

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Executive Committee

Meeting Notice and Agenda

December 18, 2024

9:00 A.M.

**ZOOM Meeting**

Call to Order	RC
Approval of Minutes of, November 2024	RC
Financial Report	JS
Month of November 2024	
Income & Expenses & Operating Expenses For Trust and Wellness Initiative	
Wellness Update	MK
Weight Loss Drugs/CVS Program	JS
Medex Part A & B Form Discussion	JS
2025 Preliminary Rate Discussion	JS
Entry of the Town of Washington Into Trust (vote)	JS
Other Last Minute Items	JS
Adjournment	RC

## Meeting Schedule

Executive Committee – January 22, 2025, 9:00 a.m. ZOOM

Insurance Advisory Committee – January 29, 2025, 10:00 a.m. ZOOM

Executive Committee – February - TBD

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/84180940740?pwd=Qhn4khRUPjqjeuacIyQupaDMqw3e6C.1>

Meeting ID: 841 8094 0740

Passcode: 347553

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One tap mobile

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- +1 646 931 3860 US
- +1 507 473 4847 US
- +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
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- +1 253 215 8782 US (Tacoma)
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**HAMPSHIRE COUNTY GROUP INSURANCE TRUST  
88 KING STREET  
NORTHAMPTON, MA 01060**

**TO:** All Trust Member Units

**RE: Minutes of November 20, 2024**  
Executive Committee Meeting  
Via Zoom Teleconference

**MEMBERS PRESENT:**

Rich Carmignani Jr	Jessalyn Zaykoski	Deb Kuhn
Emily Russo	Donna Whiteley	Michele Turner
Paula Harrison		

**OTHERS PRESENT:**

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa	George Loens	Heidi Fountain
Heather Baptiste	Elise Grover	

**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.

Paula Harrison, filling in for Chairman Rich Carmignani Jr, called the meeting to order at 9:03 a.m. with a quorum present.

**APPROVAL OF MINUTES**

Paula Harrison, filling in for Chairman Rich Carmignani Jr requested that the minutes of September 30, 2024 be approved. Motion by Donna Whiteley, seconded by Deb Kuhn, approved by unanimous consent.

**FINANCIAL REPORT**

The Financial Report for the month of October was presented reflecting a starting balance of \$4,796,853.49 with a total monthly income received of \$5,568,272.78 and monthly expenses of \$9,882,054.27 with a total net monthly income of (\$4,313,781.49) and an ending month balance of \$483,072.00 with accounts receivable of \$1,887,452.55 leaving a total of \$23,303,044.45.

**Investments and CD's for October 2024**

The investments portfolio value was \$9,009,142.30 with a market change of (\$112,039.82) leaving a total of \$8,897,102.48. The starting balance in CD's was \$7,121,840.44, with interest earned of \$30,160.80 leaving a balance of \$7,152,001.24.



## OCTOBER EXPENDITURES

The expenditures for the month of October were reviewed.

Joe explained that as our claims continue to rise, our reserves are continuing to deplete. We are supposed to have 3 months' worth of reserves, and we are currently just under 2 months in reserves.

Chairman Rich Carmignani Jr requested that the full financial report, including the expenditures, be approved. Motion by Donna Whiteley, seconded by Emily Russo, approved by unanimous consent.

## WELLNESS

Michele provided the following updates:

- **Wellable** – 402 subscribers participated in our “Stress Less” Challenge, which ended last week. The next Challenge will be in the spring. Remember, Wellable offers “on demand” exercise classes as well as nutrition categories, with recipes. From dairy free to vegetarian, there are meals that align with cultural preferences, food restrictions, allergies, ethical beliefs, and more. If subscribers would like to sign up for Wellable, go to <https://app.wellable.co/hcgjt>
- **Wellness Concepts Inc.** – We have 9 on site workshops/cooking classes booked. Some have already taken place, and others are scheduled for November and December. Michele continues to email unit contacts with the information to schedule an onsite event.
- **Learn To Live** – November is men’s health month. Michele sent out a flyer about men’s mental health and breaking the silence and barriers to accessing health. Michele also sent out the November webinars. Learn To Live is open to all subscribers, their spouses and dependents who are 13 years and older.
- **Health Fairs** – February 1<sup>st</sup> is the deadline to request extra educational workshops or cooking classes for health fairs (offered through BCBS). This does not mean you cannot book your health fair after February 1<sup>st</sup>. Michele can be onsite with Wellness materials and information as well as your Trust unit contact. We already have our first Benefits and Health fair booked for March.

## Weight Loss Drugs/CVS Overview

Joe met with BCBS for the year-end review. There has been a significant growth in GLP1's and they are now being prescribed for several medical reasons. CVS provided a chart with top 25 drugs and rankings; all 5 Weight Loss Drugs are now in our top 25 in less than a year, with Wegovy at number 1. We have seen a 94% increase on the number of subscribers using GLP1s and an 83% increase on our overall Rx spend since January. These numbers are expected to continue to climb. CVS has a program surrounding GLP1's and how they are covered. This program would be mandatory for



members to participate in to receive the drugs. This program would also come with a per person cost to the Trust. Joe is working with CVS to learn more about it and see if it is worth us participating in or not.

### **Subscriber Appeal**

A subscriber appealed a decision to deny coverage of extra PT visits. Joe presented the facts to the EC; there was little discussion that followed.

A motion was made by Donna Whiteley, seconded by Emily Russo to deny the appeal. A roll call vote was taken with all in favor of denying the appeal.

### **BCBS ANNUAL REVIEW**

Heidi Fountain and other members from BCBS gave a presentation on the Trust's claims, costs, and overall performance for medical coverage over the last year. This information was compared to the Trust's performance the previous year and BCBS's benchmark for their municipal and self-insured accounts. We are still seeing a rise in cancer claims and outpatient behavioral health. We were above the benchmark for preventative screenings visits, which was good.

### **LEGAL OPINION**

A unit tried pushing an enrollment that did not meet the eligibility requirements and was denied. They pushed back involving an attorney. At that point Joe contacted an attorney on behalf of the Trust who confirmed we were well within our legal right to deny this request. We now have a document we can use moving forward to help outline the laws the Trust falls under.

### **NEW UNITS – GREENFIELD & BROOKFIELD**

The Town of Greenfield requested to join the Trust, Joe provided the EC with some feedback about the Town, ultimately advising that they were not a good fit for the Trust.

The Town of Brookfield also requested to join the Trust. Joe felt comfortable in allowing this unit to come on board under a probationary period provided they received the proper approvals from IAC and their union.

Donna Whiteley made a motion to allow the Town of Brookfield entry to the Trust effective July 1, 2025 pending a 1 year probation and their approval of sections 21-23. This was seconded by Jessalyn Zaykoski. A roll call vote was taken with all in favor.

### **MEDEX PART A & B FORM DISCUSSION**

A discussion was had regarding employees signing a document when being onboarded advising them about their roll in obtaining Medicare Part A & B in a timely manner when the time comes. This will be discussed further at a later date with the EC to possibly make this a mandatory procedure at the Trust when a member is reaching age 65.

**OTHER LAST MINUTE ITEMS**

No last-minute items came up.

**ADJOURNMENT**

Chairman Rich Carmignani adjourned the meeting 10:43 a.m.

Respectfully submitted,  
Jessica Hebert

**Meeting Schedule**

Executive Committee – December 18, 2024, 9:00 a.m., via ZOOM

Executive Committee – January 22, 2025, 9:00 a.m., via ZOOM

Insurance Advisory Committee – January 29, 2025, 10:00 a.m., via ZOOM

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## INCOME AND EXPENSE REPORT

ITEMS	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV
Starting Cash Balance	\$1,893,415.33	\$3,825,915.94	\$2,605,026.79	\$1,297,704.49	\$446,928.26	\$2,064,310.89	\$3,855,553.49	-\$1,073,311.96	\$1,328,670.73	\$608,933.38	\$4,796,853.49	\$483,072.00
Adjustments												
Total Starting Balance	\$1,893,415.33	\$3,825,915.94	\$2,605,026.79	\$1,297,704.49	\$446,928.26	\$2,064,310.89	\$3,855,553.49	-\$1,073,311.96	\$1,328,670.73	\$608,933.38	\$4,796,853.49	\$483,072.00
<b>MONTHLY INCOME</b>												
Total Premium Collected	5,996,972.36	5,715,556.19	6,553,181.33	6,723,051.58	7,270,239.08	5,980,694.58	3,980,735.29	9,575,493.41	7,204,188.69	7,590,509.79	5,561,151.39	7,102,933.28
Interest Income (MIMDT)	7,136.90	12,237.75	7,880.48	6,884.64	8,366.71	4,551.52	7,767.36	8,905.18	5,379.50	6,694.77	7,121.39	3,415.77
Other Income or Adjustments												2.38
BCBS SR Premium Collected												
<b>TOTAL MONTHLY INCOME</b>	6,004,109.26	5,727,793.94	6,561,061.81	6,729,936.22	7,278,605.79	5,985,246.10	3,988,502.65	9,584,398.59	7,209,568.19	7,597,204.56	5,568,272.78	7,106,351.43
<b>MONTHLY EXPENSES</b>												
BCBS Admin Cost (estimate)												
Claim Deposit	5,212,600.00	5,284,300.00	5,496,690.69	5,284,300.00	5,284,300.00	5,816,101.68	6,505,090.32	6,507,291.77	5,187,988.40	5,222,269.83	6,806,599.00	5,108,803.72
Reinsurance (Ind.&Agg.)	(1,049,013.79)	(499,401.33)	175,078.12	46,831.12	(281,106.18)	(76,799.26)	53,834.80	(85,426.39)	14,196.06	(483,370.78)	181,567.63	181,964.85
BCBS Settlement												
Recon adjust w/Finance												
BCBS Sr. Premium Paid												
Other Exp. & Claim Settlement	337,167.29	2,100,208.13	2,149,118.03	2,174,185.69	618,368.83	2,415,526.24	2,285,033.60	575,006.88	2,678,933.80	1,105,098.68	2,831,788.53	2,778,833.77
Total Plan Expenses	4,500,753.50	6,885,106.80	7,820,886.84	7,505,316.81	5,621,562.65	8,154,828.66	8,853,958.72	6,996,872.26	7,881,118.26	5,843,997.73	9,819,955.16	8,069,602.34
Total Unit Operating Expenses	70,855.15	63,576.29	47,497.27	75,395.64	39,660.51	39,174.84	63,409.38	185,543.64	48,187.28	65,286.72	62,099.11	54,505.91
<b>TOTAL MONTHLY EXPENSES</b>	4,571,608.65	6,948,683.09	7,868,384.11	7,580,712.45	5,661,223.16	8,194,003.50	8,917,368.10	7,182,415.90	7,929,305.54	5,909,284.45	9,882,054.27	8,124,108.25
<b>TOTAL NET MONTHLY INCOME</b>	1,432,500.61	(1,220,889.15)	(1,307,322.30)	(850,776.23)	1,617,382.63	(2,208,757.40)	(4,928,865.45)	2,401,982.69	(719,737.35)	1,687,920.11	(4,313,781.49)	(1,017,756.82)
<b>BALANCE</b>												
Cash Balance	3,325,915.94	2,605,026.79	1,297,704.49	446,928.26	2,064,310.89	(144,446.51)	(1,073,311.96)	1,328,670.73	608,933.38	2,296,853.49	483,072.00	(534,684.82)
Adjustments	500,000.00					4,000,000.00				2,500,000.00		
<b>ENDING MONTHLY BALANCE</b>	3,825,915.94	2,605,026.79	1,297,704.49	446,928.26	2,064,310.89	3,855,553.49	(1,073,311.96)	1,328,670.73	608,933.38	4,796,853.49	483,072.00	(534,684.82)

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

FUNDS	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV
<b>Post Employee Ben. S.B.</b>	74,360.63	72,411.83	72,523.07	71,604.29	70,685.51	69,766.73	68,847.95	67,929.17	67,010.39	66,091.61	65,172.83	64,254.05
Funding		2,060.04	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	1,030.02	
Expenses	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80	1,948.80
Total	72,411.83	72,523.07	71,604.29	70,685.51	69,766.73	68,847.95	67,929.17	67,010.39	66,091.61	65,172.83	64,254.05	62,305.25
<b>Accrued Vac &amp; Sick Time</b>	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	4,453,301.96	4,454,551.96	4,455,801.96	4,455,801.96	4,457,051.96	4,458,551.96	4,458,551.96	4,458,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96
Deposits	1,250.00	1,250.00		1,250.00	1,500.00		5,000.00					
Total Member Deposits	4,454,551.96	4,455,801.96	4,455,801.96	4,457,051.96	4,458,551.96	4,458,551.96	4,458,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96	4,463,551.96
OPEB Trust	310,507.14	311,617.31	312,881.87	313,997.47	315,117.05	316,356.85	317,598.19	318,813.05	320,250.32	321,562.82	322,924.63	324,292.21
Interest	1,110.17	1,264.56	1,115.60	1,119.58	1,239.80	1,241.34	1,214.86	1,437.27	1,312.50	1,361.81	1,367.58	1,284.76
OPEB Trust	311,617.31	312,881.87	313,997.47	315,117.05	316,356.85	317,598.19	318,813.05	320,250.32	321,562.82	322,924.63	324,292.21	325,576.97
<b>Investments</b>												
CD's	10,239,591.59	10,280,269.42	10,326,622.59	10,367,534.07	10,408,607.63	10,454,109.74	7,497,972.77	7,526,653.54	7,560,585.17	7,591,602.78	7,121,840.44	7,152,001.24
Deposit						(3,000,000.00)				(500,000.00)		
Interest	40,677.83	46,353.17	40,911.48	41,073.56	45,502.11	43,863.03	28,680.77	33,931.63	31,017.61	30,237.66	30,160.80	28,334.43
Balance	10,280,269.42	10,326,622.59	10,367,534.07	10,408,607.63	10,454,109.74	7,497,972.77	7,526,653.54	7,560,585.17	7,591,602.78	7,121,840.44	7,152,001.24	7,180,335.67
Portfolio Value	10,620,960.07	10,553,168.42	10,612,104.16	10,947,319.61	11,298,752.35	10,919,038.49	10,309,763.23	10,479,835.60	10,650,294.36	10,916,130.10	9,009,142.30	8,897,102.48
Deposit	(500,000.00)					(1,000,000.00)				(2,000,000.00)		
Interest	432,208.35	58,935.74	385,215.45	351,432.74	(379,713.86)	390,724.74	170,072.37	170,458.76	265,835.74	93,012.20	(112,039.82)	403,226.71
Market Change												
Total	10,553,168.42	10,612,104.16	10,947,319.61	11,298,752.35	10,919,038.49	10,309,763.23	10,479,835.60	10,650,294.36	10,916,130.10	9,009,142.30	8,897,102.48	9,300,329.19
Accounts Receivable	873,419.61	1,584,266.46	1,520,608.55	1,248,979.19	467,973.99	884,316.35	3,862,456.86	1,257,535.01	1,002,342.19	440,210.22	1,887,452.55	1,730,237.24
Total With Accounts Receivable	30,402,672.45	30,010,544.86	29,005,888.40	28,277,439.91	28,781,426.61	27,423,921.90	25,672,246.18	25,679,215.90	25,001,532.80	26,251,013.83	23,303,044.45	22,558,969.42

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**HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

**FISCAL YEAR 2025 OPERATING EXPENSES (July 1, 2024 to June 30, 2025)**

ITEM CODE	BUDGET ITEMS	FY-2024		FY-2025		July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	YTD	
		Budgeted	7-1/6-30	Budgeted	7-1/6-30														
	WAGES & BENEFIT																		
5110	SALARY	391,000.00	410,000.00	46,804.25	28,155.19	27,312.23	27,314.56	27,314.57											156,900.80
5145	LONGEVITY	6,600.00	6,600.00																-
5130	OVERTIME																		-
5120	TEMP EMPLOYEE SAL																		-
481	FICA (.062)																		-
5165	MED TAX (.0145)																		-
5181	CONTRIBUTORY RET.	111,539.00	125,624.00	3,276.16	3,276.16	3,276.16	3,276.16	3,276.16											138,728.64
5169	EMP ASST. PROG. EXP																		-
5184	HEALTH INSURANCE	56,000.00	80,000.00	6,647.33	6,647.33	6,647.33	6,647.33	6,647.33											33,236.65
5165	LIFE INSURANCE	350.00	350.00	28.40	28.40	28.40	28.40	28.40											142.00
5169	UNEMP HEALTH INS TAX																		-
	TOT. WAGES & BENEFITS	565,489.00	622,574.00	179,103.98	38,107.08	37,264.12	37,266.45	37,266.46											329,008.09

**NON SALARY EXPENSES**

5300	ADM. CONT. SERVICES (FS&PF)	14,400.00	14,400.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00											5,000.00
	Rent																		-
	Parking																		-
5305	ADM. CONT. SERVICES (Audit)	21,000.00	22,000.00	2,900.00															2,900.00
5320	LEGAL						1,324.80												1,324.80
5340	TELEPHONE/INTERNET								43.94	7.98									193.20
5400	FOOD SUPPLIES	600.00	600.00	112.81	28.47														276.58
5420	OFFICE & COMPUTER SUPPLI	2,500.00																	39.72
5580	MISC. EXPENSES	5,500.00	5,000.00	134.66		20.00				121.92									276.58
5580	NEWSPAPER/MAGS/BOOKS	8,500.00	8,500.00						39.72										39.72
5420	POSTAGE (Stamps)						21.24	1,450.00											1,471.24
5275	POSTAGE METER RENTAL	10,000.00																	-
5380	MINI GRANTS/WEALTHNESS																		27.65
5420	STATIONERY & OFF. SUPP.			16.44						160.08									1,323.70
5780	SURETY BONDS	1,750.00	1,250.00			100.00													504.00
5340	TELEPHONES																		-
5320	TRAINING																		-
5710	TRAVEL/IN/OUT of STATE	5,000.00	5,000.00																89.78
5168	UTILITIES	5,500.00	6,000.00	231.41	639.21	376.60	390.79	380.19											2,018.20
	TOT. Indirect Costs																		-
	<b>Total Non-Salary</b>	74,750.00	70,250.00	1,360.66	4,702.34	1,496.60	4,399.32	3,209.95											15,168.87

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ITEM CODE	BUDGET ITEMS								
	I.T.								
		7-1/6-30							
6000	COMPUTER HARDWARE	3,000.00	7,500.00						6,466.84
5420	COMPUTER SOFTWARE								-
5420	COMPUTER SUPPLIES	2,000.00	1,000.00						-
5650	DESK TOP PCs								-
5500	MISC PROF & TECH SERV**	195,000.00	175,000.00	5,079.00	5,377.86	26,526.00	13,966.50	14,029.50	64,978.86
	TOTAL DATA PROCESSING	200,000.00	183,500.00	5,079.00	5,377.86	26,526.00	20,433.34	14,029.50	71,445.70
	TOTALS	840,239.00	876,324.00	185,543.64	48,187.28	65,286.72	62,099.11	54,505.91	415,622.66

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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>	
January 202:	\$ 4,941,510.44	\$ 4,839,000.00	\$ 102,510.44	\$ (67,550.81)	
February	\$ 5,145,447.69	\$ 4,839,000.00	\$ 306,447.69	\$ 238,896.88	
March	\$ 5,606,776.57	\$ 4,839,000.00	\$ 767,776.57	\$ 1,006,673.45	
April	\$ 3,656,013.51	\$ 4,839,000.00	\$ (1,182,986.49)	\$ (176,313.04)	
May	\$ 4,968,758.05	\$ 4,839,000.00	\$ 129,758.05	\$ (46,554.99)	
June	\$ 5,512,963.61	\$ 4,839,000.00	\$ 673,963.61	\$ 627,408.62	
July	\$ 4,844,980.28	\$ 5,212,600.00	\$ (367,619.72)	\$ 259,788.90	
August	\$ 5,210,044.34	\$ 5,840,008.62	\$ (629,964.28)	\$ (370,175.38)	
September	\$ 5,504,553.19	\$ 5,212,600.00	\$ 291,953.19	\$ (78,222.19)	
October	\$ 4,834,161.59	\$ 5,212,600.00	\$ (378,438.41)	\$ (456,660.60)	
November	\$ 6,293,210.34	\$ 5,212,600.00	\$ 1,080,610.34	\$ 623,949.74	
December	\$ 4,801,040.95	\$ 5,212,600.00	\$ (411,559.05)	\$ 212,390.69	
January	\$ 4,958,805.42	\$ 5,284,300.00	\$ (325,494.58)	\$ (113,103.89)	
February	\$ 5,183,440.21	\$ 5,284,300.00	\$ (100,859.79)	\$ (213,963.68)	
March	\$ 6,030,065.36	\$ 5,284,300.00	\$ 745,765.36	\$ 531,801.68	
April	\$ 6,505,090.32	\$ 5,816,101.68	\$ 688,988.64	\$ 1,220,790.32	
May	\$ 6,507,291.77	\$ 6,505,090.32	\$ 2,201.45	\$ 1,222,991.77	
June	\$ 4,698,588.40	\$ 5,284,300.00	\$ (585,711.60)	\$ (585,711.60)	
July	\$ 5,222,269.83	\$ 5,529,000.00	\$ (306,730.17)	\$ (306,730.17)	
August	\$ 6,806,599.00	\$ 5,529,000.00	\$ 1,277,599.00	\$ 1,277,599.00	
September	\$ 5,108,803.72	\$ 5,529,000.00	\$ (420,196.28)	\$ (420,196.28)	
October	\$ 5,370,401.93	\$ 5,529,000.00	\$ (158,598.07)	\$ (158,598.07)	
November	\$ 6,530,861.25	\$ 5,529,000.00	\$ 1,001,861.25	\$ 1,001,861.25	\$ 808,224 6 month loss
					\$ 134,704 monthly loss avg
					\$ 1,616,448 Est annual loss

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

11/1/2024	wire	7074	182,440.32	Stealth Partner Group	Reinsurance- NOV
11/4/2024		7075	49.25	Boston Mutual	Life Ins
11/4/2024		7070	409.28	ACSA	Dental Ins
11/4/2024		7071	22.09	verizon	phone
11/4/2024			1,000.00	M&B Holdings	Rent, Oct
11/1/2024	wire		5,108,803.72	BCBS	Monthly Claim prefunding & settlement
11/4/2024		7073	4,121.50	CanRx	Rx expense
11/4/2024	ach		1,529.50	NetLogix	IT services
11/4/2024	ach		224.32	Comcast	Internet
11/4/2024		7072	12,500.00	Edward Haber	IT work
11/5/2024	ach		679,914.25	CVS	Rx expense
11/6/2024	ach		13,650.09	Checkwriters	payroll 11/7/24
11/13/2024	ach		399,392.43	CVS	Rx expense
11/20/2024	ach		(475.47)	UNUM	Stop Loss Reimb
11/20/2024	ach		13,664.48	Checkwriters	payroll 11/21/24
11/20/2024	ach		660,359.67	CVS	Rx expense
11/22/2024		7076	3,276.16	Hamp Retirement	NOV deductions
11/22/2024		7077	8,166.00	HCGIT	Health Ins prem
11/22/2024		7078	133.78	CMS	phone bill
11/22/2024		7079	8,586.40	CanRx	Rx expense
11/25/2024		7080	1,829.76	Joseph Shea	Postage, office expenses
11/27/2024	ach		517,237.77	CVS	Rx expense
11/30/2024	ach		509,221.75	Blue Medicare Rx	Medicare rx

**8,126,057.05**



# GLP-1 Monthly Spend Tracker Fill Year to date

Carrier ID	Carrier Name	Claim Fill Month		GPI 4 Class Name Desc	Total Utilizers	Member Rx Cost	Total Gross Cost	Total Net Cost
21AT	HAMPSHIRE COUNTY GROUP	2024-12	DECEMBER 2024	ANTI-OBESITY AGENTS	106	\$4,190.96	\$140,304.18	\$136,113.22
21AT	HAMPSHIRE COUNTY GROUP	2024-12	DECEMBER 2024	INCRETIN MIMETIC AGENTS	62	\$2,230.00	\$72,210.32	\$69,980.32
21AT	HAMPSHIRE COUNTY GROUP	2024-11	NOVEMBER 2024	ANTI-OBESITY AGENTS	223	\$9,302.98	\$310,913.81	\$301,610.83
21AT	HAMPSHIRE COUNTY GROUP	2024-11	NOVEMBER 2024	INCRETIN MIMETIC AGENTS	128	\$5,044.36	\$148,228.00	\$143,183.64
\$444,794.47								
21AT	HAMPSHIRE COUNTY GROUP	2024-10	OCTOBER 2024	ANTI-OBESITY AGENTS	216	\$10,187.88	\$316,898.39	\$306,710.51
347								
21AT	HAMPSHIRE COUNTY GROUP	2024-10	OCTOBER 2024	INCRETIN MIMETIC AGENTS	131	\$5,685.01	\$169,396.98	\$163,711.97
\$470,422.48								
21AT	HAMPSHIRE COUNTY GROUP	2024-09	SEPTEMBER 2024	ANTI-OBESITY AGENTS	179	\$9,040.93	\$261,774.28	\$252,733.35
303								
21AT	HAMPSHIRE COUNTY GROUP	2024-09	SEPTEMBER 2024	INCRETIN MIMETIC AGENTS	124	\$4,992.92	\$153,103.23	\$148,110.31
\$400,843.66								
21AT	HAMPSHIRE COUNTY GROUP	2024-08	AUGUST 2024	ANTI-OBESITY AGENTS	166	\$9,791.27	\$248,672.86	\$238,881.59
284								
21AT	HAMPSHIRE COUNTY GROUP	2024-08	AUGUST 2024	INCRETIN MIMETIC AGENTS	118	\$5,967.68	\$141,828.30	\$135,860.62
\$374,742.21								
21AT	HAMPSHIRE COUNTY GROUP	2024-07	JULY 2024	ANTI-OBESITY AGENTS	133	\$16,933.30	\$197,825.24	\$180,891.94
257								
21AT	HAMPSHIRE COUNTY GROUP	2024-07	JULY 2024	INCRETIN MIMETIC AGENTS	124	\$13,929.69	\$161,136.72	\$147,207.03
\$328,098.97								
21AT	HAMPSHIRE COUNTY GROUP	2024-06	JUNE 2024	ANTI-OBESITY AGENTS	120	\$5,733.25	\$181,834.17	\$176,100.92
227								
21AT	HAMPSHIRE COUNTY GROUP	2024-06	JUNE 2024	INCRETIN MIMETIC AGENTS	107	\$4,559.43	\$132,286.30	\$127,726.87
\$303,827.79								
21AT	HAMPSHIRE COUNTY GROUP	2024-05	MAY 2024	ANTI-OBESITY AGENTS	105	\$5,316.70	\$185,641.87	\$180,325.17
211								
21AT	HAMPSHIRE COUNTY GROUP	2024-05	MAY 2024	INCRETIN MIMETIC AGENTS	106	\$4,325.00	\$133,630.38	\$129,305.38
\$309,630.55								
21AT	HAMPSHIRE COUNTY GROUP	2024-04	APRIL 2024	ANTI-OBESITY AGENTS	95	\$5,532.32	\$158,993.45	\$153,461.13
213								
21AT	HAMPSHIRE COUNTY GROUP	2024-04	APRIL 2024	INCRETIN MIMETIC AGENTS	118	\$5,182.53	\$159,465.87	\$154,283.34
\$307,744.47								
21AT	HAMPSHIRE COUNTY GROUP	2024-03	MARCH 2024	ANTI-OBESITY AGENTS	70	\$3,981.08	\$123,410.47	\$119,429.39
192								
21AT	HAMPSHIRE COUNTY GROUP	2024-03	MARCH 2024	INCRETIN MIMETIC AGENTS	122	\$5,393.47	\$157,127.53	\$151,734.06
\$271,163.45								
21AT	HAMPSHIRE COUNTY GROUP	2024-02	FEBRUARY 2024	ANTI-OBESITY AGENTS	54	\$2,764.91	\$90,179.19	\$87,414.28
168								
21AT	HAMPSHIRE COUNTY GROUP	2024-02	FEBRUARY 2024	INCRETIN MIMETIC AGENTS	114	\$4,810.89	\$139,501.85	\$134,690.96
\$222,105.24								
21AT	HAMPSHIRE COUNTY GROUP	2024-01	JANUARY 2024	ANTI-OBESITY AGENTS	52	\$2,529.12	\$89,112.45	\$86,583.33
178								
21AT	HAMPSHIRE COUNTY GROUP	2024-01	JANUARY 2024	INCRETIN MIMETIC AGENTS	126	\$6,135.12	\$175,494.94	\$169,359.82
\$255,943.15								



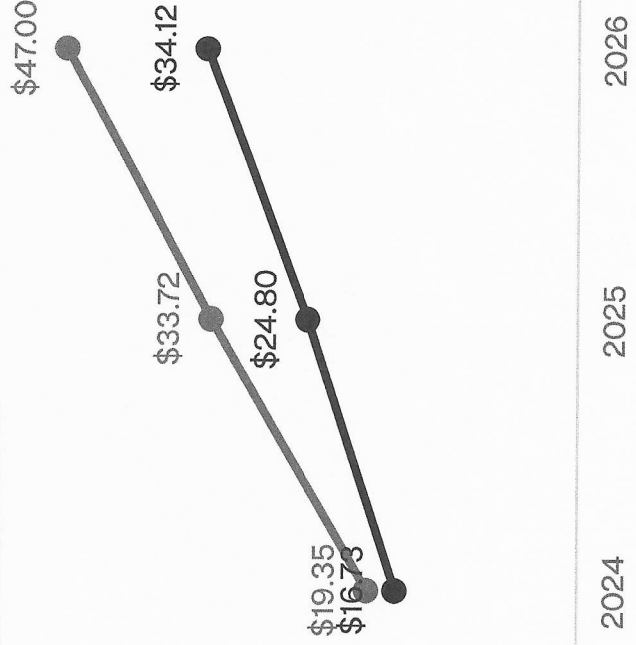
# GLP-1 performance by drug

Drug name	Utilizers	Rxs	Total gross cost	Gross cost / Rx	Gross cost PMPM	Prevalence
WEGOVY	208	1,101	\$1,569,984	\$1,426	\$13.88	22.0727
OZEMPIC	114	671	\$773,084	\$1,152	\$6.84	12.0975
TRULICITY	78	463	\$526,443	\$1,137	\$4.66	8.2773
ZEPBOUND	94	377	\$406,904	\$1,079	\$3.60	9.9752
MOUNJARO	62	373	\$410,753	\$1,101	\$3.63	6.5794
OTHER	29	83	\$97,053	\$1,169	\$0.86	3.0774

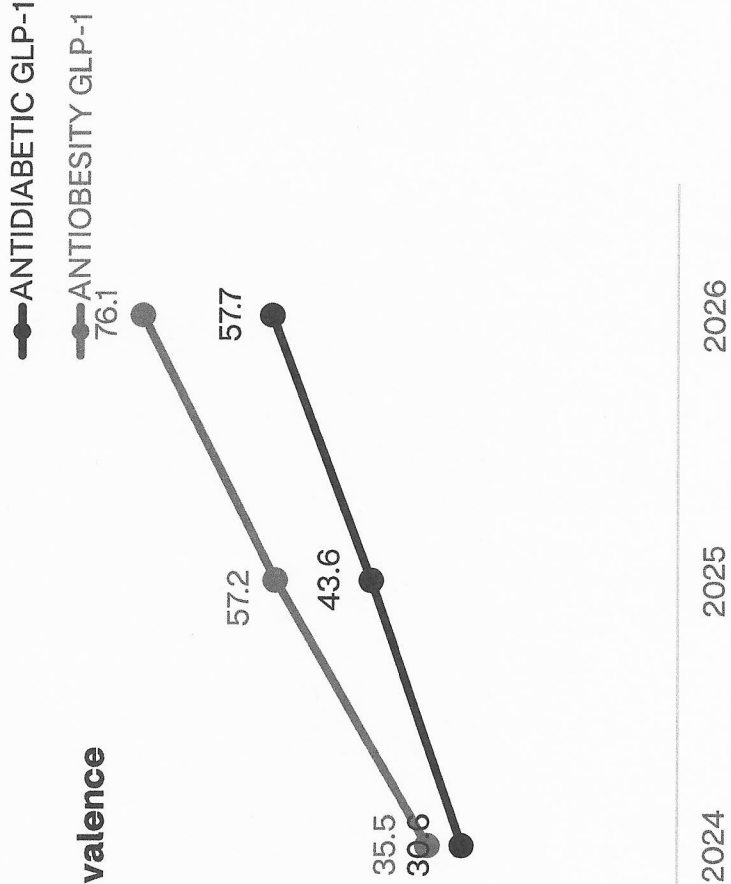
**As the GLP-1 landscape evolves, we can help grow your strategy as part of your overall pharmacy benefit design.**

## Three-year perspective

### Gross Cost PMPM



### Prevalence



Prevalence shown as GLP-1 utilizers per thousand members.

(17)

# We offer a flexible program that coordinates with your cost and coverage strategies

## Reduce costs while optimizing the use of weight management medication

- AOM avoidance savings:** Determined by multiplying the number of eligible members that avoided continuation of an AOM (through the plan benefit) during the program by drug cost.
- AOM reduction savings:** Determined by evaluating reduction of AOM utilization among existing users through eliminations, transitions to non-GLP-1 AOMs, and improved adherence.
- Comorbidity-related pharmacy savings:** Determined by comparing expected program year comorbid-related pharmacy spend to actual program year comorbidity-related pharmacy spend.
- Medical savings from BMI reduction:** Determined by translating member-specific BMI reduction to dollars of medical cost savings based upon a rate card.

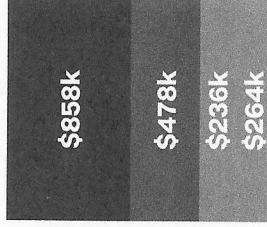
## Weight management forecasted savings summary

Program design	Total savings	Rebate impact	Program fees	Savings after fees & rebate impact
Enhanced	\$1,836,044	(\$109,820)	(\$466,093)	\$1,260,131
Standard	\$62,425	(\$3,432)	(\$29,659)	\$29,334

### Total savings key

- AOM avoidance savings
- AOM reduction savings
- Comorbidity-related pharmacy savings
- Medical savings from BMI reduction

\$1.8M



\$62k

Standard

Enhanced

**Up to 25% reduction in anti-obesity spend**

**2:1 contractual ROI guarantee**

**Save up to \$1,260,131 after fees & rebate impact**

Every effort is made by CVS Caremark and its advisors to maintain the highest level of accuracy in its projections; however, because of the numerous factors/attributes that vary significantly on a client-by-client basis, we cannot guarantee the estimated results. Results may not necessarily be reflective of the overall book of business trends or projections for CVS Caremark. Projections based on CVS Caremark data. Individual results will vary based on plan design, formulary status, demographic characteristics and other factors. AOM refers to anti-obesity medications.

Minimum ROI requirements: At least 5,000 total member lives, 25 members managed, and less than 20% turnover during the measurement period. For members enrolled in high deductible health plans (HDHP) with health savings accounts (HSAs), their 100% cost share will accumulate toward their plan's out of pocket maximum. This analysis reflects the assumption of consistent new user growth rates over a 12-month period. Savings include rebate impact. Rebate guarantees may need to be adjusted subject to underwriting review.



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# Weight management

## AOM management - enhanced

AOM management		Eligibility
Existing AOM utilizers age 18+	271	Total client lives
Estimated new AOM utilizers age 18+	108	Weight management eligible
Enrollment	302	
Fees PEMPM	\$148.00	
Annual fees for AOM support	(\$466,093)	

### AOM management savings

Medical savings	\$264,020
Pharmacy savings	\$1,572,024
AOM avoidance savings	\$858,193
AOM reduction savings	\$478,267
Comorbidity-related pharmacy savings	\$235,564
Rebate impact	(\$109,820)
AOM management savings after rebates	\$1,726,224
Program savings / enrolled members	\$5,716
Return on investment (ROI)	3.7 : 1

### Overall program value

Total program savings	\$1,836,044
Rebate impact	(\$109,820)
Annual fees total	(\$466,093)
Total savings after program fees	\$1,260,131

**Annual savings after program fees**  
**\$1,260,131**

Every effort is made by CVS Caremark and its advisors to maintain the highest level of accuracy in its projections; however, because of the numerous factors/attributes that vary significantly on a client-by-client basis, we cannot guarantee the estimated results. Results may not necessarily be reflective of the overall book of business trends or projections for CVS Caremark. Projections based on CVS Caremark data. Individual results will vary based on plan design, formulary status, demographic characteristics and other factors. AOM refers to anti-obesity medications.

Minimum ROI requirements: At least 5,000 total member lives, 25 members managed, and less than 20% turnover during the measurement period. For members enrolled in high deductible health plans (HDHP) with health savings accounts (HSAs), their 100% cost share will accumulate towards their plan's out-of-pocket maximum. This analysis reflects the assumption of consistent new user growth rates over a 12-month period. Program savings include rebate impact. Rebate guarantees may need to be adjusted subject to Underwriting review.



## IMPORTANT REMINDER

### Acknowledgement of Obligation to Timely Enroll in Medicare Part A and Part B

Under M.G.L. c. 32B, § 18A, and according to the Town's policy, all Town retirees are required to enroll in Medicare parts A and B as soon as they are eligible. (3 months prior to turning 65) If a retiree is not eligible to enroll in Medicare (either individually or through spousal eligibility), the retiree must submit proof certified by the federal government of ineligibility for Medicare part A and B coverage.<sup>1</sup> Written certifications of ineligibility must be submitted to the Town Treasurer.

If a Medicare-eligible retiree, spouse, or dependent fails to timely enroll in Medicare Part A and Part B, that person may be deemed ineligible to participate in the Town's group health insurance program. Furthermore, any financial penalties due to late enrollment will be the responsibility of the retiree (or spouse or dependent).

All retirees must sign below and return this letter **by 5/1/2023** to the Town Treasurer's office, where a copy will remain on file.

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

<sup>1</sup> You and/or your spouse should contact your local Social Security Office for confirmation of Medicare eligibility or ineligibility.

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## IMPORTANT REMINDER

### Acknowledgment of Obligation to (1) Timely Enroll in Medicare Part A and Part B, and (2) Timely Elect Post-Employment Health Insurance Coverage

Under M.G.L. c. 32B, § 18A, and according to the Town's policy, all Town retirees and eligible spouses are required to enroll in Medicare Parts A and B as soon as they are eligible (typically at age 65).

Medicare-eligible individuals are required to sign up for Medicare Parts A and B in the three months before their 65th birthday. All paperwork necessary to enroll in the Town's retiree health insurance must be received in the Treasurer/Collector's office 30 days prior to the enrollee's Medicare effective date. According to the Town's policy, retiree health insurance coverage is only offered once upon retirement, and failure to properly enroll will lead to forfeiture of the benefit.

If a retiring employee has an actively working spouse with non-Town health insurance coverage (e.g., the actively working spouse has coverage through his or her own employer), the retiring employee must sign a form at the time of retirement indicating whether the working spouse intends to enroll in the Town's health insurance program upon his or her own future retirement.

If a retiree is not eligible to enroll in Medicare (either individually or through spousal eligibility), the retiree must submit proof certified by the federal government of ineligibility for Medicare Part A and Part B coverage.<sup>1</sup> Written certifications of ineligibility must be submitted to the Town Treasurer.

If a Medicare-eligible retiree, spouse, or dependent fails to timely enroll in Medicare Part A and Part B, that person may be deemed ineligible to participate in the Town's group health insurance program. Furthermore, any financial penalties due to late enrollment will be the responsibility of the retiree (or spouse or dependent).

All retirees and current employees must sign below and return this letter **by 05/10/2024** to the Town Treasurer's office, where a copy will remain on file.

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

<sup>1</sup> You and/or your spouse should contact your [local Social Security Office](#) for confirmation of Medicare eligibility or ineligibility.

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**Joe Shea**

**From:** John Garrish <john.garrish@brfox.com>  
**Sent:** Wednesday, December 11, 2024 10:22 AM  
**To:** Joe Shea  
**Subject:** Medical and Rx Trend Factors

[Caution: EXTERNAL E-Mail]

Hi Joe,

As per our conversation, it's been a very tough renewal season for my clients. For the past 2 years, most have incurred mid-single digit increases. We even experienced MLR rebates in small and large group insured segments. This year is a different animal. Not only can I say most of my clients are receiving double digit increases, but the trend factors have also increased over the last year. Medical trend has increased from 8% from 10%. Rx trend has gone from 13% to 15%. These factors have varied by carrier, but Anthem and UHC are both in that area. So all things being equal, you come in at your expected claim level, you are looking at a minimum of a 12.5% increase (Rx costs are running about 50/50 with medical). It gets much worse if you have a poor claims year.

Thanks,  
John

**John Garrish**  
**President**  
**B. R. Fox & Associates, LLC**  
**Phone: (860) 461-0110**  
**Cell: (860) 906.8087**  
**Fax: (203) 286.1592**  
**john.garrish@brfox.com**

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender. If you consider this email suspicious, you can report it at [support@netlogix.com](mailto:support@netlogix.com)

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## **Generic rate news**

- **MIIA has told a number of their customers (Amherst/Pelham and RSD, Brookfield) that average is looking like a 15% increase**
- **GIC is meeting 12/19 to start initial discussions with discussions around double digit increases for 2025**
- **BCBS MA won't offer any guess at this time**
- **Two smaller joint purchase groups in eastern MA will likely go out of business (claims and lack of reserves)**

HMO	Plan Counts	Current		Current Annual Prem					20%
		Prem	Annual Prem	12.5%	14%	15%	17.5%		
Single	1,334	\$ 711	\$ 11,381,688	\$ 12,804,399	\$ 12,975,124	\$ 13,088,941	\$ 13,373,483	\$ 13,658,026	
+1	697	\$ 1,655	\$ 13,842,420	\$ 15,572,723	\$ 15,780,359	\$ 15,918,783	\$ 16,264,844	\$ 16,610,904	
Family	1,178	\$ 2,040	\$ 28,837,440	\$ 32,442,120	\$ 32,874,682	\$ 33,163,056	\$ 33,883,992	\$ 34,604,928	
<b>PPO</b>									
Single	383	\$ 819	\$ 3,764,124	\$ 4,234,640	\$ 4,291,101	\$ 4,328,743	\$ 4,422,846	\$ 4,516,949	
Family	492	\$ 2,237	\$ 13,207,248	\$ 14,858,154	\$ 15,056,263	\$ 15,188,335	\$ 15,518,516	\$ 15,848,698	
Premium		\$	\$ 71,032,920	\$ 79,912,035	\$ 80,977,529	\$ 81,687,858	\$ 83,463,681	\$ 85,239,504	
<b>New Premium</b>				<b>8,879,115</b>	<b>9,944,609</b>	<b>10,654,938</b>	<b>12,430,761</b>	<b>14,206,584</b>	



## Executive Committee Vote

To accept the Town of Washington as a permanent member of the Hampshire County Group Insurance Trust effective 7/1/25.

Group Reimbursement Report  
 Hampshire County Group Insurance Trust  
 Policy Dates: 7/1/2023 to 6/30/2024

Benefits		Specific Contract Parameters		Current Losses / Limits		Notes/Specifics
Employee	Client/Member	Specific Contract	Effective Date	Amount	Type	
		12/74	7/1/2023			
		HC	6/30/2024			
		350000	6/30/2024			
		N/A	6/30/2024			
		Medical & RX				
		N/A				

Employee	Client/Member	Filing Type	Reporting Month	Reported for YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Carrier Paid	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
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Overpayment Rolled over from Prior Policy Year													
Total													
			October	\$ 351,704.59	\$ 350,000.00	\$ 1,704.59	11/27/2023	\$ 1,704.59			\$ -	\$ -	
			November	\$ 447,857.70	\$ -	\$ 96,153.11	12/20/2023	\$ 96,153.11			\$ -	\$ 351,704.59	
			December	\$ 450,474.32	\$ -	\$ 450,474.32	1/2/2024	\$ 450,474.32			\$ -	\$ 447,857.70	
			January	\$ 451,474.32	\$ -	\$ 1,064.00	2/20/2024	\$ 1,064.00			\$ -	\$ 450,474.32	
			February	\$ 452,200.73	\$ -	\$ 726.41	3/18/2024	\$ 726.41			\$ -	\$ 451,474.32	
			March	\$ 455,175.41	\$ -	\$ 2,974.68	4/18/2024	\$ 2,974.68			\$ -	\$ 452,200.73	
			April	\$ 455,347.64	\$ -	\$ 172.23	5/15/2024	\$ 172.23			\$ -	\$ 455,175.41	
			May	\$ 456,981.38	\$ -	\$ 1,797.93	7/22/2024	\$ 1,797.93			\$ -	\$ 455,347.64	
			June	\$ 458,379.31	\$ -	\$ 288.82	9/16/2024	\$ 288.82			\$ -	\$ 456,981.38	
			August	\$ 458,668.13	\$ -	\$ -	9/20/2024	\$ -			\$ -	\$ 458,379.31	
			Reported totals	\$ 458,668.13	\$ 350,000.00	\$ 108,668.13		\$ 108,668.13			\$ -	\$ 458,668.13	

Child													
			January	\$ 510,869.04	\$ 350,000.00	\$ 160,869.04	2/22/2024	\$ 160,869.04			\$ -	\$ -	
			February	\$ 565,415.72	\$ 574,491.80	\$ 4,683.02	2/26/2024	\$ -			\$ -	\$ -	
			March	\$ 565,415.72	\$ 574,491.80	\$ 4,683.02	3/18/2024	\$ 4,683.02			\$ -	\$ -	
			April	\$ 900,575.88	\$ 900,575.88	\$ -	4/18/2024	\$ -			\$ -	\$ -	
			May	\$ 1,011,888.56	\$ 1,011,888.56	\$ -	4/17/2024	\$ -			\$ -	\$ -	
			June	\$ 1,014,942.95	\$ 1,021,049.16	\$ 7,006.21	7/22/2024	\$ 7,006.21			\$ -	\$ -	
			July	\$ 1,013,651.49	\$ 1,020,657.70	\$ 7,006.21	8/19/2024	\$ 7,006.21			\$ -	\$ -	
			August	\$ 1,018,427.32	\$ 1,025,493.53	\$ 4,775.83	9/16/2024	\$ 4,775.83			\$ -	\$ -	
			October	\$ 1,018,427.32	\$ 1,025,493.53	\$ 4,775.83	11/19/2024	\$ 4,775.83			\$ -	\$ -	
			Reported totals	\$ 1,018,427.32	\$ 1,025,493.53	\$ 4,775.83		\$ 4,775.83			\$ -	\$ -	

Child													
			January	\$ 1,235.36	\$ 1,025,959.00	\$ 7,006.21	3/1/2024	\$ 7,006.21			\$ -	\$ -	
			February	\$ 416,745.68	\$ 416,745.68	\$ -	3/1/2024	\$ -			\$ -	\$ -	
			March	\$ 479,514.91	\$ 481,241.03	\$ 1,726.12	3/19/2024	\$ 1,726.12			\$ -	\$ -	
			April	\$ 2,314.87	\$ 631,917.26	\$ 630,602.39	4/26/2024	\$ 630,602.39			\$ -	\$ -	
			May	\$ 2,320.22	\$ 715,137.49	\$ 712,817.27	6/25/2024	\$ 712,817.27			\$ -	\$ -	
			June	\$ 2,320.22	\$ 715,137.49	\$ 712,817.27	7/2/2024	\$ 712,817.27			\$ -	\$ -	
			July	\$ 2,344.97	\$ 779,158.08	\$ 784,478.30	7/22/2024	\$ 784,478.30			\$ -	\$ -	
			August	\$ 2,344.97	\$ 779,158.08	\$ 784,478.30	8/20/2024	\$ 784,478.30			\$ -	\$ -	
			Reported totals	\$ 2,344.97	\$ 779,158.08	\$ 784,478.30		\$ 784,478.30			\$ -	\$ -	

Self													
			April	\$ 309,379.40	\$ 68,504.41	\$ 27,883.81	5/23/2024	\$ 27,883.81			\$ -	\$ -	
			May	\$ 312,529.90	\$ 84,528.81	\$ 397,058.71	6/20/2024	\$ 19,174.90			\$ -	\$ -	
			June	\$ 313,296.43	\$ 96,248.86	\$ 409,545.29	8/15/2024	\$ 12,486.58			\$ -	\$ -	
			July	\$ 314,527.45	\$ 96,248.86	\$ 410,776.31	8/21/2024	\$ 1,231.02			\$ -	\$ -	
			August	\$ 314,527.45	\$ 96,248.86	\$ 410,776.31	9/17/2024	\$ 60,776.31			\$ -	\$ -	
			Reported totals	\$ 314,527.45	\$ 96,248.86	\$ 410,776.31		\$ 60,776.31			\$ -	\$ -	

Employee	Client/Member	Filing Type	Reporting Month	Reported for YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Carrier Paid	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
			October	\$ 351,704.59	\$ 350,000.00	\$ 1,704.59	11/27/2023	\$ 1,704.59			\$ -	\$ -	
			November	\$ 447,857.70	\$ -	\$ 96,153.11	12/20/2023	\$ 96,153.11			\$ -	\$ 351,704.59	
			December	\$ 450,474.32	\$ -	\$ 450,474.32	1/2/2024	\$ 450,474.32			\$ -	\$ 447,857.70	
			January	\$ 451,474.32	\$ -	\$ 1,064.00	2/20/2024	\$ 1,064.00			\$ -	\$ 450,474.32	
			February	\$ 452,200.73	\$ -	\$ 726.41	3/18/2024	\$ 726.41			\$ -	\$ 451,474.32	
			March	\$ 455,175.41	\$ -	\$ 2,974.68	4/18/2024	\$ 2,974.68			\$ -	\$ 452,200.73	
			April	\$ 455,347.64	\$ -	\$ 172.23	5/15/2024	\$ 172.23			\$ -	\$ 455,175.41	
			May	\$ 456,981.38	\$ -	\$ 1,797.93	7/22/2024	\$ 1,797.93			\$ -	\$ 455,347.64	
			June	\$ 458,379.31	\$ -	\$ 288.82	9/16/2024	\$ 288.82			\$ -	\$ 456,981.38	
			August	\$ 458,668.13	\$ -	\$ -	9/20/2024	\$ -			\$ -	\$ 458,379.31	
			Reported totals	\$ 458,668.13	\$ 350,000.00	\$ 108,668.13		\$ 108,668.13			\$ -	\$ 458,668.13	

Employee	Client/Member	Filing Type	Reporting Month	Reported for YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Carrier Paid	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
			January	\$ 510,869.04	\$ 350,000.00	\$ 160,869.04	2/22/2024	\$ 160,869.04			\$ -	\$ -	
			February	\$ 565,415.72	\$ 574,491.80	\$ 4,683.02	2/26/2024	\$ -			\$ -	\$ -	
			March	\$ 565,415.72	\$ 574,491.80	\$ 4,683.02	3/18/2024	\$ 4,683.02			\$ -	\$ -	
			April	\$ 900,575.88	\$ 900,575.88	\$ -	4/18/2024	\$ -			\$ -	\$ -	
			May	\$ 1,011,888.56	\$ 1,011,888.56	\$ -	4/17/2024	\$ -			\$ -	\$ -	
			June	\$ 1,014,942.95	\$ 1,021,049.16	\$ 7,006.21	7/22/2024	\$ 7,006.21			\$ -	\$ -	
			July	\$ 1,013,651.49	\$ 1,020,657.70	\$ 7,006.21	8/19/2024	\$ 7,006.21			\$ -	\$ -	
			August	\$ 1,018,427.32	\$ 1,025,493.53	\$ 4,775.83	9/16/2024	\$ 4,775.83			\$ -	\$ -	
			October	\$ 1,018,427.32	\$ 1,025,493.53	\$ 4,775.83	11/19/2024	\$ 4,775.83			\$ -	\$ -	
			Reported totals	\$ 1,018,427.32	\$ 1,025,493.53	\$ 4,775.83		\$ 4,775.83			\$ -	\$ -	

Employee	Client/Member	Filing Type	Reporting Month	Reported for YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Carrier Paid	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
			January	\$ 1,235.36	\$ 1,025,959.00	\$ 7,006.21	3/1/2024	\$ 7,006.21			\$ -	\$ -	
			February	\$ 416,745.68	\$ 416,745.68	\$ -	3/1/2024	\$ -			\$ -	\$ -	
			March	\$ 479,514.91	\$ 481,241.03	\$ 1,726.12	3/19/2024	\$ 1,726.12			\$ -	\$ -	
			April	\$ 2,314.87	\$ 631,917.26	\$ 630,602.39	4/26/2024	\$ 630,602.39			\$ -	\$ -	
			May	\$ 2,320.22	\$ 715,137.49	\$ 712,817.27	6/25/2024	\$ 712,817.27			\$ -	\$ -	
			June	\$ 2,320.22	\$ 715,137.49	\$ 712,817.27	7/2/2024	\$ 712,817.27			\$ -	\$ -	
			July	\$ 2,344.97	\$ 779,158.08	\$ 784,478.30	7/22/2024	\$ 784,478.30			\$ -	\$ -	
			August	\$ 2,344.97	\$ 779,158.08	\$ 784,478.30	8/20/2024	\$ 784,478.30			\$ -	\$ -	
			Reported totals	\$ 2,344.97	\$ 779,158.08	\$ 784,478.30		\$ 784,478.30			\$ -	\$ -	

Employee	Client/Member	Filing Type	Reporting Month	Reported for YTD	Spec Deductible	Reimbursement Requested	Filed to Carrier	Amount Reimbursed	Carrier Paid	Carrier Denied	Overpayment +/-	Carrier Approved YTD	Notes
			April	\$ 309,379.40	\$ 68,504.41	\$ 27,883.81	5/23/2024	\$ 27,883.81			\$ -	\$ -	
			May	\$ 312,529.90	\$ 84,528.81	\$ 397,058.71	6/20/2024	\$ 19,174.90			\$ -	\$ -	
			June	\$ 313,296.43	\$ 96,248.86	\$ 409,545.29	8/15/2024	\$ 12,486.58			\$ -	\$ -	
			July	\$ 314,527.45	\$ 96,248.86	\$ 410,776.31	8/21/2024	\$ 1,231.02			\$ -	\$ -	
			August	\$ 314,527.45	\$ 96,248.86	\$ 410,776.31	9/17/2024	\$ 60,776.31			\$ -	\$ -	
			Reported totals	\$ 314,527.45	\$ 96,248.86	\$ 410,776.31		\$ 60,776.31			\$ -	\$ -	

\*\* Claims data reported by Stealth Partner Group/Amwins is based upon the accuracy of data received from plan administrators. Stealth Partner Group/Amwins is not responsible for inaccuracies or errors in administrator data.



Reported totals	\$ 440,793.62	\$ 19,966.64	\$ 460,760.26	\$ 350,000.00	\$ 110,760.26	\$ 110,760.26	\$ -	\$ -	\$ -	\$ -	\$ 460,760.26
Initial	\$ 415,780.21	\$ 1,788.36	\$ 417,568.57	\$ 350,000.00	\$ 67,568.57	\$ 67,568.57	\$ -	\$ -	\$ -	\$ -	\$ 350,000.00
Supp	\$ 483,590.55	\$ 1,788.36	\$ 485,378.91	\$ -	\$ 47,810.34	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 417,568.57
Supp	\$ 469,247.07	\$ 1,788.36	\$ 471,035.43	\$ -	\$ 5,655.52	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 469,247.07
Supp	\$ 469,546.82	\$ 1,788.36	\$ 471,335.18	\$ -	\$ 299.75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 471,335.18
<b>Reported totals</b>	<b>\$ 469,546.82</b>	<b>\$ 1,788.36</b>	<b>\$ 471,335.18</b>	<b>\$ 350,000.00</b>	<b>\$ 121,335.18</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 471,335.18</b>
Initial	\$ 975,515.58	\$ 8,680.50	\$ 984,196.08	\$ -	\$ 654,196.08	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 984,196.08
Supp	\$ 975,662.22	\$ 8,680.50	\$ 984,342.72	\$ -	\$ 146.64	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 984,342.72
<b>Reported totals</b>	<b>\$ 975,662.22</b>	<b>\$ 8,680.50</b>	<b>\$ 984,342.72</b>	<b>\$ 350,000.00</b>	<b>\$ 654,342.72</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 984,342.72</b>

Total Amount Paid	Total Amount Denied	Total Overpayment (If Applicable)	Outstanding Balance
\$ (0.00)	\$ -	\$ -	\$ (0.00)

Total Amount Reimbursed
\$ 2,143,294.65

Total Reimbursement Requested
\$ 2,143,294.65

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