoft.com/meet/230831944357220?p=keTp64R6LDbWB07Ssy
Meeting ID: **230 831 944 357 220** Passcode: **ZZ32ZK3Q**

*Certain meetings normally held at the Municipal Offices are being held remotely, with adequate, alternative means of public access and, where required, public participation provided, in accordance with House Bill Number 62 of the 194th General Court, which extended the Governor's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, M.G.L. c.30A § 20, until June 30, 2027.*

## AGENDA

- **Call to Order**
- **Review and Approve Minutes of November 4, 2026**
- **Review and Approve Financial Statement/Warrant Sept**
- **Review and Approve Financial Statement/Warrant Oct**

### New Business *(VOTES may be taken)*

- **Hilb Cash Flow through October 2026**
- **BCBS Enrollment Form**

### Old Business *(VOTES may be taken)*

- **BenAdmin System Update**

### Executive Session

- **Executive session pursuant to M.G.L. c. 30A, § 21(a)(2)**
  ***To conduct strategy sessions in preparation for negotiations with nonunion personnel or to conduct collective bargaining sessions or contract negotiations with nonunion personnel.***
- **Adjournment**

** The listing of matters includes those reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may be discussed, and other items not listed may be brought up for discussion to the extent permitted by law.*

## EXECUTIVE COMMITTEE MEMBERS

| | |
|---|---|
| **Chair:** | Shelley Poreda (Frontier Regional) |
| **Vice Chair:** | Emily Russo (Easthampton) |
| **5000+ Residents:** | Joanne Cleveland (Belchertown) |
| **-5000 Residents:** | Paula Harrison (Colrain) |
| **School Districts:** | Stacy Stewart (Gateway Regional) |
| **At Large:** | Andrew Levine (Hatfield) · Paul McLatchy III (Ashfield) · Emily Russo (Easthampton) · Donna Whiteley (South Hadley) · Jake Voelker (Rowe) |

## MEETING SCHEDULE

| MEETING | DATE | TIME | FORMAT |
|---|---|---|---|
| Executive Committee | November 4, 2026 | 10:00 a.m. | TEAMS |
| Insurance Advisory Committee | November 12, 2026 | 10:00 a.m. | TEAMS |
| ~~Executive Committee~~ | ~~November 18, 2026~~ | ~~10:00 a.m.~~ | ~~TEAMS~~ |
| **Executive Committee** | **December 2, 2026** | **10:00 a.m.** | **TEAMS** |
| Insurance Advisory Committee | December 9, 2026 | 10:00 a.m. | TEAMS |
| Executive Committee | December 16, 2026 | 10:00 a.m. | TEAMS |
| Executive Committee | January 6, 2027 | 10:00 a.m. | TEAMS |
| Insurance Advisory Committee | January 13, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | January 20, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | February 3, 2027 | 10:00 a.m. | TEAMS |
| Insurance Advisory Committee | February 10, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | February 17, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | March 3, 2027 | 10:00 a.m. | TEAMS |
| Insurance Advisory Committee | March 10, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | March 17, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | April 7, 2027 | 10:00 a.m. | TEAMS |
| Insurance Advisory Committee | April 14, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | April 21, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | May 5, 2027 | 10:00 a.m. | TEAMS |
| Insurance Advisory Committee | May 12, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | May 19, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | June 2, 2027 | 10:00 a.m. | TEAMS |
| Insurance Advisory Committee | June 9, 2027 | 10:00 a.m. | TEAMS |
| Executive Committee | June 16, 2027 | 10:00 a.m. | TEAMS |

# Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

## EXECUTIVE COMMITTEE MEETING MINUTES

**TO:** All Trust Member Units

**RE:** Minutes of November 4, 2026 Executive Committee Meeting Held Remotely via Microsoft Teams

| MEMBERS PRESENT | GUESTS PRESENT |
|---|---|
| Shelley Poreda — *Chair* | Christopher Bean |
| Emily Russo — *Vice Chair* | Danielle Chaplick |
| Joanne Cleveland | Salem Derby |
| Paula Harrison | Kevin Feeley |
| Andrew Levine | Marianna Gil |
| Stacy Stewart | Cindy Graves |
| Jake Voelker | Michele Komosa |
| | Kelly Stanton |
| | Christine Zdonek |

## CALL TO ORDER

Certain meetings normally held at the Municipal Offices are being held remotely, with adequate, alternative means of public access and, where required, public participation provided, in accordance with House Bill Number 62 of the 194th General Court, which extended the Governor's March 12, 2020 Order Suspending Certain Provisions of the Open Meeting Law, M.G.L. c. 30A, § 20, until June 30, 2027.

Chair Shelley Poreda called the meeting to order at 10:04 a.m. with a quorum present.

## MID-YEAR EXIT POLICY: GIC

Danielle Chaplick explained that the proposal responds to feedback from member units facing budget pressure and close scrutiny of health insurance costs, several of which are evaluating the GIC. Because the GIC will not finalize its FY28 rates and plan design changes until approximately February or March, units deciding by the December 1 GIC deadline must rely on FY27 information. The proposed one-time amendment is intended to give units more time to make an informed comparison and to avoid another round of exits based on incomplete information.

Attorney Kevin Feeley summarized the draft amendment to Article 6 of the Trust Agreement. It would allow a member unit to notify the Trust in writing by July 1, 2027 of its decision to withdraw effective January 1, 2028, for the sole purpose of joining the GIC on that date, and would waive only the 90-day notice requirement. All other withdrawal obligations, including premiums, fees, run-out claims, and application of the unit's claim deposit, would remain. The provision would expire on its own after July 1, 2027.

Andrew Levine noted that the current agreement effectively prevents units from leaving between July 1 and December 31, and that additional time could lead some units to pause GIC negotiations until more information is available. Danielle noted that a single annual withdrawal deadline remains important for underwriting, and that this exception is distinct because GIC FY28 information is not yet available. Members noted the possible downsides, including encouraging future mid-year exit requests and the financial risk of budgeting without knowing which units may leave. In response to the Chair, Attorney Feeley advised that, although the Trust Agreement is largely silent on amendment procedure, the IAC does have the authority to adopt amendments.

> **MOTION:** On a motion by Jake Voelker, seconded by Emily Russo, the Committee voted to approve the proposed amendment to Article 6 of the Trust Agreement, Special Withdrawal for Purposes of Joining the Group Insurance Commission, as presented and discussed, for recommendation to the Insurance Advisory Committee.
>
> **Result: Roll call — Ayes: P. Harrison, A. Levine, E. Russo, S. Stewart, J. Voelker, S. Poreda. Motion carried unanimously.**

## FY25 AUDIT REVIEW

Chris Bean of the Hilb Group presented a summary of the FY25 audit. The Trust received a clean, unmodified opinion, with no disagreements with management and no unusual transactions. Net position at June 30, 2025 was a deficit of approximately $8.2 million, following an operating loss of approximately $15.7 million driven primarily by increases in pharmacy and medical claims, including GLP-1 coverage. The FY24 net position was restated from $14.4 million to $7.4 million to correct the timing of premiums billed in advance for future coverage. Cash and investments covered about 1.3 months of expenses, compared with the Trust's target of about three months.

The audit included two findings: a repeat recommendation to establish a general ledger accounting system and a new recommendation to record revenue in the proper period. Both have been implemented through the move to QuickBooks and accrual-based accounting. The remaining open item is cybersecurity and cyber insurance. In response to Andrew Levine, Chris confirmed the revenue timing issue affected only prior statements. The Chair noted it may recur in the FY26 audit, since QuickBooks was not in place that year, but should be resolved going forward. The auditors expect to issue the FY26 report in January.

## MEETING MINUTES

> **MOTION:** On a motion by Andrew Levine, seconded by Emily Russo, the minutes of the October 7, 2026 and October 21, 2026 Executive Committee meetings were approved as presented.
>
> **Result: Approved by unanimous consent.**

## FINANCIAL STATEMENT / WARRANT

The Chair reviewed the profit and loss statement for July through September. Total income was approximately $28.1 million against a budget of $26.4 million, primarily because the CVS pharmacy rebate of approximately $2.67 million exceeded the $1.8 million budgeted. Health insurance claims were approximately $15.6 million against $17.1 million budgeted, and pharmacy claims were approximately $639,000 under budget. Total insurance expense was approximately $25.5 million against $26.3 million budgeted, and net ordinary income was approximately $2.45 million above budget. The full FY27 budget, which projects net income of approximately $657,000, was included for reference. Based on the first quarter, the Chair projects a year-end gain closer to $2 million, while cautioning that it is early in the year.

All receivables have been collected other than runout claims owed by FRCOG and Southampton, which total $3,662 and $35,865, respectively. The cash balance at the end of September was approximately $12.55 million, which includes approximately $3.7 million in member unit deposits, now shown in a new deposit report. Enrollment has leveled off at approximately 2,420 HMO and 535 PPO subscribers. The September warrant was not included in the packet and will be presented for approval at the next meeting.

## HILB CASH FLOW

Marianna presented a new year-to-date claims analysis. Unlike the Treasurer's P&L, which reflects actual cash and the level monthly deposit reconciled the following month, the report compares actual paid claims from BCBS and CVS, plus fixed costs, rebates, and stop loss reimbursements credited when paid, against the budget built from the IAC-adopted working rates. Non-Medicare plan cost per member per month was $1,817 in FY25 and $1,955 in FY26, a 7.6% increase, and $1,832 for the first three months of FY27, 6.3% below FY26. For July through September, non-Medicare costs were approximately $4.0 million under budget, an 80% loss ratio, largely due to the September pharmacy rebate. The Medicare plan ran at 93%, approximately $263,000 under budget. Marianna cautioned that three months is an early snapshot, as claims take time to accumulate and the earlier months are run out, including the departed units and pre-plan design changes. In response to Paula Harrison, she noted that lower claims cannot be attributed directly to the departed units, and Danielle added that those units' experience was mixed.

The high-cost claimant report lists members with claims over $200,000, which is 50% of the $400,000 specific deductible. No FY27 claimants have reached that level. Approximately $1 million in stop loss reimbursements has been identified for the prior plan year, which AmWins continues to process.

## FY27 ANNUAL REPORT REVIEW

Danielle reported that the annual report, revised to reflect the Committee's feedback at its prior meeting, has been distributed to the IAC and has received positive feedback, including from units in active negotiations. She will review it in detail at the IAC meeting.

## OTHER BUSINESS

Paula asked whether the level of financial detail now provided is typical for joint purchasing groups. Danielle explained that all Hilb clients receive monthly financial reporting and

dashboards, and that, given public scrutiny and the Trust's position over the past year and a half, Hilb has emphasized transparency. She noted that financial stability remains the priority, and that as recovery continues the focus can expand to member programs, such as managing high-cost conditions, building on the clinical programs introduced through PBIRx.

## ADJOURNMENT

There being no further business, on a motion by Andrew Levine, seconded by Stacy Stewart, the meeting was adjourned by unanimous consent at 11:08 a.m.

*Prepared By:*

**Marianna Gil, Hilb Group**

# Hampshire County Group Insurance Trust
## Monthly Transaction List by Vendor
### September 2026

| | Type | Date | Num | Memo | Amount |
|---|---|---|---|---|---|
| **4Voice LLC** | | | | | |
| | Bill Pmt -Check | 09/08/2026 | 7326 | #100571 8/19/26-9/30/26 | 139.62 |
| **ACSA Employee Benefit Trust** | | | | | |
| | Bill Pmt -Check | 09/01/2026 | 7323 | 047540 09/01/2026-09/30/2026 | 329.38 |
| **BCBS** | | | | | |
| | Check | 09/01/2026 | Wire | | 6,083,539.26 |
| | Check | 09/01/2026 | Wire | Sept BCBS Stop Loss | 194,028.14 |
| **Blue MedicareRX** | | | | | |
| | Check | 09/30/2026 | Wire | 7142564 9/14/26 | 658,810.88 |
| **Boston Mutual Life Ins** | | | | | |
| | Bill Pmt -Check | 09/01/2026 | 7324 | September 2026 | 42.00 |
| **CanaRx Group Inc** | | | | | |
| | Bill Pmt -Check | 09/08/2026 | 7327 | August 16, 2026 - August 31, 2026 | 6,666.30 |
| | Bill Pmt -Check | 09/21/2026 | 7330 | September 01, 2026 - September 15, 2026 | 3,453.44 |
| **CBIZ CPA's** | | | | | |
| | Bill Pmt -Check | 09/14/2026 | 7329 | | 29,000.00 |
| **Checkwriters** | | | | | |
| | Check | 09/09/2026 | | PR Dated 9/10/26 | 54.69 |
| | Check | 09/09/2026 | | PR Dated 9/10/26 | 5,280.51 |
| | Check | 09/09/2026 | | PR Dated 9/10/26 | 1,569.10 |
| | Check | 09/21/2026 | | PR Dated 9/24/26 | 70.85 |
| | Check | 09/21/2026 | | PR Dated 9/24/26 | 6,406.61 |
| | Check | 09/21/2026 | | PR Dated 9/24/26 | 1,711.50 |
| **Cindy Graves Harrison** | | | | | |
| | Bill Pmt -Check | 09/28/2026 | 7334 | Office Supplies Reimbursement | 468.62 |
| **Comcast** | | | | | |
| | Check | 09/01/2026 | Online Pymt | 8/31/26-9/30/26 | 260.85 |
| **CVS Caremark** | | | | | |
| | Check | 09/08/2026 | Wire | 8/24/26-8/31/26 | 473,563.80 |
| | Check | 09/08/2026 | Wire | 8/1/26-8/31/26 | 15,556.42 |
| | Check | 09/14/2026 | Wire | 9/1/26-9/7/26 | 298,952.24 |
| | Check | 09/22/2026 | Wire | 9/8/26-9/15/26 | 409,707.61 |
| | Check | 09/29/2026 | Wire | 9/16/26-9/23/26 | 594,818.94 |
| **Edward Haber** | | | | | |
| | Bill Pmt -Check | 09/08/2026 | 7328 | #1438 9/3/26 | 4,000.00 |
| **ElectRx** | | | | | |
| | Check | 09/08/2026 | Wire | Period Ending 8/31/26 | 1,367.66 |
| | Check | 09/29/2026 | Wire | Period Ending 9/15/26 | 13,662.00 |
| **Hampshire County Group Insurance Trust** | | | | | |
| | Bill Pmt -Check | 09/21/2026 | 7331 | 10/01/2026-10/31/2026 | 6,740.00 |
| **Hampshire County Retirement System** | | | | | |
| | Bill Pmt -Check | 09/21/2026 | 7332 | September 2026 | 1,622.60 |
| **M&B Holding Company LLC** | | | | | |
| | Check | 09/01/2026 | ESB | Sept Rent | 1,000.00 |
| **NetLogix** | | | | | |
| | Bill Pmt -Check | 09/08/2026 | Online Pymt | September | 1,956.48 |
| **Paydhealth, LLC** | | | | | |
| | Check | 09/08/2026 | Wire | Case Management Fee 8/1/26-8/31/26 | 4,018.62 |
| **The HILB Group** | | | | | |
| | Bill Pmt -Check | 09/01/2026 | 7325 | 13005806 08/01/2026 | 15,714.29 |
| | Bill Pmt -Check | 09/21/2026 | 7333 | Bond - K LeBeau | 975.00 |
| | Bill Pmt -Check | 09/30/2026 | 7335 | 13005806 09/01/2026 | 15,714.29 |
| | | | | **MONTHLY TOTAL** | **8,851,201.70** |

# Hampshire County Group Insurance Trust
## Profit & Loss Budget vs. Actual
### July through October 2026

| | TOTAL | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Jul 26 | Aug 26 | Sep 26 | Oct 26 | Jul - Oct 26 | Budget | $ Over Budget | % of Budget |
| **Ordinary Income/Expense** | | | | | | | | |
| **Income** | | | | | | | | |
| **4000 · Income** | | | | | | | | |
| **4001 · Health Insurance Premium** | 8,033,042.25 | 7,996,111.80 | 8,020,522.45 | 8,073,030.11 | 32,122,706.61 | 32,744,000.00 | -621,293.39 | 98.1% |
| **4003 · Pharmaceutial Rebate** | 0.00 | 0.00 | 2,667,868.05 | 0.00 | 2,667,868.05 | 1,800,000.00 | 867,868.05 | 148.22% |
| **4004 · Reinsurance Reimbursement** | 9,915.23 | 97,191.23 | 70,920.27 | 59,657.81 | 237,684.54 | 0.00 | 237,684.54 | 100.0% |
| **4005 - Late Payment Fee** | 0.00 | 0.00 | 32.69 | 0.00 | 32.69 | | | |
| **4006 · Run-Off Payments** | 0.00 | 1,001,302.91 | 178,978.53 | 56,613.08 | 1,236,894.52 | | | |
| **Total 4000 · Income** | 8,042,957.48 | 9,094,605.94 | 10,938,321.99 | 8,189,301.00 | 36,265,186.41 | 34,544,000.00 | 1,721,186.41 | 104.98% |
| **Total Income** | 8,042,957.48 | 9,094,605.94 | 10,938,321.99 | 8,189,301.00 | 36,265,186.41 | 34,544,000.00 | 1,721,186.41 | 104.98% |
| **Expense** | | | | | | | | |
| **5000 · Salary** | | | | | | | | |
| **5001 · Insurance Administrator** | 12,200.77 | 8,277.70 | 8,277.69 | 8,277.69 | 37,033.85 | 35,870.00 | 1,163.85 | 103.25% |
| **5002 · Stipend** | 1,600.00 | 800.00 | 800.00 | 800.00 | 4,000.00 | 3,466.68 | 533.32 | 115.38% |
| **5003 · Wellness & Benefits Specialist** | 9,646.93 | 6,512.31 | 6,512.31 | 6,512.30 | 29,183.85 | 28,220.00 | 963.85 | 103.42% |
| **5004 · Treasurer** | 1,083.34 | 1,083.34 | 1,083.34 | 1,083.34 | 4,333.36 | 4,333.32 | 0.04 | 100.0% |
| **5005 · Bonus/Vacation Buy Back** | 8,923.07 | 0.00 | 0.00 | 0.00 | 8,923.07 | 0.00 | 8,923.07 | 100.0% |
| **5006 · Temporary Support** | 3,210.00 | 480.00 | 720.00 | 0.00 | 4,410.00 | | | |
| **Total 5000 · Salary** | 36,664.11 | 17,153.35 | 17,393.34 | 16,673.33 | 87,884.13 | 71,890.00 | 15,994.13 | 122.25% |
| **5100 · Payroll Taxes** | | | | | | | | |
| **5101 · FICA** | 517.39 | 234.49 | 237.97 | 227.53 | 1,217.38 | 2,000.00 | -782.62 | 60.87% |
| **5102 · Mass Unemploy Health** | 13.88 | 22.48 | 23.54 | -5.71 | 54.19 | 333.32 | -279.13 | 16.26% |
| **Total 5100 · Payroll Taxes** | 531.27 | 256.97 | 261.51 | 221.82 | 1,271.57 | 2,333.32 | -1,061.75 | 54.5% |
| **5200 · Benefits** | | | | | | | | |
| **5201 · Health Insurance** | 2,827.48 | 2,827.48 | 2,827.48 | 2,827.48 | 11,309.92 | 11,310.00 | -0.08 | 100.0% |
| **5202 · Insurance (Dental,Vision,Life)** | 302.28 | 130.76 | -40.76 | 130.76 | 523.04 | 523.08 | -0.04 | 99.99% |
| **5203 · Retiree Health & Other** | 1,730.36 | 1,530.50 | 1,248.80 | 3,169.86 | 7,679.52 | 6,040.16 | 1,639.36 | 127.14% |
| **5204 · Contributory Retirement** | 131,682.00 | 0.00 | 0.00 | 0.00 | 131,682.00 | 131,682.00 | 0.00 | 100.0% |
| **Total 5200 · Benefits** | 136,542.12 | 4,488.74 | 4,035.52 | 6,128.10 | 151,194.48 | 149,555.24 | 1,639.24 | 101.1% |
| **5300 · Insurance Expense** | | | | | | | | |
| **5301 · Workers' Compensation** | 359.00 | 0.00 | 0.00 | 0.00 | 359.00 | 2,500.00 | -2,141.00 | 14.36% |
| **5302 · Liability and Property** | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,000.00 | -3,000.00 | 0.0% |
| **Total 5300 · Insurance Expense** | 359.00 | 0.00 | 0.00 | 0.00 | 359.00 | 5,500.00 | -5,141.00 | 6.53% |
| **5350 · Building/Facilities** | | | | | | | | |
| **5351 · Rent Expense** | 1,000.00 | 1,000.00 | 1,000.00 | 1,000.00 | 4,000.00 | 4,000.00 | 0.00 | 100.0% |

# Hampshire County Group Insurance Trust
## Profit & Loss Budget vs. Actual
### July through October 2026

| | TOTAL | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Jul 26 | Aug 26 | Sep 26 | Oct 26 | Jul - Oct 26 | Budget | $ Over Budget | % of Budget |
| 5352 · Telephone/Internet Expense | 386.61 | 448.42 | 400.47 | 393.64 | 1,629.14 | 2,000.00 | -370.86 | 81.46% |
| Total 5350 · Building/Facilities | 1,386.61 | 1,448.42 | 1,400.47 | 1,393.64 | 5,629.14 | 6,000.00 | -370.86 | 93.82% |
| 5400 · Contracted Services | | | | | | | | |
| 5401 · Executive Consultant | 31,428.29 | 15,714.29 | 15,714.29 | 15,714.29 | 78,571.16 | 62,856.00 | 15,715.16 | 125.0% |
| 5402 · Audit Services | 0.00 | 0.00 | 34,000.00 | 0.00 | 34,000.00 | 30,000.00 | 4,000.00 | 113.33% |
| 5403 · Legal Services | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,000.00 | -2,000.00 | 0.0% |
| 5404 · Computer Services | 4,000.00 | 4,000.00 | 4,000.00 | 4,000.00 | 16,000.00 | 16,666.68 | -666.68 | 96.0% |
| 5405 · IT Services | 1,963.08 | 1,969.48 | 1,956.48 | 1,876.48 | 7,765.52 | 11,666.68 | -3,901.16 | 66.56% |
| 5406 · Other Services | 900.00 | 0.00 | 0.00 | 0.00 | 900.00 | | | |
| Total 5400 · Contracted Services | 38,291.37 | 21,683.77 | 55,670.77 | 21,590.77 | 137,236.68 | 123,189.36 | 14,047.32 | 111.4% |
| 5500 · Miscellaneous | | | | | | | | |
| 5501 · Wellness | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,833.32 | -1,833.32 | 0.0% |
| 5502 · Payroll Processing | 167.31 | 117.75 | 125.54 | 110.37 | 520.97 | 666.68 | -145.71 | 78.14% |
| 5503 · Computer Supplies/Hardware | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,166.68 | -1,166.68 | 0.0% |
| 5504 · Postage and Delivery | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 166.68 | -166.68 | 0.0% |
| 5506 · Bonds | 0.00 | 100.00 | 975.00 | 0.00 | 1,075.00 | 333.32 | 741.68 | 322.51% |
| 5507 · Travel Expense | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 333.32 | -333.32 | 0.0% |
| 5508 · Office/Other Supplies | 0.00 | 0.00 | 468.62 | 0.00 | 468.62 | 1,833.32 | -1,364.70 | 25.56% |
| Total 5500 · Miscellaneous | 167.31 | 217.75 | 1,569.16 | 110.37 | 2,064.59 | 6,333.32 | -4,268.73 | 32.6% |
| 5800 · Insurance | | | | | | | | |
| 5801 · Health Insurance Claims | 4,592,697.09 | 5,415,021.47 | 5,594,000.00 | 5,537,386.92 | 21,139,105.48 | 22,776,666.68 | -1,637,561.20 | 92.81% |
| 5802 · Health Insurance Settlement | 304,619.93 | 356,963.33 | 489,539.26 | -649,836.74 | 501,285.78 | 1,202,000.00 | -700,714.22 | 41.7% |
| 5809 · Run-Off Claims | 1,001,302.91 | 178,978.53 | 0.00 | 56,613.08 | 1,236,894.52 | | | |
| 5803 · Pharmaceutical Claims | 1,604,633.54 | 1,429,449.21 | 1,796,567.63 | 1,825,368.20 | 6,656,018.58 | 7,293,333.32 | -637,314.74 | 91.26% |
| 5804 · Blue Medicare RX PDP | 764,668.35 | 657,642.93 | 658,810.88 | 658,322.09 | 2,739,444.25 | 2,823,808.68 | -84,364.43 | 97.01% |
| 5805 · CanaRx | 8,348.12 | 3,942.33 | 10,119.74 | 9,958.63 | 32,368.82 | 60,000.00 | -27,631.18 | 53.95% |
| 5806 · ElectRX | 0.00 | 0.00 | 15,029.66 | 55,559.78 | 70,589.44 | 33,333.32 | 37,256.12 | 211.77% |
| 5807 · PCORI | 35,189.27 | 0.00 | 0.00 | 0.00 | 35,189.27 | 41,000.00 | -5,810.73 | 85.83% |
| 5808 · Reinsurance/Stop Loss | 196,375.72 | 206,438.76 | 194,028.14 | 195,179.41 | 792,022.03 | 789,838.68 | 2,183.35 | 100.28% |
| Total 5800 · Insurance | 8,507,834.93 | 8,248,436.56 | 8,758,095.31 | 7,688,551.37 | 33,202,918.17 | 35,019,980.68 | -1,817,062.51 | 94.81% |
| Total Expense | 8,721,776.72 | 8,293,685.56 | 8,838,426.08 | 7,734,669.40 | 33,588,557.76 | 35,384,781.92 | -1,796,224.16 | 94.92% |
| Net Ordinary Income | -678,819.24 | 800,920.38 | 2,099,895.91 | 454,631.60 | 2,676,628.65 | -840,781.92 | 3,517,410.57 | -318.35% |
| Other Income/Expense | | | | | | | | |
| Other Income | | | | | | | | |
| 8000 · Non-Operating Revenues | | | | | | | | |

# Hampshire County Group Insurance Trust
## Profit & Loss Budget vs. Actual
### July through October 2026

| | TOTAL | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Jul 26 | Aug 26 | Sep 26 | Oct 26 | Jul - Oct 26 | Budget | $ Over Budget | % of Budget |
| 8005 · Interest Income | 8,569.53 | 9,444.86 | 8,283.48 | 12,017.33 | 38,315.20 | 20,000.00 | 18,315.20 | 191.58% |
| 8006 · Investmnet Income OPEB | 973.69 | 1,037.17 | 1,228.36 | 1,132.00 | 4,371.22 | | | |
| Total 8000 · Non-Operating Revenues | 9,543.22 | 10,482.03 | 9,511.84 | 13,149.33 | 42,686.42 | 20,000.00 | 22,686.42 | 213.43% |
| Total Other Income | 9,543.22 | 10,482.03 | 9,511.84 | 13,149.33 | 42,686.42 | 20,000.00 | 22,686.42 | 213.43% |
| Net Other Income | 9,543.22 | 10,482.03 | 9,511.84 | 13,149.33 | 42,686.42 | 20,000.00 | 22,686.42 | 213.43% |
| **Net Income** | **-669,276.02** | **811,402.41** | **2,109,407.75** | **467,780.93** | **2,719,315.07** | **-820,781.92** | **3,540,096.99** | **-331.31%** |

# Hampshire County Group Insurance Trust
## A/R Aging Detail
### As of October 31, 2026

| | Type | Date | Num | Name | Aging | Open Balance |
|---|---|---|---|---|---|---|
| **Current** | | | | | | |
| Total Current | | | | | | |
| **1 - 30** | | | | | | |
| | Invoice | 10/09/2026 | Nov 2026 | New Salem/Wendell USD | 22 | 113,359.00 |
| | Invoice | 10/09/2026 | Nov 2026 | Northfield | 22 | 65,392.00 |
| | Invoice | 10/09/2026 | Nov 2026 | Warwick | 22 | 20,072.00 |
| | Invoice | 10/09/2026 | Nov 2026 | Hampshire RSD | 22 | 362,023.15 |
| | Invoice | 10/09/2026 | Nov 2026 | Holland | 22 | 84,304.00 |
| | Invoice | 10/09/2026 | Nov 2026 | Huntington | 22 | 16,676.00 |
| | Invoice | 10/09/2026 | Nov 2026 | SO. Worcester CTY RSD | 22 | 459,602.96 |
| | Invoice | 10/20/2026 | Run-Off | Bernardston | 11 | 393.08 |
| | Invoice | 10/20/2026 | Run-Off | Franklin Regional COG | 11 | 903.42 |
| | Invoice | 10/20/2026 | Run-Off | Greenfield Comm. Virtual School | 11 | 8,754.03 |
| | Invoice | 10/20/2026 | Run-Off | Southampton | 11 | 10,969.68 |
| Total 1 - 30 | | | | | | 1,142,449.32 |
| **31 - 60** | | | | | | |
| | Invoice | 09/18/2026 | Run-Off | Franklin Regional COG | 43 | 1,140.07 |
| | Invoice | 09/18/2026 | Run-Off | Southampton | 43 | 4,587.89 |
| Total 31 - 60 | | | | | | 5,727.96 |
| **> 60** | | | | | | |
| | Invoice | 08/20/2026 | Run-Off | Franklin Regional COG | 72 | 1,618.70 |
| | Invoice | 08/20/2026 | Run-Off | Southampton | 72 | 20,307.60 |
| Total > 60 | | | | | | 21,926.30 |
| **TOTAL** | | | | | | **1,170,103.58** |

# Hampshire County Group Insurance Trust
## Monthly Transaction List by Vendor
### October 2026

| | Type | Date | Num | Memo | Amount |
|---|---|---|---|---|---|
| **4Voice LLC** | | | | | |
| | Bill Pmt -Check | 10/05/2026 | 7338 | #102767 10/01/26-10/31/26 | 99.00 |
| **ACSA Employee Benefit Trust** | | | | | |
| | Bill Pmt -Check | 10/01/2026 | 7336 | 047540 10/01/2026-10/31/2026 | 329.38 |
| **BCBS** | | | | | |
| | Check | 10/01/2026 | Wire | Oct BCBS Stop Loss | 195,179.41 |
| | Check | 10/01/2026 | Wire | | 4,944,163.26 |
| **Blue MedicareRX** | | | | | |
| | Check | 10/26/2026 | Wire | 7143289 10/14/26 | 658,322.09 |
| **Boston Mutual Life Ins** | | | | | |
| | Bill Pmt -Check | 10/01/2026 | 7337 | October 2026 | 42.00 |
| **CanaRx Group Inc** | | | | | |
| | Bill Pmt -Check | 10/05/2026 | 7339 | September 16, 2026 - September 30, 2026 | 5,297.80 |
| | Bill Pmt -Check | 10/19/2026 | 7342 | October 01, 2026 - October 15, 2026 | 4,660.83 |
| **CBIZ CPA's** | | | | | |
| | Bill Pmt -Check | 10/05/2026 | 7340 | FY25 Audit Final | 5,000.00 |
| **Checkwriters** | | | | | |
| | Check | 10/02/2026 | | PR Dated 10/8/26 | 53.39 |
| | Check | 10/02/2026 | | PR Dated 10/8/26 | 5,130.81 |
| | Check | 10/02/2026 | | PR Dated 10/8/26 | 1,474.25 |
| | Deposit | 10/16/2026 | | Deposit (Qtr PR Tax Adj) | -26.07 |
| | Check | 10/19/2026 | | PR Dated 10/22/26 | 56.98 |
| | Check | 10/19/2026 | | PR Dated 10/22/26 | 6,032.25 |
| | Check | 10/19/2026 | | PR Dated 10/22/26 | 1,596.78 |
| **Comcast** | | | | | |
| | Check | 10/01/2026 | Online Pymt | 10/1/26-10/31/26 | 294.64 |
| **CVS Caremark** | | | | | |
| | Check | 10/05/2026 | Wire | SEPT Fees | 13,661.38 |
| | Check | 10/05/2026 | Wire | 9/24/26-9/30/26 | 453,536.10 |
| | Check | 10/13/2026 | Wire | 10/1/26-10/7/26 | 353,875.27 |
| | Check | 10/19/2026 | Wire | 10/8/26-10/15/26 | 575,311.50 |
| | Check | 10/26/2026 | Wire | 10/16/26-10/23/26 | 422,045.09 |
| **Edward Haber** | | | | | |
| | Bill Pmt -Check | 10/05/2026 | 7341 | #1440 10/4/26 | 4,000.00 |
| **ElectRx** | | | | | |
| | Check | 10/13/2026 | Wire | Period Ending 9/30/26 | 55,559.78 |
| **Hampshire County Group Insurance Trust** | | | | | |
| | Bill Pmt -Check | 10/19/2026 | 7343 | 11/01/2026-11/30/2026 | 6,740.00 |
| **Hampshire County Retirement System** | | | | | |
| | Bill Pmt -Check | 10/19/2026 | 7344 | October 2026 | 1,622.60 |
| **M&B Holding Company LLC** | | | | | |
| | Check | 10/01/2026 | ESB | Oct Rent | 1,000.00 |
| **NetLogix** | | | | | |
| | Bill Pmt -Check | 10/12/2026 | Online Pymt | October | 1,876.48 |
| **Paydhealth, LLC** | | | | | |
| | Check | 10/05/2026 | Wire | Case Management Fee 9/1/26-9/30/26 | 6,938.86 |
| **The HILB Group** | | | | | |
| | Bill Pmt -Check | 10/26/2026 | 7345 | 1762272 10/01/2026 | 15,714.29 |
| | | | | | 7,739,588.15 |

| | Type | Date | Num | Name | Memo | Amount | Balance |
|---|---|---|---|---|---|---|---|
| **1008 · M&T Bank** | | | | | | | |
| | | | | | **Opening Balance** | | **9,681,246.02** |
| | Check | 10/01/2026 | Wire | BCBS | Oct BCBS Stop Loss | -195,179.41 | 9,486,066.61 |
| | Check | 10/01/2026 | Wire | BCBS | | -4,944,163.26 | 4,541,903.35 |
| | Check | 10/02/2026 | | Checkwriters | PR Dated 10/8/26 | -53.39 | 4,541,849.96 |
| | Check | 10/02/2026 | | Checkwriters | PR Dated 10/8/26 | -5,130.81 | 4,536,719.15 |
| | Check | 10/02/2026 | | Checkwriters | PR Dated 10/8/26 | -1,474.25 | 4,535,244.90 |
| | Check | 10/05/2026 | Wire | CVS Caremark | SEPT Fees | -13,661.38 | 4,521,583.52 |
| | Check | 10/05/2026 | Wire | CVS Caremark | 9/24/26-9/30/26 | -453,536.10 | 4,068,047.42 |
| | Check | 10/05/2026 | Wire | Paydhealth, LLC | Case Management Fee 9/1/26-9/30/26 | -6,938.86 | 4,061,108.56 |
| | Deposit | 10/05/2026 | | | Deposit | 6,706.00 | 4,067,814.56 |
| | Deposit | 10/05/2026 | | | Ullico Reinsurance Reimbursement | 35,886.73 | 4,103,701.29 |
| | Check | 10/13/2026 | Wire | CVS Caremark | 10/1/26-10/7/26 | -353,875.27 | 3,749,826.02 |
| | Check | 10/13/2026 | Wire | ElectRx | Period Ending 9/30/26 | -55,559.78 | 3,694,266.24 |
| | Deposit | 10/13/2026 | | | Ullico Reinsurance Reimbursement | 230.47 | 3,694,496.71 |
| | Deposit | 10/16/2026 | | Checkwriters | Deposit | 26.07 | 3,694,522.78 |
| | Check | 10/19/2026 | | Checkwriters | PR Dated 10/22/26 | -56.98 | 3,694,465.80 |
| | Check | 10/19/2026 | | Checkwriters | PR Dated 10/22/26 | -6,032.25 | 3,688,433.55 |
| | Check | 10/19/2026 | | Checkwriters | PR Dated 10/22/26 | -1,596.78 | 3,686,836.77 |
| | Check | 10/19/2026 | Wire | CVS Caremark | 10/8/26-10/15/26 | -575,311.50 | 3,111,525.27 |
| | Deposit | 10/19/2026 | | | Deposit | 59,007.00 | 3,170,532.27 |
| | Check | 10/26/2026 | Wire | CVS Caremark | 10/16/26-10/23/26 | -422,045.09 | 2,748,487.18 |
| | Check | 10/26/2026 | Wire | Blue MedicareRX | 7143289 10/14/26 | -658,322.09 | 2,090,165.09 |
| | Deposit | 10/26/2026 | | | Deposit | 804,711.92 | 2,894,877.01 |
| | Deposit | 10/28/2026 | | | Ullico Reinsurance Reimbursement | 59,427.34 | 2,954,304.35 |
| | Deposit | 10/31/2026 | | | Interest | 4,825.17 | 2,959,129.52 |
| Total 1008 · M&T Bank | | | | | | | |
| **TOTAL** | | | | | | **-6,722,116.50** | **2,959,129.52** |

| | Type | Date | Num | Name | Memo | Amount | Balance |
|---|---|---|---|---|---|---|---|
| **1007 · TruNorth Bank (ESB)** | | | | | | | |
| | | | | | **Opening Balance** | | **2,518,253.84** |
| | Bill Pmt -Check | 10/01/2026 | 7336 | ACSA Employee Benefit Trust | 047540 10/01/2026-10/31/2026 | -329.38 | 2,517,924.46 |
| | Bill Pmt -Check | 10/01/2026 | 7337 | Boston Mutual Life Ins | October 2026 | -42.00 | 2,517,882.46 |
| | Check | 10/01/2026 | Online Pymt | Comcast | 10/1/26-10/31/26 | -294.64 | 2,517,587.82 |
| | Check | 10/01/2026 | ESB | M&B Holding Company LLC | Oct Rent | -1,000.00 | 2,516,587.82 |
| | Deposit | 10/01/2026 | | | Deposit | 99,587.00 | 2,616,174.82 |
| | Deposit | 10/01/2026 | | | Deposit | 8,067.00 | 2,624,241.82 |
| | Deposit | 10/01/2026 | | | Deposit | 26,698.94 | 2,650,940.76 |
| | Deposit | 10/02/2026 | | | Deposit | 14,682.00 | 2,665,622.76 |
| | Bill Pmt -Check | 10/05/2026 | 7338 | 4Voice LLC | #102767 10/01/26-10/31/26 | -99.00 | 2,665,523.76 |
| | Bill Pmt -Check | 10/05/2026 | 7339 | CanaRx Group Inc | September 16, 2026 - September 30, 2026 | -5,297.80 | 2,660,225.96 |
| | Bill Pmt -Check | 10/05/2026 | 7340 | CBIZ CPA's | FY25 Audit Final | -5,000.00 | 2,655,225.96 |
| | Bill Pmt -Check | 10/05/2026 | 7341 | Edward Haber | #1440 10/4/26 | -4,000.00 | 2,651,225.96 |
| | Deposit | 10/05/2026 | | | Deposit | 25,866.67 | 2,677,092.63 |
| | Deposit | 10/05/2026 | | | Deposit | 280,993.68 | 2,958,086.31 |
| | Bill Pmt -Check | 10/12/2026 | Online Pymt | NetLogix | October | -1,876.48 | 2,956,209.83 |
| | Deposit | 10/13/2026 | | | Deposit | 124,302.50 | 3,080,512.33 |
| | Bill Pmt -Check | 10/19/2026 | 7342 | CanaRx Group Inc | October 01, 2026 - October 15, 2026 | -4,660.83 | 3,075,851.50 |
| | Bill Pmt -Check | 10/19/2026 | 7343 | Hampshire County Group Insurance Trust | 11/01/2026-11/30/2026 | -6,740.00 | 3,069,111.50 |
| | Bill Pmt -Check | 10/19/2026 | 7344 | Hampshire County Retirement System | October 2026 | -1,622.60 | 3,067,488.90 |
| | Deposit | 10/20/2026 | | | Deposit | 129,133.67 | 3,196,622.57 |
| | Deposit | 10/20/2026 | | | Deposit | 7,393.00 | 3,204,015.57 |
| | Deposit | 10/20/2026 | | | Deposit | 7,823.00 | 3,211,838.57 |
| | Deposit | 10/21/2026 | | | Deposit | 166,879.70 | 3,378,718.27 |
| | Deposit | 10/21/2026 | | | Deposit | 114,808.00 | 3,493,526.27 |
| | Deposit | 10/21/2026 | | | Deposit | 96,915.00 | 3,590,441.27 |
| | Deposit | 10/21/2026 | | | Deposit | 78,462.00 | 3,668,903.27 |
| | Deposit | 10/21/2026 | | | Deposit | 9,946.00 | 3,678,849.27 |
| | Deposit | 10/22/2026 | | | Deposit | 931,092.70 | 4,609,941.97 |
| | Deposit | 10/22/2026 | | | Deposit | 75,796.87 | 4,685,738.84 |
| | Deposit | 10/22/2026 | | | Deposit | 832,872.60 | 5,518,611.44 |
| | Deposit | 10/22/2026 | | | Deposit | 3,048.07 | 5,521,659.51 |
| | Deposit | 10/23/2026 | | | Deposit | 20,077.00 | 5,541,736.51 |
| | Deposit | 10/23/2026 | | | Deposit | 37,908.00 | 5,579,644.51 |
| | Deposit | 10/23/2026 | | | Deposit | 329,961.83 | 5,909,606.34 |
| | Deposit | 10/23/2026 | | | Deposit | 16,163.00 | 5,925,769.34 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bill Pmt -Check | 10/26/2026 | 7345 | The HILB Group | 1762272 10/01/2026 | -15,714.29 | 5,910,055.05 |
| | Deposit | 10/27/2026 | | | Deposit | 283,138.00 | 6,193,193.05 |
| | Deposit | 10/27/2026 | | | Deposit | 14,036.00 | 6,207,229.05 |
| | Deposit | 10/27/2026 | | | Deposit | 228,705.17 | 6,435,934.22 |
| | Deposit | 10/27/2026 | | | Deposit | 100,332.00 | 6,536,266.22 |
| | Deposit | 10/28/2026 | | | Deposit | 22,865.00 | 6,559,131.22 |
| | Deposit | 10/28/2026 | | | Deposit | 90,647.00 | 6,649,778.22 |
| | Deposit | 10/28/2026 | | | Deposit | 10,235.81 | 6,660,014.03 |
| | Deposit | 10/28/2026 | | | Deposit | 5,398.00 | 6,665,412.03 |
| | Deposit | 10/29/2026 | | | Deposit | 10,975.03 | 6,676,387.06 |
| | Deposit | 10/29/2026 | | | Deposit | 248,730.03 | 6,925,117.09 |
| | Deposit | 10/29/2026 | | | Deposit | 315,446.90 | 7,240,563.99 |
| | Deposit | 10/29/2026 | | | Deposit | 85,610.00 | 7,326,173.99 |
| | Deposit | 10/29/2026 | | | Deposit | 14,682.00 | 7,340,855.99 |
| | Deposit | 10/30/2026 | | | Deposit | 3,770.00 | 7,344,625.99 |
| | Deposit | 10/30/2026 | | | Deposit | 13,463.74 | 7,358,089.73 |
| | Deposit | 10/30/2026 | | | Deposit | 6,875.00 | 7,364,964.73 |
| | Deposit | 10/30/2026 | | | Deposit | 25,239.00 | 7,390,203.73 |
| | Deposit | 10/30/2026 | | | Deposit | 270,419.32 | 7,660,623.05 |
| | Deposit | 10/30/2026 | | | Deposit | 1,017,211.00 | 8,677,834.05 |
| | Deposit | 10/30/2026 | | | Deposit | 37,643.00 | 8,715,477.05 |
| | Deposit | 10/30/2026 | | | Deposit | 288,163.95 | 9,003,641.00 |
| | Deposit | 10/31/2026 | | | Interest | 7,192.16 | 9,010,833.16 |
| Total 1007 · TruNorth Bank (ESB) | | | | | | | |
| **TOTAL** | | | | | | **6,492,579.32** | **9,010,833.16** |

| Type | Date | Num | Name | Memo | Amount | Balance |
|---|---|---|---|---|---|---|
| **1012 · TruNorth (ESB) CD OPEB** | | | | | | |
| | | | | Opening Balance | | **350,685.21** |
| General Journal | 10/31/2026 | 95-kpl | | October Interest | 1,132.00 | 351,817.21 |
| Total 1012 · TruNorth (ESB) CD OPEB | | | | | **1,132.00** | **351,817.21** |
| **TOTAL** | | | | | | |
| | | | | **TOTAL CASH BALANCE** | | **12,321,779.89** |

# Hampshire County Group Insurance Trust
## Transaction Detail by Account
### June 30 through September 30, 2026

| | Type | Date | Num | Name | Amount |
|---|---|---|---|---|---|
| **2600 · Unit Deposits on Account** | General Journal | 06/30/2026 | 90-kpl | Ashfield | 1,200.00 |
| | | | | **Ashfield Total** | **1,200.00** |
| | General Journal | 06/30/2026 | 90-kpl | Athol | 548,700.00 |
| | | | | **Athol Total** | **548,700.00** |
| | General Journal | 06/30/2026 | 90-kpl | Belchertown | 59,598.00 |
| | | | | **Belchertown Total** | **59,598.00** |
| | General Journal | 06/30/2026 | 90-kpl | Bernardston | 2,270.00 |
| | Invoice | 08/20/2026 | Run-Off | Bernardston | -2,270.00 |
| | | | | **Bernardston Total** | **0.00** |
| | General Journal | 06/30/2026 | 90-kpl | Brookfield | 147,000.00 |
| | Invoice | 06/30/2026 | July 2026 | Brookfield | 12,250.00 |
| | Invoice | 07/09/2026 | August 2026 | Brookfield | 12,250.00 |
| | Invoice | 08/07/2026 | Sept 2026 | Brookfield | 12,250.00 |
| | Invoice | 09/09/2026 | Oct 2026 | Brookfield | 12,250.00 |
| | Invoice | 10/09/2026 | Nov 2026 | Brookfield | 12,250.00 |
| | | | | **Brookfield Total** | **208,250.00** |
| | General Journal | 06/30/2026 | 90-kpl | Buckland | 426.00 |
| | | | | **Buckland Total** | **426.00** |
| | General Journal | 06/30/2026 | 90-kpl | Charlemont | 2,826.00 |
| | | | | **Charlemont Total** | **2,826.00** |
| | General Journal | 06/30/2026 | 90-kpl | Charlton | 250,000.00 |
| | Invoice | 08/20/2026 | Run-Off | Charlton | -235,111.28 |
| | Invoice | 09/18/2026 | Run-Off | Charlton | -4,657.20 |
| | Invoice | 10/20/2026 | Run-Off | Charlton | -5,757.65 |
| | General Journal | 10/20/2026 | FY27-5 | Charlton | 35,886.73 |
| | | | | **Charlton Total** | **40,360.60** |
| | Invoice | 07/25/2019 | 5 | Chester | 1,875.00 |
| | Invoice | 08/09/2019 | 75 | Chester | 1,875.00 |
| | Invoice | 09/09/2019 | 145 | Chester | 39,375.00 |
| | General Journal | 08/01/2020 | 5 | Chester | 1,875.00 |
| | | | | **Chester Total** | **45,000.00** |
| | General Journal | 06/30/2026 | 90-kpl | Chesterfield | 4,163.00 |
| | Invoice | 08/20/2026 | Run-Off | Chesterfield | -1,739.71 |
| | Invoice | 09/18/2026 | Run-Off | Chesterfield | -25.65 |
| | Invoice | 10/20/2026 | Run-Off | Chesterfield | -19.67 |
| | | | | **Chesterfield Total** | **2,377.97** |
| | General Journal | 06/30/2026 | 90-kpl | Chesterfield/Goshen RSD | 3,376.00 |
| | | | | **Chesterfield/Goshen RSD Total** | **3,376.00** |
| | General Journal | 06/30/2026 | 90-kpl | Colrain | 4,580.00 |
| | | | | **Colrain Total** | **4,580.00** |
| | General Journal | 06/30/2026 | 90-kpl | Conway | 6,450.00 |
| | | | | **Conway Total** | **6,450.00** |
| | General Journal | 06/30/2026 | 90-kpl | Cummington | 838.00 |
| | | | | **Cummington Total** | **838.00** |
| | General Journal | 06/30/2026 | 90-kpl | Deerfield | 16,558.00 |
| | | | | **Deerfield Total** | **16,558.00** |
| | General Journal | 06/30/2026 | 90-kpl | Dudley | 200,000.00 |
| | Invoice | 08/20/2026 | Run-Off | Dudley | -65,692.50 |
| | Invoice | 09/18/2026 | Run-Off | Dudley | -5,629.80 |
| | Invoice | 10/20/2026 | Run-Off | Dudley | -597.41 |
| | | | | **Dudley Total** | **128,080.29** |
| | General Journal | 06/30/2026 | 90-kpl | Easthampton | 192,000.00 |
| | | | | **Easthampton Total** | **192,000.00** |
| | General Journal | 06/30/2026 | 90-kpl | Erving | 8,820.00 |
| | | | | **Erving Total** | **8,820.00** |
| | General Journal | 06/30/2026 | 94-kpl | Franklin Community Development Corp | 1,200.00 |
| | | | | **Franklin Community Development Corp Total** | **1,200.00** |
| | General Journal | 06/30/2026 | 90-kpl | Franklin CTY Tech School | 307,520.00 |

# Hampshire County Group Insurance Trust
## Transaction Detail by Account
### June 30 through September 30, 2026

| Type | Date | Num | Name | Amount |
|---|---|---|---|---|
| Invoice | 08/20/2026 | Run-Off | Franklin CTY Tech School | -179,916.11 |
| Invoice | 09/18/2026 | Run-Off | Franklin CTY Tech School | -32,158.39 |
| Invoice | 10/20/2026 | Run-Off | Franklin CTY Tech School | -2,407.32 |
| | | | **Franklin CTY Tech School Total** | **93,038.18** |
| General Journal | 06/30/2026 | 90-kpl | Franklin Regional COG | 11,728.00 |
| Invoice | 08/20/2026 | Run-Off | Franklin Regional COG | -11,728.00 |
| | | | **Franklin Regional COG Total** | **0.00** |
| General Journal | 06/30/2026 | 90-kpl | Frontier RSD | 220,388.00 |
| | | | **Frontier RSD Total** | **220,388.00** |
| General Journal | 06/30/2026 | 90-kpl | Gateway RSD | 75,813.00 |
| | | | **Gateway RSD Total** | **75,813.00** |
| General Journal | 06/30/2026 | 90-kpl | Gill | 426.00 |
| | | | **Gill Total** | **426.00** |
| General Journal | 06/30/2026 | 90-kpl | Goshen | 2,882.00 |
| | | | **Goshen Total** | **2,882.00** |
| General Journal | 06/30/2026 | 90-kpl | Granby | 26,970.00 |
| | | | **Granby Total** | **26,970.00** |
| General Journal | 06/30/2026 | 90-kpl | Greenfield Comm. Virtual School | 4,907.00 |
| Invoice | 08/20/2026 | Run-Off | Greenfield Comm. Virtual School | -4,907.00 |
| | | | **Greenfield Comm. Virtual School Total** | **0.00** |
| General Journal | 06/30/2026 | 90-kpl | Hadley | 21,586.00 |
| | | | **Hadley Total** | **21,586.00** |
| General Journal | 06/30/2026 | 90-kpl | Hampshire COG | 42,265.00 |
| General Journal | 06/30/2026 | 90-kpl | Hampshire COG | 12,011.00 |
| | | | **Hampshire COG Total** | **54,276.00** |
| General Journal | 06/30/2026 | 94-kpl | Hampshire County Bar Advocates | 998.00 |
| | | | **Hampshire County Bar Advocates Total** | **998.00** |
| General Journal | 06/30/2026 | 94-kpl | Hampshire County Group Insurance Trust | 1,800.00 |
| | | | **Hampshire County Group Insurance Trust Total** | **1,800.00** |
| General Journal | 06/30/2026 | 94-kpl | Hampshire CTY Retirement | 2,574.00 |
| | | | **Hampshire CTY Retirement Total** | **2,574.00** |
| General Journal | 06/30/2026 | 94-kpl | Hampshire RSD | 23,183.00 |
| | | | **Hampshire RSD Total** | **23,183.00** |
| General Journal | 06/30/2026 | 94-kpl | Hatfield | 20,043.00 |
| | | | **Hatfield Total** | **20,043.00** |
| General Journal | 06/30/2026 | 94-kpl | Hawley | 426.00 |
| | | | **Hawley Total** | **426.00** |
| General Journal | 06/30/2026 | 94-kpl | Heath | 2,760.00 |
| | | | **Heath Total** | **2,760.00** |
| General Journal | 06/30/2026 | 94-kpl | Holland | 107,874.00 |
| | | | **Holland Total** | **107,874.00** |
| General Journal | 06/30/2026 | 94-kpl | Huntington | 15,000.00 |
| | | | **Huntington Total** | **15,000.00** |
| General Journal | 06/30/2026 | 94-kpl | Leverett | 6,720.00 |
| | | | **Leverett Total** | **6,720.00** |
| General Journal | 06/30/2026 | 94-kpl | Leyden | 426.00 |
| Invoice | 08/20/2026 | Run-Off | Leyden | -426.00 |
| Invoice | 10/20/2026 | Run-Off | Leyden | -215.60 |
| General Journal | 10/20/2026 | FY27-5 | Leyden | 652.01 |
| | | | **Leyden Total** | **436.41** |
| General Journal | 06/30/2026 | 94-kpl | Middlefield | 818.00 |
| | | | **Middlefield Total** | **818.00** |
| General Journal | 06/30/2026 | 94-kpl | Monroe | 3,626.00 |
| | | | **Monroe Total** | **3,626.00** |
| General Journal | 06/30/2026 | 94-kpl | Montague | 8,462.00 |
| | | | **Montague Total** | **8,462.00** |
| General Journal | 06/30/2026 | 94-kpl | New Salem | 1,200.00 |
| | | | **New Salem Total** | **1,200.00** |

# Hampshire County Group Insurance Trust
## Transaction Detail by Account
### June 30 through September 30, 2026

| Type | Date | Num | Name | Amount |
|---|---|---|---|---|
| General Journal | 06/30/2026 | 94-kpl | New Salem/Wendell USD | 11,038.00 |
| | | | **New Salem/Wendell USD Total** | **11,038.00** |
| General Journal | 06/30/2026 | 94-kpl | Northfield | 10,756.00 |
| | | | **Northfield Total** | **10,756.00** |
| General Journal | 06/30/2026 | 94-kpl | Orange | 390,000.00 |
| | | | **Orange Total** | **390,000.00** |
| General Journal | 06/30/2026 | 94-kpl | Pioneer Valley RSD | 328,581.00 |
| Invoice | 08/20/2026 | Run-Off | Pioneer Valley RSD | -76,546.82 |
| Invoice | 09/18/2026 | Run-Off | Pioneer Valley RSD | -25,866.67 |
| Invoice | 10/202026 | Run-Off | Pioneer Valley RSD | -24,588.08 |
| | | | **Pioneer Valley RSD Total** | **201,579.43** |
| General Journal | 06/30/2026 | 94-kpl | Plainfield | 2,004.00 |
| | | | **Plainfield Total** | **2,004.00** |
| General Journal | 06/30/2026 | 94-kpl | Quabbin Health Dist. | 329.00 |
| | | | **Quabbin Health Dist. Total** | **329.00** |
| General Journal | 06/30/2026 | 94-kpl | Rowe | 9,520.00 |
| | | | **Rowe Total** | **9,520.00** |
| General Journal | 06/30/2026 | 94-kpl | Shelburne | 5,610.00 |
| | | | **Shelburne Total** | **5,610.00** |
| General Journal | 06/30/2026 | 95-kpl | SHFD #1 | 23,227.00 |
| | | | **SHFD #1 Total** | **23,227.00** |
| General Journal | 06/30/2026 | 95-kpl | SHFD #2 | 4,151.00 |
| | | | **SHFD #2 Total** | **4,151.00** |
| General Journal | 06/30/2026 | 94-kpl | Shutesbury | 6,000.00 |
| | | | **Shutesbury Total** | **6,000.00** |
| General Journal | 06/30/2026 | 94-kpl | SO. Deerfield WTR. Supply Dist. | 2,760.00 |
| | | | **SO. Deerfield WTR. Supply Dist. Total** | **2,760.00** |
| General Journal | 06/30/2026 | 94-kpl | South Hadley | 145,261.00 |
| | | | **South Hadley Total** | **145,261.00** |
| General Journal | 06/30/2026 | 94-kpl | Southampton | 26,463.00 |
| Invoice | 08/20/2026 | Run-Off | Southampton | -26,463.00 |
| | | | **Southampton Total** | **0.00** |
| General Journal | 06/30/2026 | 94-kpl | Southern Worcester CTY VTRSD | 590,000.00 |
| | | | **Southern Worcester CTY VTRSD Total** | **590,000.00** |
| General Journal | 06/30/2026 | 95-kpl | Southwick | 112,859.00 |
| Invoice | 08/20/2026 | Run-Off | Southwick | -44,985.51 |
| Invoice | 09/18/2026 | Run-Off | Southwick | -2,075.75 |
| Invoice | 10/20/2026 | Run-Off | Southwick | -2,659.15 |
| | | | **Southwick Total** | **63,138.59** |
| General Journal | 06/30/2026 | 95-kpl | SPFLD Water & Sewer | 498,980.59 |
| Invoice | 08/20/2026 | Run-Off | SPFLD Water & Sewer | -169,623.11 |
| Invoice | 09/18/2026 | Run-Off | SPFLD Water & Sewer | -75,637.29 |
| | | | **SPFLD Water & Sewer Total** | **253,720.19** |
| General Journal | 06/30/2026 | 95-kpl | Warwick | 2,000.00 |
| | | | **Warwick Total** | **2,000.00** |
| General Journal | 06/30/2026 | 95-kpl | Washington | 5,000.00 |
| | | | **Washington Total** | **5,000.00** |
| General Journal | 06/30/2026 | 95-kpl | Wendell | 2,000.00 |
| | | | **Wendell Total** | **2,000.00** |
| General Journal | 06/30/2026 | 95-kpl | Westhampton | 4,871.00 |
| | | | **Westhampton Total** | **4,871.00** |
| General Journal | 06/30/2026 | 95-kpl | Whately | 7,586.00 |
| | | | **Whately Total** | **7,586.00** |
| General Journal | 06/30/2026 | 95-kpl | Williamsburg | 10,485.00 |
| | | | **Williamsburg Total** | **10,485.00** |
| | | | **Member Deposits as of 9/30/26** | **3,712,976.66** |

# YEAR TO DATE CLAIMS ANALYSIS

***Prepared Exclusively For:***

# Hampshire County Group Insurance Trust

**July 1, 2026 - June 30, 2027**

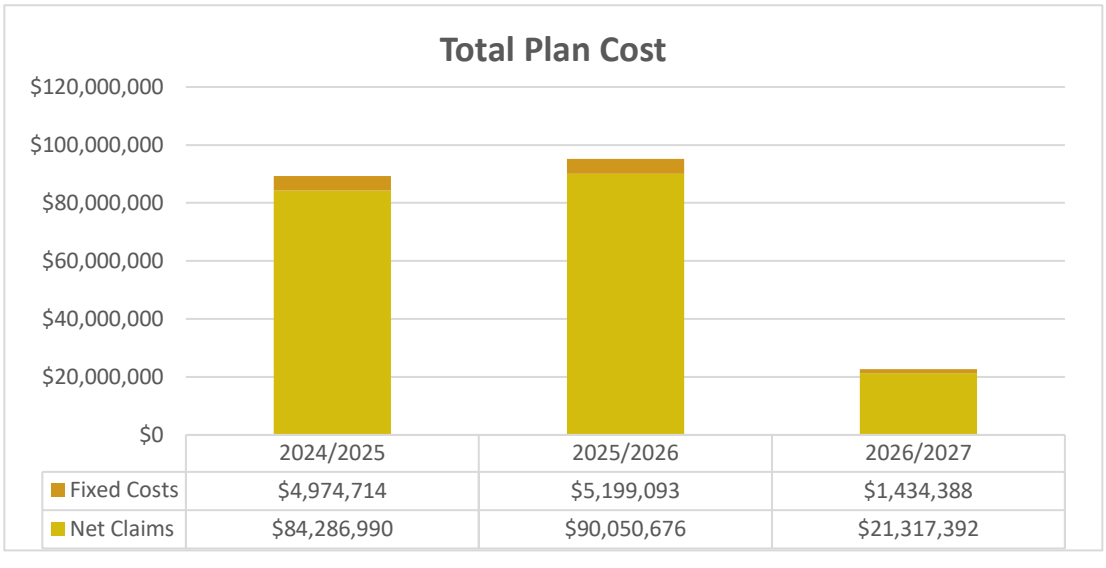
HILL GROUP®

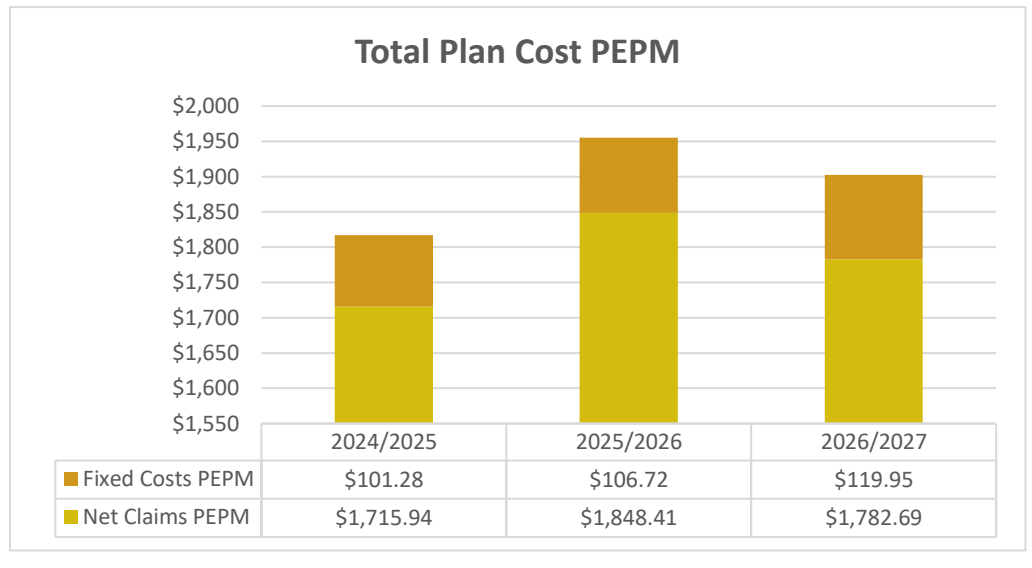
INSURANCE | BENEFITS | HR SOLUTIONS

# Hampshire County Group Insurance Trust

## Historical Claims Summary

| Month | 2024/2025 | 2025/2026 | 2026/2027 |
|---|---|---|---|
| July | $6,481,947 | $8,218,097 | $6,621,109 |
| August | $8,067,800 | $10,009,574 | $5,827,171 |
| September | $6,622,248 | $8,941,014 | $5,853,217 |
| October | $6,976,193 | $9,031,651 | $5,993,337 |
| November | $7,692,312 | $7,764,040 | $0 |
| December | $6,764,820 | $7,709,127 | $0 |
| January | $8,023,521 | $8,125,556 | $0 |
| February | $7,250,360 | $8,966,976 | $0 |
| March | $7,771,679 | $8,051,615 | $0 |
| April | $7,592,105 | $7,666,856 | $0 |
| May | $10,291,182 | $7,766,429 | $0 |
| June | $8,680,942 | $7,908,154 | $0 |
| **Total Gross Claims** | **$92,215,111** | **$100,159,089** | **$24,294,834** |
| Rebates | ($7,586,706) | ($8,807,106) | ($2,667,868) |
| Reimbursements | ($341,415) | ($1,301,307) | ($309,574) |
| **Net Claims** | **$84,286,990** | **$90,050,676** | **$21,317,392** |
| Fixed Costs | $4,974,714 | $5,199,093 | $1,434,388 |
| **Total Plan Cost** | **$89,261,704** | **$95,249,769** | **$22,751,780** |
| **Average Monthly Enrollment** | **4,093** | **4,060** | **2,990** |
| **Total Plan Cost PEPM** | **$1,817.22** | **$1,955.12** | **$1,902.64** |
| **% Change from Prior Year** | | **7.59%** | **-2.68%** |



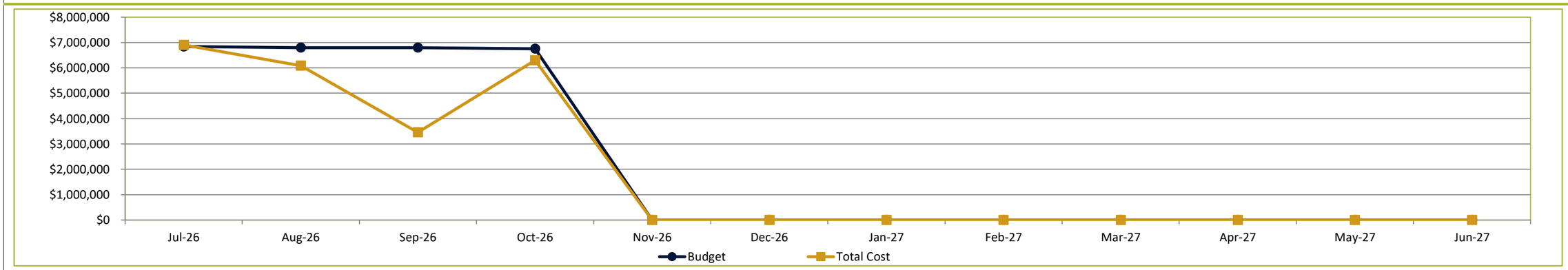



# Hampshire County Group Insurance Trust

## Budget (Working Rates) vs. Actual Costs

### Combined: Non-Medicare

| Month | Ind | Fam | Total | Budget | Paid Medical | Paid Drugs | Total Claims | Fixed Expenses | Stop Loss Premium | Stop Loss Reimbursements | Drug Rebates | International Drugs | Total Cost | Under/(Over) Budget | Plan Performance |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jul-26 | 1,300 | 1,703 | 3,003 | $6,843,260 | $5,222,200 | $1,398,411 | $6,620,611 | $163,904 | $196,722 | ($76,490) | $0 | $497 | $6,905,244 | ($61,984) | 101% |
| Aug-26 | 1,296 | 1,691 | 2,987 | $6,800,612 | $4,257,103 | $1,558,237 | $5,815,339 | $163,030 | $195,493 | ($103,287) | $0 | $11,832 | $6,082,408 | $718,204 | 89% |
| Sep-26 | 1,305 | 1,687 | 2,992 | $6,796,996 | $3,993,331 | $1,781,913 | $5,775,244 | $163,303 | $195,398 | ($82,326) | ($2,667,868) | $77,973 | $3,461,725 | $3,335,271 | 51% |
| Oct-26 | 1,302 | 1,674 | 2,976 | $6,750,610 | $4,178,352 | $1,806,869 | $5,985,221 | $162,430 | $194,108 | ($47,471) | $0 | $8,116 | $6,302,404 | $448,206 | 93% |
| Nov-26 | | | | | | | | | | | | | | | |
| Dec-26 | | | | | | | | | | | | | | | |
| Jan-27 | | | | | | | | | | | | | | | |
| Feb-27 | | | | | | | | | | | | | | | |
| Mar-27 | | | | | | | | | | | | | | | |
| Apr-27 | | | | | | | | | | | | | | | |
| May-27 | | | | | | | | | | | | | | | |
| Jun-27 | | | | | | | | | | | | | | | |
| **Total** | **5,203** | **6,755** | **11,958** | **$27,191,478** | **$17,650,986** | **$6,545,429** | **$24,196,415** | **$652,668** | **$781,721** | **($309,574)** | **($2,667,868)** | **$98,418** | **$22,751,780** | **$4,439,698** | **84%** |
| Average | 1,301 | 1,689 | 2,990 | $6,797,870 | $4,412,747 | $1,636,357 | $6,049,104 | $163,167 | $195,430 | ($77,393) | ($2,667,868) | $24,605 | $5,687,945 | | |

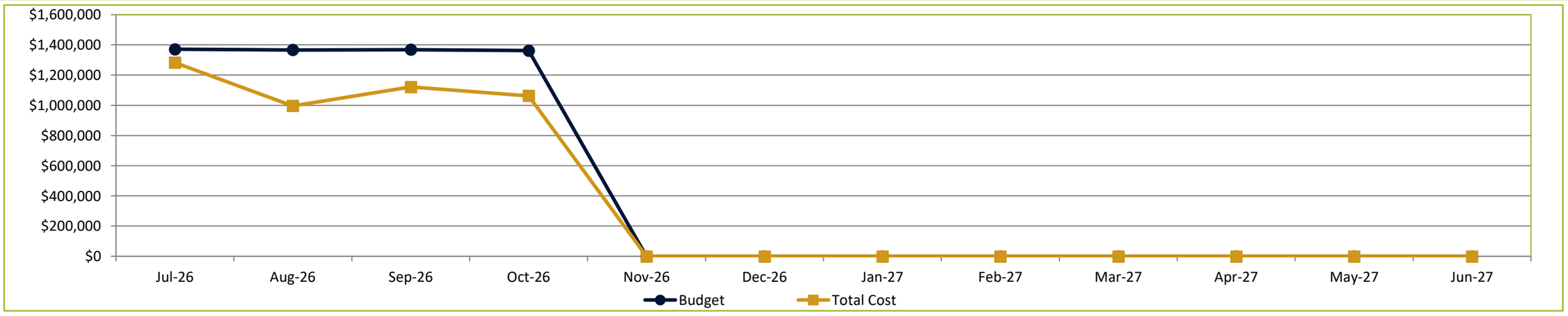


# Hampshire County Group Insurance Trust

## Budget (Working Rates) vs. Actual Costs

### Blue Care Elect

| Month | Ind | Fam | Total | Budget | Paid Medical | Paid Drugs | Total Claims | Fixed Expenses | Stop Loss Premium | Stop Loss Reimbursements | Total Cost | Under/(Over) Budget | Plan Performance |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jul-26 | 250 | 287 | 537 | $1,371,551 | $961,420 | $257,711 | $1,219,131 | $29,309 | $34,095 | $0 | $1,282,536 | $89,015 | 94% |
| Aug-26 | 252 | 285 | 537 | $1,366,959 | $651,267 | $306,186 | $957,453 | $29,309 | $33,972 | ($24,321) | $996,414 | $370,545 | 73% |
| Sep-26 | 256 | 284 | 540 | $1,368,644 | $749,394 | $353,307 | $1,102,701 | $29,473 | $34,002 | ($44,146) | $1,122,030 | $246,614 | 82% |
| Oct-26 | 254 | 283 | 537 | $1,362,367 | $674,539 | $331,317 | $1,005,856 | $29,309 | $33,848 | ($5,933) | $1,063,081 | $299,286 | 78% |
| Nov-26 | | | | | | | | | | | | | |
| Dec-26 | | | | | | | | | | | | | |
| Jan-27 | | | | | | | | | | | | | |
| Feb-27 | | | | | | | | | | | | | |
| Mar-27 | | | | | | | | | | | | | |
| Apr-27 | | | | | | | | | | | | | |
| May-27 | | | | | | | | | | | | | |
| Jun-27 | | | | | | | | | | | | | |
| **Total** | **1,012** | **1,139** | **2,151** | **$5,469,521** | **$3,036,621** | **$1,248,521** | **$4,285,142** | **$117,402** | **$135,917** | **($74,400)** | **$4,464,060** | **$1,005,461** | **82%** |
| Average | 253 | 285 | 538 | $1,367,380 | $759,155 | $312,130 | $1,071,285 | $29,350 | $33,979 | ($24,800) | $1,116,015 | | |





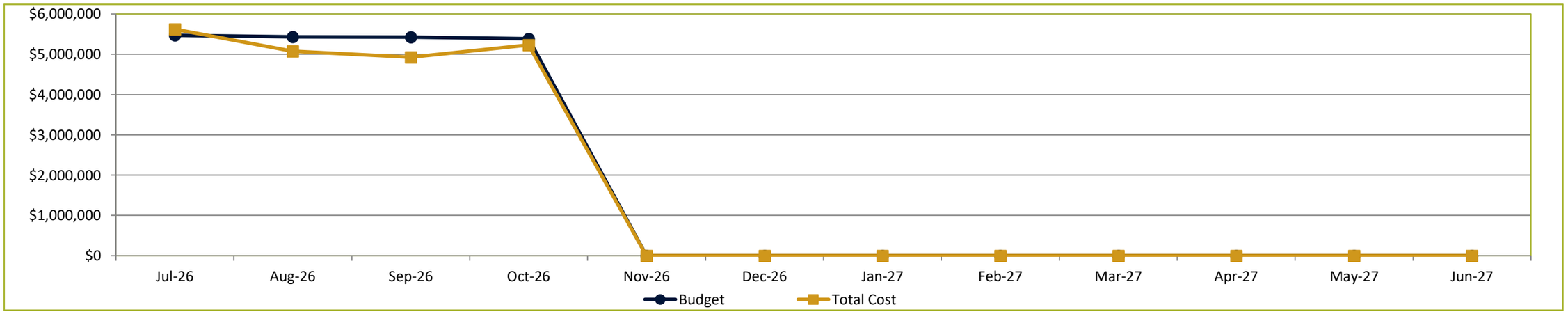
Page 24 of 28

# Hampshire County Group Insurance Trust

## Budget (Working Rates) vs. Actual Costs

### Network Blue

| Month | Ind | Fam | Total | Budget | Paid Medical | Paid Drugs | Total Claims | Fixed Expenses | Stop Loss Premium | Stop Loss Reimbursements | Total Cost | Under/(Over) Budget | Plan Performance |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jul-26 | 1,050 | 1,416 | 2,466 | $5,471,709 | $4,260,780 | $1,140,700 | $5,401,480 | $134,594 | $162,626 | ($76,490) | $5,622,211 | ($150,502) | **103%** |
| Aug-26 | 1,044 | 1,406 | 2,450 | $5,433,653 | $3,605,835 | $1,252,051 | $4,857,886 | $133,721 | $161,521 | ($78,966) | $5,074,162 | $359,491 | 93% |
| Sep-26 | 1,049 | 1,403 | 2,452 | $5,428,352 | $3,243,937 | $1,428,606 | $4,672,544 | $133,830 | $161,397 | ($38,180) | $4,929,590 | $498,762 | 91% |
| Oct-26 | 1,048 | 1,391 | 2,439 | $5,388,243 | $3,503,813 | $1,475,551 | $4,979,364 | $133,121 | $160,259 | ($41,538) | $5,231,207 | $157,036 | 97% |
| Nov-26 | | | | | | | | | | | | | |
| Dec-26 | | | | | | | | | | | | | |
| Jan-27 | | | | | | | | | | | | | |
| Feb-27 | | | | | | | | | | | | | |
| Mar-27 | | | | | | | | | | | | | |
| Apr-27 | | | | | | | | | | | | | |
| May-27 | | | | | | | | | | | | | |
| Jun-27 | | | | | | | | | | | | | |
| **Total** | **4,191** | **5,616** | **9,807** | **$21,721,957** | **$14,614,365** | **$5,296,908** | **$19,911,274** | **$535,266** | **$645,803** | **($235,174)** | **$20,857,170** | **$864,787** | **96%** |
| Average | 1,048 | 1,404 | 2,452 | $5,430,489 | $3,653,591 | $1,324,227 | $4,977,818 | $133,817 | $161,451 | ($58,793) | $5,214,292 | | |



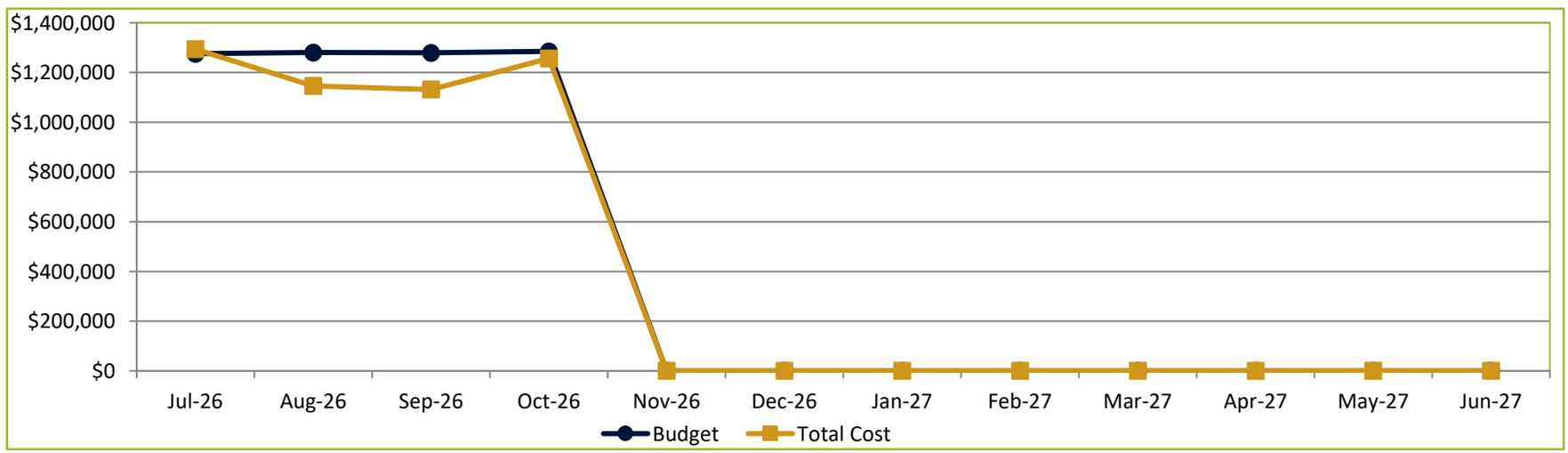
# Hampshire County Group Insurance Trust

## Budget (Working Rates) vs. Actual Costs

### Medicare

| Month | Subs | Budget | Claims | Fixed Expenses | PDP | Total Cost | Under/(Over) Budget | Plan Performance |
|---|---|---|---|---|---|---|---|---|
| Jul-26 | 2,577 | $1,275,615 | $564,100 | $67,827 | $661,748 | $1,293,674 | ($18,059) | **101%** |
| Aug-26 | 2,586 | $1,280,070 | $414,195 | $68,064 | $664,059 | $1,146,318 | $133,752 | 90% |
| Sep-26 | 2,584 | $1,279,080 | $400,575 | $68,011 | $663,545 | $1,132,131 | $146,949 | 89% |
| Oct-26 | 2,596 | $1,285,020 | $521,800 | $68,327 | $666,627 | $1,256,753 | $28,267 | 98% |
| Nov-26 | | | | | | | | |
| Dec-26 | | | | | | | | |
| Jan-27 | | | | | | | | |
| Feb-27 | | | | | | | | |
| Mar-27 | | | | | | | | |
| Apr-27 | | | | | | | | |
| May-27 | | | | | | | | |
| Jun-27 | | | | | | | | |
| **Total** | **10,343** | **$5,119,785** | **$1,900,669** | **$272,228** | **$2,655,979** | **$4,828,876** | **$290,909** | **94%** |
| Average | 2,586 | $1,279,946 | $475,167 | $68,057 | $663,995 | $1,207,219 | | |

| | | | | |
|---|---|---|---|---|
| 1/1/26 PEPM | $495.00 | $211.89 | $26.32 | $256.79 |
| 1/1/27 PEPM | $524.78 | $240.15 | $26.85 | $257.78 |



# High Cost Claimants

## Hampshire County Group Insurance Trust

**Incurred:** Jul 2026 - Oct 2026
**Paid:** Jul 2026 - Oct 2026
**Paid Threshold:** $200,000
**ISL Deductible:** $400,000

| Claimant | Product Line | Member Status | Most Recent DOS | Top Paid Diagnosis | Medical Paid | Pharmacy Paid | Total Paid | Reimbursement |
|---|---|---|---|---|---|---|---|---|
| 1 | NETWORK BLUE NE $250 DEDUCTIBLE | ACTIVE | 10/22/2026 | I86 - Varicose veins of other sites | $343,110 | $0 | $343,110 | |
| | | | | | **$343,110** | **$0** | **$343,110** | **$0** |

# High Cost Claimants

## Hampshire County Group Insurance Trust

**Incurred:** Jul 2025 - Jun 2026
**Paid:** Jul 2025 - Oct 2026
**ISL Deductible:** $400,000

| Claimant | Product Line | Member Status | Most Recent DOS | Top Paid Diagnosis | Medical Paid | Pharmacy Paid | Total Paid | Reimbursement |
|---|---|---|---|---|---|---|---|---|
| 1 | NETWORK BLUE NE W/O COPAY | ACTIVE | 06/30/2026 | Q21 - Congenital malformations of cardiac septa | $831,787 | $351 | $832,137 | $432,137 |
| 2 | NETWORK BLUE NE W/O COPAY | CANCELLED | 10/19/2025 | C79 - Secondary malignant neoplasm of other and unspecified sites | $620,784 | $50 | $620,834 | $220,834 |
| 3 | NETWORK BLUE NE W/O COPAY | CANCELLED | 06/30/2026 | J44 - Other chronic obstructive pulmonary disease | $557,351 | $4,717 | $562,068 | $162,068 |
| 4 | NETWORK BLUE NE W/O COPAY | | | DRUGS | $0 | $538,799 | $538,799 | $138,799 |
| 5 | BLUE CARE ELECT PREFERRED 100 WITH COPAY | ACTIVE | 06/29/2026 | 000 - BEHAVIORAL HEALTH | $472,586 | $1,814 | $474,400 | $74,400 |
| 6 | NETWORK BLUE NE W/O COPAY | CANCELLED | 06/25/2026 | Z51 - Encounter for other aftercare and medical care | $470,384 | $0 | $470,384 | $70,384 |
| | | | | | **$2,952,891** | **$545,731** | **$3,498,622** | **$1,098,622** |

**Please Read the Instructions Before Filling Out This Form.**

Please **TYPE OR PRINT CLEARLY** using blue or black ink to avoid coverage delay or type in information

MASSACHUSETTS

# Enrollment and Change Form

Please return to your employer or former employer.

## 1. To Be Filled Out by Your Employer

| Company Name | Current Medical Group #: | Medical Group #, Transferring To |
|---|---|---|
| Current BCBS ID #, If any | Requested Effective Date | Date of Hire |
| Remarks: (i.e., qualifying event for a new add, change to family or other instruction) | | |

D YYYY

Type of Transaction
❒ ADD ❒ TRANSFER
❒ CHANGE ❒ CANCEL

MM DD YYYY

❒ Open Enrollment
❒ New Hire
❒ COBRA

Change
❒ Add Spouse ❒ Remove Spouse
❒ Add Dependent ❒ Remove Dependent

❒ Loss of Coverage
❒ Other: _____

## 2. Yourself (Member 1)

What products? ❒ Network Blue New England (HMO) ❒ Blue Care Elect (PPO) ❒ Medex (Group)

Membership Type (Medical)
❒ Individual ❒ Emp+1 (HMO plan only) ❒ Family

| Your First | M.I. | Last | Sex | Date of Birth |
|---|---|---|---|---|

Street Add
P.O. Box #
Home

| Phone ( ) | Phone ( ) | | | |
|---|---|---|---|---|
| Social Security # (REQUIRED)[1] | Other Insurance?[2] Y ❒ / N ❒ | Other Insurance Company Name | | City / State |
| PCP ID # (see instructions) | Name of PCP | | City / State | Is this your current PCP? Y ❒ / N ❒ |
| Are you covered by Medicare?[2] ❒ / N ❒ | Part A Effective Date MM DD YYYY | Part B Effective Date MM DD YYYY | Part D Effective Date MM DD YYYY | Medicare # / Actively Working? Y ❒ / N ❒ | ❒ 65+ ❒ Disabled ❒ ESRD / If Retired, Date |

## Member 2

**Please Check One: ❒ Spouse ❒ Divorced Spouse**

Plan Type: ❒ Medical

| First Name | | M.I. | Last Name | Sex | Date of Birth |
|---|---|---|---|---|---|
| Social Security # (REQUIRED)[1] | Phone ( ) | Other Insurance?[1] Y ❒ / N ❒ | Other Insurance Company Name | | City / State |
| (see instructions) | PCP | | | | Is current PCP? Y ❒ / N ❒ |
| Are you covered by Medicare?[2] ❒ / N ❒ | Part A Effective Date MM DD YYYY | Part B Effective Date MM DD YYYY | Part D Effective Date MM DD YYYY | Medicare # / Actively Working? Y ❒ / N ❒ | ❒ 65+ ❒ Disabled ❒ ESRD / If Retired, Date |

## Your Eligible Dependents (Member 3, 4, 5, and 6)

| Dependent's First Name 3.) | M.I. | Last Name | Sex | Date of Birth |
|---|---|---|---|---|
| Social Security # (REQUIRED)[1] | PCP ID # (see instructions) | Name of PCP | | |

Disabled and aged 26 or older ❒

| Dependent's First Name 4.) | M.I. | Last Name | Sex | Date of Birth |
|---|---|---|---|---|
| Social Security # (REQUIRED)[1] | PCP ID # (see instructions) | Name of PCP | | |
| Is this your current PCP? Y ❒ / N ❒ | Disabled and aged 26 or older ❒ | | Plan Type: ❒ Medical | |

| Dependent's First Name 5.) | M.I. | Last Name | Sex | Date of Birth |
|---|---|---|---|---|
| Social Security # (REQUIRED)[1] | PCP ID # (see instructions) | Name of PCP | | |
| Is this your current PCP? Y ❒ / N ❒ | Disabled and aged 26 or older ❒ | | Plan Type: ❒ Medical | |

| Dependent's First Name 6.) | M.I. | Last Name | Sex | Date of Birth |
|---|---|---|---|---|
| Social Security # (REQUIRED)[1] | PCP ID # (see instructions) | Name of PCP | | |
| Is this your current PCP? Y ❒ / N ❒ | Disabled and aged 26 or older ❒ | | Plan Type: ❒ Medical | |

Please check if you are using separate forms for additional dependent children ❒ Total # of dependents: _____

Employee's Signature _____ Date _____ Employer's Signature _____ Date _____

1. REQUIRED: Under the Affordable Care Act, we are required to collect the Social Security number for you and any dependent enrolling in your plan.
2. If you have not indicated Y or N regarding your Medicare or other insurance status, you may receive a follow-up questionnaire.

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