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

Executive Committee

Agenda

DATE
November 4, 2026
10:00 am

MEETING FORMAT
Virtual

ONETAP MOBILE
+1 804-905-9967,,806016798#
United States

MEETING LOCATION
Join Teams Meeting:
https://teams.microsoft.com/meet/216564179917064?p=xLG1myliOFY7Ea6KJK
Meeting ID: **216 564 179 917 064** Passcode: **zk6VR3K6**

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 October 7, 2026 & October 21, 2026**
- **Review and Approve Financial Statement/Warrant**

New Business *(VOTES may be taken)*

- **Mid-Year Exit Policy: GIC**
- **Hilb Cash Flow**
- **FY27 Annual Report Review**
- **FY25 Audit Review**

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	September 2, 2026	10:00 a.m.	TEAMS
Insurance Advisory Committee	September 9, 2026	10:00 a.m.	TEAMS
Executive Committee	September 16, 2026	10:00 a.m.	TEAMS
Executive Committee	October 7, 2026	10:00 a.m.	TEAMS
Insurance Advisory Committee	October 14, 2026	10:00 a.m.	TEAMS
Executive Committee	October 21, 2026	10:00 a.m.	TEAMS
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

Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

EXECUTIVE COMMITTEE MEETING MINUTES

TO: All Trust Member Units

RE: Minutes of October 7, 2026 Executive Committee Meeting Held Remotely via Microsoft Teams

MEMBERS PRESENT	GUESTS PRESENT
Shelley Poreda — Chair Emily Russo — Vice Chair Joanne Cleveland Andrew Levine Paul McLatchy III Stacy Stewart Donna Whiteley	Danielle Chaplick Kevin Feeley Cindy Graves Susan Shillue

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 10:03 a.m. with a quorum present.

CY27 MEDICARE RENEWAL

Danielle Chaplick reviewed the market trends driving Medicare costs, including an aging population, costly new treatments, specialty and GLP-1 drugs, and rising provider costs, along with 2027 federal Medicare changes such as the projected Part B premium increase and the CMS GLP-1 Bridge pilot, which is administered by CMS outside the Trust's plan.

Sue Shillue reported that the Medex plan ran at a 99% loss ratio for FY26 and 95% for the first two months of FY27. The underwriting projects a 10.9% increase in medical claims; combined with a 0.4% increase in the fully insured Blue MedicareRx PDP and a 2.0% increase in the BCBS administrative fee, the recommended CY2027 rate is $519.72 per member per month, a 5.0% increase over the current $495.00. A copay increase alternative (3.7%) was also presented; members did not support further copay changes, noting copays were increased with last year's renewal.

Danielle reviewed the results of the Medicare RFQ. UnitedHealthcare, Humana and Mass General Brigham Health Plan declined; Harvard Pilgrim quoted self-funded medical only and Aetna quoted fully insured Medicare Advantage plans. With no standalone drug plan quoted, the only complete options were the BCBS renewal and the Aetna Medicare Advantage plan with Part D, which would cost approximately $2.9 million less annually. Hilb did not recommend the

Aetna plan, citing the change from a Medicare supplement to Medicare Advantage, prior authorization and formulary changes, the required transition of all retirees, a one-year rate guarantee, and the Trust's position at the minimum network threshold.

Hilb recommended renewing with BCBS at a 5% increase with no copay changes. Paul McLatchy III asked that the alternatives also be presented to the membership, and proposed 6% given the 99% loss ratio.

> **MOTION:** On a motion by Andrew Levine, seconded by Donna Whiteley, as amended, the Executive Committee voted to recommend to the Insurance Advisory Committee that the Trust renew its Medicare program with Blue Cross Blue Shield (Medex 2 self-funded with the Blue Medicare Rx PDP) at a 6% rate increase over the current year, with no change to prescription copays.
>
> **Result:** Cleveland – Yes; Levine – Yes; McLatchy – Yes; Russo – Yes; Stewart – Yes; Whiteley – Yes; Poreda – Yes. **Motion carried unanimously.**

EXECUTIVE SESSION

> **MOTION:** On a motion by Andrew Levine, seconded by Donna Whiteley, the Executive Committee voted to enter executive session at 10:52 a.m. pursuant to M.G.L. c. 30A, § 21(a)(2), to conduct strategy sessions in preparation for contract negotiations with nonunion personnel, and to return to open session thereafter.
>
> **Result:** Cleveland – Yes; Levine – Yes; McLatchy – Yes; Russo – Yes; Stewart – Yes; Whiteley – Yes; Poreda – Yes. **Motion carried unanimously.**

Paul McLatchy III left the meeting at 11:00 a.m. during the executive session. The Committee returned to open session at 11:07 a.m.

JPA COUNSEL — KEVIN FEELEY OF FEELEY & BROWN

Upon returning to open session, the Chair reported that the Committee had met in executive session to discuss the hiring of legal counsel. Andrew Levine noted that he had worked with Attorney Feeley in another municipality and spoke to his reputation and accessibility.

> **MOTION:** On a motion by Andrew Levine, seconded by Emily Russo, the Executive Committee voted to appoint Kevin Feeley of Feeley & Brown as legal counsel for the Hampshire County Group Insurance Trust, effective immediately.
>
> **Result:** Cleveland – Yes; Levine – Yes; Russo – Yes; Stewart – Yes; Whiteley – Yes; Poreda – Yes. **Motion carried unanimously.**

The Chair directed Hilb to finalize the engagement with Attorney Feeley, noting that a formal contract is not required and that counsel will bill the Trust for time used, and to seek counsel's guidance on a pending matter.

MINUTES OF SEPTEMBER 2, 2026

> **MOTION:** On a motion by Emily Russo, seconded by Stacy Stewart, the minutes of the September 2, 2026 Executive Committee meeting were approved as presented.
>
> **Result:** Cleveland – Yes; Levine – Yes; Russo – Yes; Stewart – Yes; Whiteley – Yes; Poreda – Yes. **Motion carried unanimously.**

FINANCIAL STATEMENT / WARRANT APPROVAL

The Chair reviewed the July and August year-to-date financial statements against budget. Health insurance premium revenue was $16,029,154 against a budget of $16,265,200 (98.6%), primarily due to August enrollment changes, particularly among school staff, that were not reflected in the budget. Health insurance claims were $10,007,719 against a budget of $11,388,333 (87.9%). Health insurance settlements were higher than budgeted ($661,583 against $505,065), while Rx claims were lower ($3,034,083 against $3,646,667). The year-to-date net ordinary loss was $879,202 against a budgeted loss of $1,370,684. The Chair noted that losses in these months reflect the timing of quarterly pharmacy rebates, which are not yet included. The rebate received in September, approximately $2.67 million, came in above budget. Receivables as of August 31, 2026 totaled $546,329 and have been fully collected. The total cash balance was $10,345,203 at the end of August.

> **MOTION:** On a motion by Andrew Levine, seconded by Stacy Stewart, the Executive Committee voted to approve the August 2026 warrants totaling $8,295,243.67.
>
> **Result:** Cleveland – Yes; Levine – Yes; Russo – Yes; Stewart – Yes; Whiteley – Yes; Poreda – Yes. **Motion carried unanimously.**

WITHDRAWING UNIT BALANCES / UNIT DEPOSIT QUERIES

The Committee reviewed the deposit balance schedule for the 12 member units that withdrew effective July 1, 2026. FRCOG and the Town of Southampton have outstanding balances, and several withdrawn units have requested member-level claims detail, which Hilb is pursuing with BCBS. Cindy reported that Bernardston and Greater Commonwealth Virtual School have paid their balances since the schedule was prepared, and will provide an updated schedule for the IAC packet.

BENADMIN SYSTEM UPDATE

Danielle reported strong vendor interest in the benefits administration system RFP; vendor questions were due earlier in the week. PPI requested a one-week extension without stating a reason; any extension would need to apply to all respondents. The Chair stated that the deadline stated in the RFP should stand absent an extenuating circumstance.

OTHER BUSINESS

Members discussed coverage terminations and the handling of a potential high-cost accident claim involving possible third-party liability, which Hilb will review with BCBS. The Committee

also discussed the upcoming Executive Committee elections, and Hilb will seek Attorney Feeley's guidance on the election process.

ADJOURNMENT

There being no further business, on a motion by Stacy Stewart, the meeting was adjourned at 11:29 a.m.

Prepared By:

Marianna Gil, Hilb Group

Hampshire County Group Insurance Trust

88 King Street, Northampton, MA 01060

EXECUTIVE COMMITTEE MEETING MINUTES

TO: All Trust Member Units

RE: Minutes of October 21, 2026 Executive Committee Meeting Held Remotely via Microsoft Teams

MEMBERS PRESENT	GUESTS PRESENT
Shelley Poreda — *Chair*	Danielle Chaplick
Emily Russo — *Vice Chair*	Kevin Feeley
Joanne Cleveland	Marianna Gil
Paula Harrison	Cindy Graves
Andrew Levine	Michele Komosa
Paul McLatchy III	Susan Shillue
Stacy Stewart	

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.

EXECUTIVE SESSION

> **MOTION:** On a motion by Emily Russo, seconded by Andrew Levine, the Committee voted to enter 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, and to return to open session.
>
> **Result: Roll call — Ayes: J. Cleveland, P. Harrison, A. Levine, P. McLatchy, E. Russo, S. Stewart, S. Poreda. Motion carried unanimously.**

The Committee entered executive session at 10:06 a.m.

> **MOTION:** On a motion by Paul McLatchy, seconded by Stacy Stewart, the Committee voted to leave executive session and return to open session.
>
> **Result: Roll call — Ayes: J. Cleveland, P. Harrison, A. Levine, P. McLatchy, E. Russo, S. Stewart, S. Poreda. Motion carried unanimously.**

The Committee returned to open session at 10:18 a.m.

FY27 ANNUAL REPORT REVIEW

Danielle Chaplick reviewed the draft FY27 annual report. The report summarizes the year of recovery, explains the Trust's self-insured structure and compares it to MIIA, the GIC, and Massachusetts Strategic Health Group, and highlights the FY27 renewal actions, including network review, stop loss procurement, the Medicare procurement and favorable renewal, and plan design changes that moved the plans closer to benchmark. New sections cover reserve rebuilding, Medicare retiree history, expanded medical and Medicare market trends, the FY28 outlook, and a more detailed HCGIT-to-GIC plan and rate comparison.

In discussion, Paula Harrison observed that GIC rates do not reflect true cost because state funds cover its deficits. Danielle noted the GIC cannot retain surpluses but is not immune to market pressures. Andrew Levine suggested highlighting that HCGIT members govern plan design through the IAC, whereas GIC units automatically adopt GIC plan changes. Marianna Gil added that the GIC is procuring its PBM for FY28 and medical for FY29, that plan design changes can occur in any year, and that the FY27 plan design change proposals that did not pass are likely to return. She also confirmed the GIC ended GLP-1 coverage for weight management effective July 1, except for members with specific comorbidities. Asked about FY28 rates, Danielle noted claims have been stable but the recommendation must also support reserve rebuilding and rising trend.

Members also discussed the reception of this year's plan design changes. Joanne Cleveland and Stacy Stewart reported few complaints, while Cindy Graves noted a few ongoing questions and concerns about out-of-pocket costs, and Paula cited higher costs for recurring services such as physical therapy. Stacy noted the out-of-state rider caused some initial confusion with Blue Cross Blue Shield. The Committee agreed that member education has been valuable, and Danielle will note those efforts in the report.

OTHER BUSINESS

Cindy reported no new data requests from member units. At the Chair's invitation, EC members shared their units' plans. Members discussed the difficulty of projecting GIC plan migration, and Emily shared that an anonymous employee survey showed most respondents favoring higher-cost plans rather than Health New England.

Cindy will distribute the Medex open enrollment materials today.

ADJOURNMENT

There being no further business, on a motion by Emily Russo, seconded by Stacy Stewart, the meeting was adjourned by unanimous consent at 11:00 a.m.

Prepared By:

Marianna Gil, Hilb Group

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

	Jul 26	Aug 26	Sep 26	TOTAL Jul - Sep 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	24,049,676.50	24,397,800.00	-348,123.50	98.57%
4003 · Pharmaceutial Rebate	0.00	0.00	2,667,868.05	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	178,026.73	0.00	178,026.73	100.0%
4005 - Late Payment Fee	0.00	0.00	32.69	32.69			
4006 · Run-Off Payments	0.00	1,001,302.91	178,978.53	1,180,281.44			
Total 4000 · Income	8,042,957.48	9,094,605.94	10,938,321.99	28,075,885.41	26,197,800.00	1,878,085.41	107.17%
Total Income	8,042,957.48	9,094,605.94	10,938,321.99	28,075,885.41	26,197,800.00	1,878,085.41	107.17%
Expense							
5000 · Salary							
5001 · Insurance Administrator	12,200.77	8,277.70	8,277.69	28,756.16	26,902.50	1,853.66	106.89%
5002 · Stipend	1,600.00	800.00	800.00	3,200.00	2,600.01	599.99	123.08%
5003 · Wellness & Benefits Specialist	9,646.93	6,512.31	6,512.31	22,671.55	21,165.00	1,506.55	107.12%
5004 · Treasurer	1,083.34	1,083.34	1,083.34	3,250.02	3,249.99	0.03	100.0%
5005 · Bonus/Vacation Buy Back	8,923.07	0.00	0.00	8,923.07	0.00	8,923.07	100.0%
5006 · Temporary Support	3,210.00	480.00	720.00	4,410.00			
Total 5000 · Salary	36,664.11	17,153.35	17,393.34	71,210.80	53,917.50	17,293.30	132.07%
5100 · Payroll Taxes							
5101 · FICA	517.39	234.49	237.97	989.85	1,500.00	-510.15	65.99%
5102 · Mass Unemploy Health	13.88	22.48	23.54	59.90	249.99	-190.09	23.96%
Total 5100 · Payroll Taxes	531.27	256.97	261.51	1,049.75	1,749.99	-700.24	59.99%
5200 · Benefits							
5201 · Health Insurance	2,827.48	2,827.48	2,827.48	8,482.44	8,482.50	-0.06	100.0%
5202 · Insurance (Dental,Vision,Life)	302.28	130.76	-40.76	392.28	392.31	-0.03	99.99%
5203 · Retiree Health & Other	1,730.36	1,530.50	1,248.80	4,509.66	4,530.12	-20.46	99.55%
5204 · Contributory Retirement	131,682.00	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	145,066.38	145,086.93	-20.55	99.99%
5300 · Insurance Expense							

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

	Jul 26	Aug 26	Sep 26	TOTAL Jul - Sep 26	Budget	$ Over Budget	% of Budget
5301 · Workers' Compensation	359.00	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	2,500.00	-2,500.00	0.0%
Total 5300 · Insurance Expense	359.00	0.00	0.00	359.00	5,000.00	-4,641.00	7.18%
5350 · Building/Facilities							
5351 · Rent Expense	1,000.00	1,000.00	1,000.00	3,000.00	3,000.00	0.00	100.0%
5352 · Telephone/Internet Expense	386.61	448.42	400.47	1,235.50	1,500.00	-264.50	82.37%
Total 5350 · Building/Facilities	1,386.61	1,448.42	1,400.47	4,235.50	4,500.00	-264.50	94.12%
5400 · Contracted Services							
5401 · Executive Consultant	31,428.29	15,714.29	15,714.29	62,856.87	47,142.00	15,714.87	133.34%
5402 · Audit Services	0.00	0.00	34,000.00	34,000.00	300,000.00	-266,000.00	11.33%
5403 · Legal Services	0.00	0.00	0.00	0.00	1,500.00	-1,500.00	0.0%
5404 · Computer Services	4,000.00	4,000.00	4,000.00	12,000.00	12,500.01	-500.01	96.0%
5405 · IT Services	1,963.08	1,969.48	1,956.48	5,889.04	8,750.01	-2,860.97	67.3%
5406 · Other Services	900.00	0.00	0.00	900.00			
Total 5400 · Contracted Services	38,291.37	21,683.77	55,670.77	115,645.91	369,892.02	-254,246.11	31.27%
5500 · Miscellaneous							
5501 · Wellness	0.00	0.00	0.00	0.00	1,374.99	-1,374.99	0.0%
5502 · Payroll Processing	167.31	117.75	125.54	410.60	500.01	-89.41	82.12%
5503 · Computer Supplies/Hardware	0.00	0.00	0.00	0.00	875.01	-875.01	0.0%
5504 · Postage and Delivery	0.00	0.00	0.00	0.00	125.01	-125.01	0.0%
5506 · Bonds	0.00	100.00	975.00	1,075.00	249.99	825.01	430.02%
5507 · Travel Expense	0.00	0.00	0.00	0.00	249.99	-249.99	0.0%
5508 · Office/Other Supplies	0.00	0.00	468.62	468.62	1,374.99	-906.37	34.08%
Total 5500 · Miscellaneous	167.31	217.75	1,569.16	1,954.22	4,749.99	-2,795.77	41.14%
5800 · Insurance							
5801 · Health Insurance Claims	4,592,697.09	5,415,021.47	5,594,000.00	15,601,718.56	17,082,500.01	-1,480,781.45	91.33%
5802 · Health Insurance Settlement	304,619.93	356,963.33	489,539.26	1,151,122.52	805,564.58	345,557.94	142.9%
5809 · Run-Off Claims	1,001,302.91	178,978.53	0.00	1,180,281.44			
5803 · Pharmaceutical Claims	1,604,633.54	1,429,449.21	1,796,567.63	4,830,650.38	5,469,999.99	-639,349.61	88.31%
5804 · Blue Medicare RX PDP	764,668.35	657,642.93	658,810.88	2,081,122.16	2,117,856.51	-36,734.35	98.27%

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

	Jul 26	Aug 26	Sep 26	TOTAL Jul - Sep 26	Budget	$ Over Budget	% of Budget
5805 · CanaRx	8,348.12	3,942.33	10,119.74	22,410.19	45,000.00	-22,589.81	49.8%
5806 · ElectRX	0.00	0.00	15,029.66	15,029.66	24,999.99	-9,970.33	60.12%
5807 · PCORI	35,189.27	0.00	0.00	35,189.27	10,256.01	24,933.26	343.11%
5808 · Reinsurance	196,375.72	206,438.76	194,028.14	596,842.62	592,379.01	4,463.61	100.75%
Total 5800 · Insurance	8,507,834.93	8,248,436.56	8,758,095.31	25,514,366.80	26,148,556.10	-634,189.30	97.58%
Total Expense	8,721,776.72	8,293,685.56	8,838,426.08	25,853,888.36	26,733,452.53	-879,564.17	96.71%
Net Ordinary Income	-678,819.24	800,920.38	2,099,895.91	2,221,997.05	-535,652.53	2,757,649.58	-414.82%
Other Income/Expense							
Other Income							
8000 · Non-Operating Revenues							
8005 · Interest Income	8,569.53	9,444.86	8,283.48	26,297.87	-15,000.00	41,297.87	-175.32%
8006 · Investmnet Income OPEB	973.69	1,037.17	1,228.36	3,239.22			
Total 8000 · Non-Operating Revenues	9,543.22	10,482.03	9,511.84	29,537.09	-15,000.00	44,537.09	-196.91%
Total Other Income	9,543.22	10,482.03	9,511.84	29,537.09	-15,000.00	44,537.09	-196.91%
Net Other Income	9,543.22	10,482.03	9,511.84	29,537.09	-15,000.00	44,537.09	-196.91%
Net Income	**-669,276.02**	**811,402.41**	**2,109,407.75**	**2,251,534.14**	**-550,652.53**	**2,802,186.67**	**-408.89%**

Hampshire County Group Insurance Trust
Cash Transaction Detail

	Type	Date	Num	Name	Memo	Amount	Balance
1008 · M&T Bank							
					Opening Balance		**3,763,876.88**
	Check	09/01/2026	Wire	BCBS		-6,083,539.26	-2,319,662.38
	Check	09/01/2026	Wire	BCBS	Sept BCBS Stop Loss	-194,028.14	-2,513,690.52
	Transfer	09/01/2026	Transfer		Bank Transfer	6,000,000.00	3,486,309.48
	Deposit	09/04/2026			ULLICO 7/1/25-6/30/26	37,866.42	3,524,175.90
	Check	09/08/2026	Wire	CVS Caremark	8/24/26-8/31/26	-473,563.80	3,050,612.10
	Check	09/08/2026	Wire	CVS Caremark	8/1/26-8/31/26	-15,556.42	3,035,055.68
	Check	09/08/2026	Wire	Paydhealth, LLC	Case Management Fee 8/1/26-8/31/26	-4,018.62	3,031,037.06
	Check	09/08/2026	Wire	ElectRx	Period Ending 8/31/26	-1,367.66	3,029,669.40
	Deposit	09/08/2026			Deposit Fee Returned for Paydhealth, LLC Pymt Setup E	50.00	3,029,719.40
	Check	09/09/2026		Checkwriters	PR Dated 9/10/26	-54.69	3,029,664.71
	Check	09/09/2026		Checkwriters	PR Dated 9/10/26	-5,280.51	3,024,384.20
	Check	09/09/2026		Checkwriters	PR Dated 9/10/26	-1,569.10	3,022,815.10
	Deposit	09/09/2026			Deposit	130,284.58	3,153,099.68
	Deposit	09/14/2026			Deposit	20,146.42	3,173,246.10
	Check	09/14/2026	Wire	CVS Caremark	9/1/26-9/7/26	-298,952.24	2,874,293.86
	Deposit	09/16/2026			Deposit	66,115.00	2,940,408.86
	Deposit	09/18/2026			Deposit	438,621.48	3,379,030.34
	Check	09/21/2026		Checkwriters	PR Dated 9/24/26	-70.85	3,378,959.49
	Check	09/21/2026		Checkwriters	PR Dated 9/24/26	-6,406.61	3,372,552.88
	Check	09/21/2026		Checkwriters	PR Dated 9/24/26	-1,711.50	3,370,841.38
	Check	09/22/2026	Wire	CVS Caremark	9/8/26-9/15/26	-409,707.61	2,961,133.77
	Deposit	09/23/2026			Deposit	14,714.00	2,975,847.77
	Deposit	09/28/2026			Deposit	750,511.01	3,726,358.78
	Deposit	09/28/2026			Caremark - CVS RX Rebate	2,667,868.05	6,394,226.83
	Deposit	09/28/2026			Ullico Reinsurance Reimbursement	33,053.85	6,427,280.68
	Transfer	09/29/2026	Transfer		Bank Transfer	4,500,000.00	10,927,280.68
	Check	09/29/2026	Wire	CVS Caremark	9/16/26-9/23/26	-594,818.94	10,332,461.74
	Check	09/29/2026	Wire	ElectRx	Period Ending 9/15/26	-13,662.00	10,318,799.74
	Check	09/30/2026	Wire	Blue MedicareRX	7142564 9/14/26	-658,810.88	9,659,988.86
	Deposit	09/30/2026			Deposit	16,566.20	9,676,555.06
	Deposit	09/30/2026			Interest	4,690.96	9,681,246.02
Total 1008 · M&T Bank							
TOTAL						**5,917,369.14**	**9,681,246.02**

	Type	Date	Num	Name	Memo	Amount	Balance
1007 · TruNorth Bank (ESB)							
					Opening Balance		**6,231,869.16**
	Bill Pmt -Check	09/01/2026	7323	ACSA Employee Benefit Trust	047540 09/01/2026-09/30/2026	-329.38	6,231,539.78
	Bill Pmt -Check	09/01/2026	7324	Boston Mutual Life Ins	September 2026	-42.00	6,231,497.78
	Bill Pmt -Check	09/01/2026	7325	The HILB Group	13005806 08/01/2026	-15,714.29	6,215,783.49
	Check	09/01/2026	ESB	M&B Holding Company LLC	Sept Rent	-1,000.00	6,214,783.49
	Check	09/01/2026	Online Pymt	Comcast	8/31/26-9/30/26	-260.85	6,214,522.64
	Transfer	09/01/2026	Transfer		Bank Transfer	-6,000,000.00	214,522.64
	Deposit	09/01/2026			Deposit	287,613.10	502,135.74
	Deposit	09/01/2026			Deposit	92,823.00	594,958.74
	Deposit	09/01/2026			Deposit	16,302.00	611,260.74
	Deposit	09/01/2026			Deposit	121,947.00	733,207.74
	Deposit	09/02/2026			Deposit	9,946.00	743,153.74
	Deposit	09/02/2026			Deposit	8,530.00	751,683.74
	Deposit	09/03/2026			Deposit	4,265.00	755,948.74
	Bill Pmt -Check	09/08/2026	Online Pymt	NetLogix	September	-1,956.48	753,992.26
	Bill Pmt -Check	09/08/2026	7326	4Voice LLC	#100571 8/19/26-9/30/26	-139.62	753,852.64
	Bill Pmt -Check	09/08/2026	7327	CanaRx Group Inc	August 16, 2026 - August 31, 2026	-6,666.30	747,186.34
	Bill Pmt -Check	09/08/2026	7328	Edward Haber	#1438 9/3/26	-4,000.00	743,186.34
	Deposit	09/08/2026			Deposit	29,456.98	772,643.32
	Bill Pmt -Check	09/14/2026	7329	CBIZ CPA's		-29,000.00	743,643.32
	Deposit	09/15/2026			Deposit	92,949.00	836,592.32
	Deposit	09/16/2026			Deposit	133,645.93	970,238.25
	Deposit	09/16/2026			Deposit	86,643.10	1,056,881.35
	Deposit	09/17/2026			Deposit	252,769.88	1,309,651.23
	Deposit	09/17/2026			Deposit	165,250.92	1,474,902.15
	Deposit	09/17/2026			Deposit	313,324.93	1,788,227.08
	Deposit	09/17/2026			Deposit	226.01	1,788,453.09
	Deposit	09/18/2026			Deposit	341,681.68	2,130,134.77
	Deposit	09/18/2026			Deposit	67,128.71	2,197,263.48

Hampshire County Group Insurance Trust
Cash Transaction Detail

	Deposit	09/18/2026			Deposit	854,400.17	3,051,663.65
	Bill Pmt -Check	09/21/2026	7330	CanaRx Group Inc	September 01, 2026 - September 15, 2026	-3,453.44	3,048,210.21
	Bill Pmt -Check	09/21/2026	7331	Hampshire County Group Insurance Trust	10/01/2026-10/31/2026	-6,740.00	3,041,470.21
	Bill Pmt -Check	09/21/2026	7332	Hampshire County Retirement System	September 2026	-1,622.60	3,039,847.61
	Bill Pmt -Check	09/21/2026	7333	The HILB Group	Bond - K LeBeau	-975.00	3,038,872.61
	Deposit	09/21/2026			Deposit	125,311.71	3,164,184.32
	Deposit	09/22/2026			Deposit	7,393.00	3,171,577.32
	Deposit	09/22/2026			Deposit	7,823.00	3,179,400.32
	Deposit	09/22/2026			Deposit	9,946.00	3,189,346.32
	Deposit	09/23/2026			Deposit	112,318.00	3,301,664.32
	Deposit	09/24/2026			Deposit	16,676.00	3,318,340.32
	Deposit	09/24/2026			Deposit	923,995.30	4,242,335.62
	Deposit	09/24/2026			Deposit	14,036.00	4,256,371.62
	Deposit	09/24/2026			Deposit	83,852.87	4,340,224.49
	Deposit	09/24/2026			Deposit	104,145.49	4,444,369.98
	Deposit	09/24/2026			Deposit	75,037.99	4,519,407.97
	Deposit	09/24/2026			Deposit	6,875.00	4,526,282.97
	Deposit	09/25/2026			Deposit	20,599.00	4,546,881.97
	Deposit	09/25/2026			Deposit	20,077.00	4,566,958.97
	Deposit	09/25/2026			Deposit	236,555.00	4,803,513.97
	Deposit	09/25/2026			Deposit	16,163.00	4,819,676.97
	Deposit	09/25/2026			Deposit	35,185.94	4,854,862.91
	Bill Pmt -Check	09/28/2026	7334	Cindy Graves Harrison	Office Supplies Reimbursement	-468.62	4,854,394.29
	Deposit	09/28/2026			Deposit	8,530.00	4,862,924.29
	Deposit	09/28/2026			Deposit	6,407.00	4,869,331.29
	Deposit	09/28/2026			Deposit	13,781.00	4,883,112.29
	Transfer	09/29/2026	Transfer		Bank Transfer	-4,500,000.00	383,112.29
	Deposit	09/29/2026			Deposit	86,916.00	470,028.29
	Deposit	09/29/2026			Deposit	6,823.39	476,851.68
	Deposit	09/29/2026			Deposit	278,289.00	755,140.68
	Bill Pmt -Check	09/30/2026	7335	The HILB Group	13005806 09/01/2026	-15,714.29	739,426.39
	Deposit	09/30/2026			Deposit	108,570.79	847,997.18
	Deposit	09/30/2026			Deposit	3,770.00	851,767.18
	Deposit	09/30/2026			Deposit	293,417.58	1,145,184.76
	Deposit	09/30/2026			Deposit	25,239.00	1,170,423.76
	Deposit	09/30/2026			Deposit	1,029,675.29	2,200,099.05
	Deposit	09/30/2026			Deposit	37,643.00	2,237,742.05
	Deposit	09/30/2026			Deposit	276,919.27	2,514,661.32
	Deposit	09/30/2026			Interest	3,592.52	2,518,253.84
Total 1007 · TruNorth Bank (ESB)							
TOTAL						**-3,713,615.32**	**2,518,253.84**

Type	Date	Num	Name	Memo	Amount	Balance
1012 · TruNorth (ESB) CD OPEB						
				Opening Balance		**349,456.85**
General Journal	09/30/2026	95-kpl		September Interest	1,228.36	350,685.21
Total 1012 · TruNorth (ESB) CD OPEB					**1,228.36**	**350,685.21**
TOTAL						
				TOTAL CASH BALANCE		**12,550,185.07**

Hampshire County Group Insurance Trust
A/R Aging Detail
As of September 30, 2026

Type	Date	Num	Name	Aging	Open Balance
Current					
Total Current					
1 - 30					
Invoice	09/09/2026	Oct 2026	Chester	21	14,682.00
Invoice	09/09/2026	Oct 2026	Granby	21	280,993.68
Invoice	09/09/2026	Oct 2026	Plainfield	21	6,706.00
Invoice	09/09/2026	Oct 2026	Franklin REG. Retirement SYS.	21	8,067.00
Invoice	09/09/2026	Oct 2026	Leverett	21	99,587.00
Invoice	09/09/2026	Oct 2026	Warwick	21	26,698.94
Invoice	09/18/2026	Run-Off	Bernardston	12	25,866.67
Invoice	09/18/2026	Run-Off	Franklin Regional COG	12	1,140.07
Invoice	09/18/2026	Run-Off	Southampton	12	4,587.89
Payment	09/28/2026		New Salem		-2,412.19
Total 1 - 30					465,917.06
31 - 60					
Invoice	08/20/2026	Run-Off	Franklin Regional COG	41	1,618.70
Invoice	08/20/2026	Run-Off	Southampton	41	20,307.60
Total 31 - 60					21,926.30
> 60					
Total > 60					
TOTAL					**487,843.36**

Hampshire County Group Insurance Trust - PLAN COUNTS

	NOV	DEC	2026 JAN	FEB	MAR	2026 APR	MAY	JUNE	2026 JULY	AUG	SEPT	2026 OCT	NOV
NETWORK BLUE NE (HMO)													
G1 - Individual	618	618	615	618	614	616	615	614	536	522	506	509	514
G1 - Employee + 1	341	339	333	329	330	329	331	334	282	276	271	272	270
G1 - Family	559	556	550	540	534	527	524	517	431	428	421	415	418
G1 - TOTAL HMO	**1518**	**1513**	**1498**	**1487**	**1478**	**1472**	**1470**	**1465**	**1249**	**1226**	**1198**	**1196**	**1202**
G2 - Individual	707	706	707	702	700	707	706	705	512	512	518	518	522
G2 - Employee + 1	363	360	358	354	356	354	349	350	246	242	241	247	248
G2 - Family	676	675	667	657	659	652	648	645	466	464	461	455	451
G2 - TOTAL HMO	**1746**	**1741**	**1732**	**1713**	**1715**	**1713**	**1703**	**1700**	**1224**	**1218**	**1220**	**1220**	**1221**
TOTAL INDIVIDUAL	1325	1324	1322	1320	1314	1323	1321	1319	1048	1034	1024	1027	1036
TOTAL EMP+1 PLANS	704	699	691	683	686	683	680	684	528	518	512	519	518
TOTAL FAMILY PLANS	1235	1231	1217	1197	1193	1179	1172	1162	897	892	882	870	869
TOTAL HMO PLANS	**3264**	**3254**	**3230**	**3200**	**3193**	**3185**	**3173**	**3165**	**2473**	**2444**	**2418**	**2416**	**2423**
BLUE CARE ELECT PREFERRED (PPO)													
G1 - Individual	207	207	205	203	201	205	201	200	165	163	159	163	164
G1 - Family	240	239	237	231	231	228	227	226	180	180	180	179	181
G1 - TOTAL PPO	**447**	**446**	**442**	**434**	**432**	**433**	**428**	**426**	**345**	**343**	**339**	**342**	**345**
G2 - Individual	165	162	160	164	164	161	161	161	87	85	86	91	90
G2 - Family	202	202	203	205	205	203	201	200	106	105	104	102	100
G2 - TOTAL PPO	**367**	**364**	**363**	**369**	**369**	**364**	**362**	**361**	**193**	**190**	**190**	**193**	**190**
TOTAL INDIVIDUAL	372	369	365	367	365	366	362	361	252	248	245	254	254
TOTAL FAMILY PLANS	442	441	440	436	436	431	428	426	286	285	284	281	281
TOTAL PPO PLANS	**814**	**810**	**805**	**803**	**801**	**797**	**790**	**787**	**538**	**533**	**529**	**535**	**535**
MEDEX													
G1 - Individual	1517	1523	1539	1536	1535	1538	1540	1542	1375	1389	1395	1393	1398
G2 - Individual	1451	1451	1451	1452	1449	1444	1456	1453	1190	1190	1193	1194	1198
TOTAL MEDEX PLANS	**2968**	**2974**	**2990**	**2988**	**2984**	**2982**	**2996**	**2995**	**2565**	**2579**	**2588**	**2587**	**2596**
TOTAL - ALL PLANS	**7046**	**7038**	**7025**	**6991**	**6978**	**6964**	**6959**	**6947**	**5576**	**5556**	**5535**	**5538**	**5554**

Trust exits effective 7/1/2026 - Deposit Balances

	Bernardston	Charlton	Chesterfield	Dudley	FC Tech	FRCOG	GCVS	Leyden	Pioneer Valley	Southampton	Southwick	SWSC	Totals
Original Deposit Amt	**$ (2,270.00)**	**$ (250,000.00)**	**$ (4,163.00)**	**$ (200,000.00)**	**$ (307,520.00)**	**$ (11,728.00)**	**$ (3,570.00)**	**$ (426.00)**	**$ (328,581.00)**	**$ (26,463.00)**	**$ (112,859.00)**	**$ (495,227.00)**	**$ (1,742,807.00)**
July Prem Invoice	**$ -**	$ 44.98	$ -	$ -	$ 5,832.19	$ (2,113.32)	$ (2,344.00)	$ -	$ -	$ 544.00	$ -	$ (3,352.49)	
Pymt Rcvd/Cr Sent		$ (44.98)	$ -	$ -	$ (5,832.19)	$ 2,113.32	$ -	$ -	$ -	$ (544.00)	$ -	$ -	
Aug Prem Invoice	**$ -**	$ -	$ -	$ -	$ -	$ -	$ 1,007.00	$ -	$ -	$ -	$ -	$ (401.10)	
July 2026 Claims	$ 31,726.98	$ 235,111.28	$ 1,739.71	$ 65,692.50	$ 179,916.11	$ 13,346.70	$ 135,191.58	$ 652.01	$ 76,546.82	$ 46,770.60	$ 44,985.51	$ 169,623.11	**$ 1,001,302.91**
Total Due by 9/15 -OR- Remaining Dep Bal	**$ 29,456.98**	**$ (14,888.72)**	**$ (2,423.29)**	**$ (134,307.50)**	**$ (127,603.89)**	**$ 1,618.70**	**$ 130,284.58**	**$ 226.01**	**$ (252,034.18)**	**$ 20,307.60**	**$ (67,873.49)**	**$ (329,357.48)**	
Paid	$ (29,456.98)	$ -	$ -	$ -	$ -	$ -	$ (130,284.58)	$ (226.01)	$ -	$ -	$ -	$ -	
	9/8/2026						**9/9/2026**	**9/17/2026**					
Bal Total Carried Over	**$ -**	**$ (14,888.72)**	**$ (2,423.29)**	**$ (134,307.50)**	**$ (127,603.89)**	**$ 1,618.70**	**$ -**	**$ -**	**$ (252,034.18)**	**$ 20,307.60**	**$ (67,873.49)**	**$ (329,357.48)**	
Aug 2026 Claims	$ 25,866.67	$ 4,657.20	$ 25.65	$ 5,629.80	$ 32,158.39	$ 1,140.07	$ 1,333.15	$ -	$ 25,866.67	$ 4,587.89	$ 2,075.75	$ 75,637.29	**$ 178,978.53**
Total Due by 10/15 -OR- Remaining Dep Bal	**$ 25,866.67**	**$ (10,231.52)**	**$ (2,397.64)**	**$ (128,677.70)**	**$ (95,445.50)**	**$ 2,758.77**	**$ 1,333.15**	**$ -**	**$ (226,167.51)**	**$ 24,895.49**	**$ (65,797.74)**	**$ (253,720.19)**	
Paid	$ (25,866.67)	$ -	$ -	$ -	$ -	$ -	$ (1,333.15)	$ -	$ -	$ -	$ -	$ -	
	10/5/2026												
Bal Total Carried Over	**$ -**	**$ (10,231.52)**	**$ (2,397.64)**	**$ (128,677.70)**	**$ (95,445.50)**	**$ 2,758.77**	**$ -**	**$ -**	**$ (226,167.51)**	**$ 24,895.49**	**$ (65,797.74)**	**$ (253,720.19)**	
Stop Loss Reimbursement		$ (35,886.73)											
Sept 2026 Claims	$ 393.08	$ 5,757.65	$ 19.67	$ 597.41	$ 2,407.32	$ 903.42	$ 8,754.03	$ (436.41)	$ 24,588.08	$ 10,969.68	$ 2,659.15	$ -	**$ 56,613.08**
Total Due by 11/15 -OR- Remaining Dep Bal	**$ 393.08**	**$ (40,360.60)**	**$ (2,377.97)**	**$ (128,080.29)**	**$ (93,038.18)**	**$ 3,662.19**	**$ 8,754.03**	**$ (436.41)**	**$ (201,579.43)**	**$ 35,865.17**	**$ (63,138.59)**	**$ (253,720.19)**	
Paid		$ -	$ -	$ -	$ -			$ -	$ -		$ -	$ -	
Remaining Deposit Bals	**$ -**	**$ (40,360.60)**	**$ (2,377.97)**	**$ (128,080.29)**	**$ (93,038.18)**	**$ -**	**$ -**	**$ (436.41)**	**$ (201,579.43)**	**$ -**	**$ (63,138.59)**	**$ (253,720.19)**	**$ (782,731.66)**
Unit Going To:	GIC	Mass Strategic	GIC	Mass Strategic	Fern Rock	GIC	Cigna	GIC	GIC	GIC	Fern Rock	MIIA	