# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Executive Committee

Meeting Notice and Agenda
January 22, 2020
10:00 A.M.
Deerfield Town Hall, South Deerfield

| | |
|---|---|
| Call to Order | RK |
| Approval of Minutes of October, 2019 | RK |
| Financial Report (Vote)<br>Month of December, 2019<br>**Income & Expenses & Operating Expenses For Trust and Wellness Initiative** | KK |
| Wellness Update | MK |
| BCBS Vision | HF |
| FY19 Audit | JS |
| Reinsurance Update FY19 | JS |
| FY21 Rates (vote) | JS |
| Adjournment | RK |

<u>Meeting Schedule</u>

Insurance Advisory Committee – January 22, 2020, 10:00 a.m., Deerfield Town Hall
Executive Committee – February 19, 2020, 9:00 a.m., 98 King Street
Executive Committee – March 18, 2020, 9:00 a.m., 98 King Street

HAMPSHIRE COUNTY
GROUP INSURANCE TRUST

TO: All Member Trust Units

RE: **Minutes of October 9, 2019**
Insurance Advisory Committee
Deerfield Town Hall

**MEMBERS PRESENT:**

Rebecca Herzog
Lisa Blackmer
Paula Harrison
Emily Russo
Deborah Frentzos
Joan Zuzgo
Cheryl Clark
Sues'Anne Jason
Ira Brezinsky
Dean Iacobucci
Lynn Sibley
Cathy Levreault
Donna Foglio
Barbara Hancock
Russ Kaubris
Allan Kidston
Denise Cashin
Megan Young
Paul McLatchy III
Michael Sullivan
Michelle Hill
Kathy Hannon
Leann Fanion
Richard Carmignani Jr.
Linda Gross
Maureen Humphrey
Sharon Strzegowski
Trish Barnes
Angelina Bragdon
Jennifer Day
Stephanie Douglass

**OTHERS PRESENT:**

Joseph Shea
Michele Komosa
Alyssa Magoffin
Karen Karowski
Heidi Fountain
Mildred Colon
Cynthia Smith
Bruce Turner

**CALL TO ORDER**

Chairman, Russ Kaubris, called the meeting to order at 10:03 a.m. with a quorum present of 77.68% of the weighted vote.

**APPROVAL OF MINUTES**

A motion to accept the minutes of July 17, 2019 was made by Michael Sullivan and seconded by Lisa Blackmer. The motion was carried unanimously.

**FINANCIAL REPORT**

*Month of September 2019*

Karen Karowski presented the Financial Report showing a starting cash balance for September of $9,438,634.03 with a total monthly income of $5,763,572.37. The monthly expenses totaled $5,619,373.04 leaving a total net monthly income of $144,199.33. The accounts receivable balance was $516,120.64 which if paid on time would have left us with a balance of $35,568,704.59.

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*Investments and CD's for September 2019*
Karen also reported that the investments portfolio value was $10,943,111.44 with a market change of $105,766.93 leaving a total of $11,048,878.37. Karen also reported a starting balance in CD's of $9,813,132.07, leaving interest earned of $19,251.97, with a balance of $9,832,384.04.

On a motion by Paul McLatchy III, seconded by Lisa Blackmer, the financial report was approved unanimously.

**WELLNESS UPDATE**
Michele gave an update on the Wellness Initiative program:

- **Programs** – Requests for onsite seminars utilizing member's mini grant funds and the wellness credits are underway. Michele also provided information on Wellness Concepts Inc which hosts various onsite seminars offered thru BCBS. Seminars include disease prevention, nutrition education, stress management, sleep and ergonomics.
- **Fall Challenge** – This began September 23rd and runs to October 27th. There are approximately 400 participants.
- **AHealthyMe** – Registration and usage is up to just under 400 users.
- **HCGIT Website** – The new website, www.hcgit.org, includes a Wellness Initiative tab for access to all things wellness. Michele will keep it updated with newsletters, program information, forms, health facts/news/information, and registration links for Wellable and Ahealthyme. With the new website, Michele has cancelled subscriptions to Survey Monkey and Constant Contact.

For more information on any of these programs contact Michele Komosa by phone at 413-584-1300 ext 173 or email at mkomosa@hampshirecog.org.

**BCBS UPDATES**
Heidi Fountain from BCBS gave a presentation regarding two new programs that will begin January 1st, Rational Med and Step In. Both programs will be administered by Express Scripts (ESI) and are available at no additional cost to the Trust.

**Rational Med** is a program that combines medical, pharmacy, and laboratory data to create an integrated patient profile. Profiles are reviewed to identify gaps in care, adverse drug risks, help facilitate better coordination of care and help avoid omission of essential care. When a risk is identified, the member's doctor and pharmacist will be alerted by ESI.

**Step In** is a weight management program that engages members with diabetes, pre-diabetes, high blood pressure, and high cholesterol. Eligible members will receive direct notification of the program from ESI.

Heidi also reminded everyone that BCBS makes drug formulary changes to the active plans (HMO & PPO) twice a year (January 1st and July 1st). There will also be a couple drug formulary changes to the Medex plan eff 1/1/20. Any member affected by any drug formulary changes is always directly notified of the changes.

## ANNUAL ELECTIONS

Joe stated all current Executive Committee members were running for reelection and then opened the floor for any new nominations. There were no new nominations.

On a motion by Michael Sullivan, seconded by Paul McLatchy III, it was voted with no new nominations to reelect all current Executive Committee members. This passed unanimously.

## 2020 MEETING CALENDAR

Joe distributed a meeting schedule for EC and IAC meetings thru FY2020.

## 2018 AND 2019 AUDITS

Joe reported the Trust's FY2018 audit was done in the summer and has now been finalized stating there were no concerns or suggestions from the auditors. Joe stated we will email this to all units and also post it on the website. Joe explained we were behind on getting this completed because of the status of separating from the HCOG. The auditors are scheduled to come back at the end of October to do the FY2019 audit.

## HCOG/HCGIT UPDATES

Joe reported the HCOG unofficially closed 8/30/19. Joe explained the state approved funds to pay for the HCOG retiree's health insurance until they are able to be transferred to the GIC which is scheduled for January 1, 2020. Until then, Lydia King is the only active employee left as she is helping with the final stages of the HCOG closure including the GIC open enrollment and transfer of the retirees from the Trust coverage. To date we have continued to receive payment from the HCOG for the retiree's health insurance. Joe stated a bill was also filed with the state to cover the HCOG pension liabilities and to carve out the Trust as a standalone entity with the Hampshire County Retirement System. This is still being reviewed. Joe also explained he plans to begin reviewing options with Paragus to move the server or at least the Trust information from the existing HCOG server as further separation from the HCOG.

Russ Kaubris added that Joe along with the Executive Committee's guidance are working to create and revise Trust personnel policies and benefits now that we are no longer following the HCOG's procedures. Once concluded, this will be presented for review by the IAC.

## 2020 MEDEX RATE

Russ Kaubris explained at the last Executive Committee (EC) meeting, the EC reviewed and held a lengthy discussion regarding the various options Joe set forth for Medex changes to rates and benefits for 2020. The presented options included a minimal increase, leaving the rates flat or changing the prescription copays from \$5/10/25 to \$10/20/35 which would decrease the rate. Michael Sullivan noted the change in prescription copays would help bring them closer to the changes that were made to the active plans prescription copays.

On a motion by Richard Carmignani Jr., seconded by Lisa Blackmer, it was voted to adopt a monthly premium of \$337.00 for Medex 2 w/ PDP coverage based on a change in prescription copays to \$10/20/35. This was passed unanimously.

## NEW BUSINESS

There was no new business to report at this time.

## ADJOURNMENT

On a motion by Michael Sullivan, seconded by Lisa Blackmer it was voted to adjourn the meeting at 10:34 a.m. The motion carried unanimously.

Respectfully submitted,
Cynthia Smith

**Meeting Schedule**

| | | | |
|---|---|---|---|
| Executive Committee | November 20, 2019 | 9:00 a.m. | 98 King Street, Northampton |
| Executive Committee | December 18, 2019 | 9:00 a.m. | 98 King Street, Northampton |
| Executive Committee | January 15, 2020 | 9:00 a.m. | 98 King Street, Northampton |
| Insurance Advisory Comm. | January 22, 2020 | 10:00 a.m. | Deerfield Town Hall |

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

2019

| ITEMS | JAN | FEB | MAR | APR | MAY | JUNE | JULY | AUGUST | SEPT | OCT | NOV | DEC |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Starting Cash Balance | $8,389,069.77 | $8,917,731.75 | $9,139,968.78 | $9,809,941.83 | $9,836,170.60 | $9,835,518.68 | $5,924,467.48 | $9,494,654.59 | $9,438,634.03 | $9,582,833.36 | $6,794,092.23 | $5,247,746.37 |
| Adjustments | | | | | | | | | | | | |
| Total Starting Balance | $8,389,069.77 | $8,917,731.75 | $9,139,968.78 | $9,809,941.83 | $9,836,170.60 | $9,835,518.68 | $5,924,467.48 | $9,494,654.59 | $9,438,634.03 | $9,582,833.36 | $6,794,092.23 | $5,247,746.37 |
| MONTHLY INCOME | | | | | | | | | | | | |
| Total Premium Collected | 6,077,920.61 | 5,785,571.98 | 6,242,875.41 | 5,712,566.76 | 6,033,505.92 | 1,717,380.76 | 9,278,866.11 | 6,939,633.43 | 5,782,915.94 | 5,886,132.11 | 5,056,512.60 | 7,211,091.43 |
| Interest Income (MMDT) | 3,443.89 | 3,187.16 | 3,512.55 | 4,047.50 | 3,706.58 | 3,482.24 | 4,160.61 | 3,527.51 | 3,698.66 | 2,759.26 | 1,796.34 | 2,365.19 |
| Other Income or Adjustments | | 14,772.00 | | | | | | 12,049.44 | (23,042.23) | (10,637.79) | (10,815.29) | |
| BCBS SR Premium Collected | | | | | | | | | | | | |
| TOTAL MONTHLY INCOME | 6,081,364.50 | 5,803,531.14 | 6,246,387.96 | 5,716,614.26 | 6,037,212.50 | 1,720,863.00 | 9,283,026.72 | 6,955,210.38 | 5,763,572.37 | 5,878,253.58 | 5,047,493.65 | 7,213,456.62 |
| MONTHLY EXPENSES | | | | | | | | | | | | |
| BCBS Admin Cost (estimate) | | | | | | | | | | | | |
| Claim Deposit | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 | 5,000,000.00 |
| Reinsurance (Ind.&Agg.) | 106,143.43 | 105,891.95 | 105,985.68 | 105,992.62 | 105,769.68 | 105,662.07 | 126,571.40 | 126,103.32 | 106,726.45 | 122,974.15 | 126,173.97 | 125,718.65 |
| BCBS Settlement | | | | | 427,485.79 | | (44,374.19) | 1,374,177.84 | | | 943,254.14 | |
| Recon adjust w/Finance | | | | | | | | | | | | |
| BCBS Sr Premium Paid | | | | | | | | | | | | |
| Other Exp. & Claim Settlement | 443,535.56 | 470,861.24 | 464,477.30 | 471,186.95 | 472,311.87 | 467,008.42 | 499,707.48 | 478,806.35 | 479,793.39 | 481,451.38 | 477,984.37 | 486,887.99 |
| Total Plan Expenses | 5,549,678.99 | 5,576,753.19 | 5,570,462.98 | 5,577,179.57 | 6,005,567.34 | 5,572,670.49 | 5,581,904.69 | 6,979,087.51 | 5,586,519.84 | 5,604,425.53 | 6,547,412.48 | 5,612,606.64 |
| Total Unit Operating Expenses | 3,023.53 | 4,540.92 | 5,951.93 | 113,205.92 | 32,297.08 | 59,243.71 | 130,934.92 | 32,143.43 | 32,853.20 | 62,569.18 | 46,427.03 | 36,776.42 |
| TOTAL MONTHLY EXPENSES | 5,552,702.52 | 5,581,294.11 | 5,576,414.91 | 5,690,385.49 | 6,037,864.42 | 5,631,914.20 | 5,712,839.61 | 7,011,230.94 | 5,619,373.04 | 5,666,994.71 | 6,593,839.51 | 5,649,383.06 |
| TOTAL NET MONTHLY INCOME | 528,661.98 | 222,237.03 | 669,973.05 | 26,228.77 | (651.92) | (3,911,051.20) | 3,570,187.11 | (56,020.56) | 144,199.33 | 211,258.87 | (1,546,345.86) | 1,564,073.56 |
| BALANCE | | | | | | | | | | | | |
| Cash Balance | 8,917,731.75 | 9,139,968.78 | 9,809,941.83 | 9,836,170.60 | 9,835,518.68 | 5,924,467.48 | 9,494,654.59 | 9,438,634.03 | 9,582,833.36 | 9,794,092.23 | 5,247,746.37 | 6,811,819.93 |
| Adjustments | | | | | | | | | | (3,000,000.00) | | |
| ENDING MONTHLY BALANCE | 8,917,731.75 | 9,139,968.78 | 9,809,941.83 | 9,836,170.60 | 9,835,518.68 | 5,924,467.48 | 9,494,654.59 | 9,438,634.03 | 9,582,833.36 | 6,794,092.23 | 5,247,746.37 | 6,811,819.93 |

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST
## Fund And Investment Information

| FUNDS | JAN | FEB | MAR | APR | MAY | JUNE | JULY | AUGUST | SEPT | OCT | NOV | DEC |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Post Employee Ben. S.B. | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,267.50 | 112,368.26 | 113,179.02 | 113,180.40 |
| Funding | | | | | | | | 810.76 | 810.76 | 810.76 | 810.76 | 774.76 |
| Expenses | | | | | | | | 1,420.00 | 710.00 | | 809.38 | 1,447.38 |
| Total | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,876.74 | 112,267.50 | 112,368.26 | 113,179.02 | 113,180.40 | 112,507.78 |
| | | | | | | | | | | | | |
| Accurued Vac & Sick Time | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 |
| Income | | | | | | | | | | | | |
| Expenses | | | | | | | | | | | | |
| Total | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 | 31,317.96 |
| | | | | | | | | | | | | |
| Member Deposits | 4,287,873.69 | 4,310,715.36 | 4,331,277.03 | 4,354,118.70 | 4,376,960.37 | 4,399,801.96 | 4,399,801.96 | 4,403,551.96 | 4,405,426.96 | 4,444,801.96 | 4,444,801.96 | 4,444,801.96 |
| Deposits | 22,841.67 | 20,561.67 | 22,841.67 | 22,841.67 | 22,841.59 | | 3,750.00 | 1,875.00 | 39,375.00 | | | |
| Total Member Deposits | 4,310,715.36 | 4,331,277.03 | 4,354,118.70 | 4,376,960.37 | 4,399,801.96 | 4,399,801.96 | 4,403,551.96 | 4,405,426.96 | 4,444,801.96 | 4,444,801.96 | 4,444,801.96 | 4,444,801.96 |
| **Investments** | | | | | | | | | | | | |
| CD's | 9,665,605.25 | 9,683,091.76 | 9,700,249.59 | 9,718,051.76 | 9,737,731.68 | 9,756,835.33 | 9,774,124.19 | 9,794,536.53 | 9,813,132.07 | 9,832,384.04 | 12,854,653.41 | 12,876,793.26 |
| Deposit | | | | | | | | | | 3,000,000.00 | | |
| Interest | 17,486.51 | 17,157.83 | 17,802.17 | 19,679.92 | 19,103.65 | 17,288.86 | 20,412.34 | 18,595.54 | 19,251.97 | 22,269.37 | 22,139.85 | 24,472.72 |
| Balance | 9,683,091.76 | 9,700,249.59 | 9,718,051.76 | 9,737,731.68 | 9,756,835.33 | 9,774,124.19 | 9,794,536.53 | 9,813,132.07 | 9,832,384.04 | 12,854,653.41 | 12,876,793.26 | 12,901,265.98 |
| | | | | | | | | | | | | |
| Portfolio Value | 9,798,355.68 | 10,235,783.33 | 10,420,080.27 | 10,570,425.45 | 10,770,795.08 | 10,491,885.34 | 10,886,293.66 | 10,977,153.63 | 10,943,111.44 | 11,048,878.37 | 11,176,961.18 | 11,359,983.98 |
| Deposit | | | | | | | | | | | | |
| Interest | 437,427.65 | 184,296.94 | 150,345.18 | 200,369.63 | (278,909.74) | 394,408.32 | 90,859.97 | (34,042.19) | 105,766.93 | 128,082.81 | 183,022.80 | 201,045.00 |
| Market Change | | | | | | | | | | | | |
| Total | 10,235,783.33 | 10,420,080.27 | 10,570,425.45 | 10,770,795.08 | 10,491,885.34 | 10,886,293.66 | 10,977,153.63 | 10,943,111.44 | 11,048,878.37 | 11,176,961.18 | 11,359,983.98 | 11,561,028.98 |
| | | | | | | | | | | | | |
| Accounts Receivable | 353,495.58 | 367,757.29 | 120,943.59 | 373,092.42 | 250,390.30 | 4,545,619.76 | 1,240,417.44 | 252,880.33 | 516,120.64 | 686,015.51 | 1,546,776.42 | 331,635.26 |
| | | | | | | | | | | | | |
| Total With Accounts Receivable | 33,645,012.48 | 34,103,527.66 | 34,717,676.03 | 35,238,944.85 | 34,878,626.31 | 35,674,501.75 | 36,054,508.85 | 34,996,770.29 | 35,568,704.59 | 36,101,021.27 | 35,620,600.35 | 36,194,377.85 |

## HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2020 OPERATING EXPENSES (July 1, 2019 to June 30, 2020)

| ITEM CODE | BUDGET ITEMS WAGES & BENEFITS | FY-2019 Budgeted 7/1/18-6/30/19 | FY-2019 Actual YTD 7-1/6-30 | FY2020 Budgeted 7/1/19-6/30/20 | JULY | AUG | SEPT | OCT | NOV | DEC | JAN | FEB | MAR | APR | MAY | JUNE | FY-2020 Actual YTD 7-1/6-30 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5110 | SALARY* | 315,000.00 | 314,040.63 | 335,000.00 | 22,789.60 | 23,952.04 | 22,000.26 | 44,606.74 | 24,479.11 | 24,476.76 | | | | | | | 162,304.51 |
| 5145 | LONGEVITY | 575.00 | 400.00 | 575.00 | | | | | | | | | | | | | - |
| 5130 | OVERTIME | | - | | | | | | | | | | | | | | - |
| 5120 | TEMP. EMPLOYEE SAL | | - | | | | | | | | | | | | | | - |
| 481 | FICA (.062) | | - | | | | | | | | | | | | | | - |
| 5186 | MED TAX (.0145) | 5,500.00 | 4,366.45 | 5,000.00 | | | | | | | | | | | | | - |
| 5181 | CONTRIBUTORY RET. | 80,000.00 | 80,566.50 | 88,000.00 | 87,658.73 | | | | | | | | | | | | 87,658.73 |
| 5189 | EMP. ASST. PROG. EAP | | - | | | | | | | | | | | | | | - |
| 5184 | HEALTH INSURANCE | 49,860.00 | 37,943.52 | 40,000.00 | 5,635.92 | 5,083.00 | 4,978.28 | 4,925.92 | 5,130.02 | 4268.28 | | | | | | | 30,021.42 |
| 5185 | LIFE INSURANCE | 320.00 | 255.60 | 320.00 | | | | | | | | | | | | | - |
| 5189 | UNEMP HEALTH INS TAX | | - | | | | | | | | | | | | | | - |
| | TOT. WAGES & BENEFITS | 451,255.00 | 437,572.70 | 468,895.00 | 116,084.25 | 29,035.04 | 26,978.54 | 49,532.66 | 29,609.13 | 28,745.04 | | | | | | | 279,984.66 |

| ITEM CODE | BUDGET ITEMS NON SALARY EXPENSE | FY-2019 Budgeted 7/1/18-6/30/19 | | FY2020 Budgeted 7/1/19-6/30/20 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5300 | ADM. CONT. SERVICES (FS&PF) | 12,500.00 | - | | | | | | | | | | | | | | - |
| | Rent | 14,400.00 | 14,430.00 | 15,000.00 | 1,230.00 | 1,230.00 | 1,230.00 | 1,230.00 | 1,230.00 | 1,230.00 | | | | | | | 7,380.00 |
| | Parking | 300.00 | 1,500.00 | 1,200.00 | | | | | | | | | | | | | - |
| 5305 | ADM. CONT. SERVICES (Audit) | 10,000.00 | 2,152.00 | 12,000.00 | | | | | | | | | | | | | - |
| 5320 | LEGAL | 10,000.00 | 17,827.50 | 32,000.00 | 1,365.00 | | 2,172.90 | 1296.41 | 7,500.00 | 227.5 | | | | | | | 12,561.81 |
| 5340 | TELEPNONE/INTERNET | 3,600.00 | 2,429.43 | 3,600.00 | 205.93 | 700.34 | | 607.18 | | | | | | | | | 1,513.45 |
| 5490 | FOOD SUPPLIES | 500.00 | 538.00 | 500.00 | 83.63 | 56.47 | 11.58 | 137.82 | | 68.80 | | | | | | | 358.30 |
| 5420 | OFFICE & COMPUTER SUPPLIES | 1,500.00 | 1,485.51 | 2,500.00 | 28.99 | | | | | | | | | | | | 28.99 |
| 5580 | MISC. EXPENSES | 500.00 | 18.48 | 500.00 | | 150.00 | 340.10 | 67.74 | | | | | | | | | 557.84 |
| 5580 | NEWSPAPER/MAGS/BOOKS | | 100.00 | 100.00 | | | | | | | | | | | | | - |
| 5420 | POSTAGE (Stamps) | 3,750.00 | 2,605.80 | 3,500.00 | | 46.84 | 15.99 | 1,519.97 | | 29.54 | | | | | | | 1,612.34 |
| 5275 | POSTAGE METER RENTAL | | - | | | | | | | | | | | | | | - |
| 5380 | MINI GRANTS/WELLNESS | 25,000.00 | 19,257.08 | 25,000.00 | 11,900.00 | 357.00 | | 92.16 | 63.80 | | | | | | | | 12,412.96 |
| 5420 | STATIONERY & OFF. SUPP. | | 436.96 | | | | | | | 274.84 | | | | | | | 274.84 |
| 5780 | SURETY BONDS | 850.00 | 550.00 | 1,250.00 | | 100.00 | | | | | | | | | | | 100.00 |
| 5340 | TELEPHONES | 2,400.00 | - | | | | | | | | | | | | | | - |
| 5320 | TRAINING | 1,000.00 | - | 500.00 | | | | | | | | | | | | | - |
| 5710 | TRAVEL IN/OUT of STATE | 3,000.00 | 706.77 | 3,000.00 | 37.12 | 27.84 | 17.44 | 61.48 | | 4.64 | | | | | | | 148.52 |
| 5188 | UTILITIES | 4,000.00 | 205.40 | 4,000.00 | | | 557.92 | | 470.03 | 472.06 | | | | | | | 1,500.01 |
| | TOT. Inderect Costs | | - | | | | | | | | | | | | | | - |
| | Total Non-Salary | 93,300.00 | 64,242.93 | 104,650.00 | 14,850.67 | 2,668.49 | 4,345.93 | 5,012.76 | 9,263.83 | 2,307.38 | | | | | | | 38,449.06 |

| ITEM CODE | BUDGET ITEMS I.T. | FY-2019 Budgeted 7/1/18-6/30/19 | | FY2020 Budgeted 7/1/19-6/30/20 | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 6000 | COMPUTER HARDWARE | 1,000.00 | - | 20,000.00 | | | | | | | |
| 5420 | COMPUTER SOFTWARE | | - | | | | | | | | - |
| 5420 | COMPUTER SUPPLIES | | - | 500.00 | | | 1308.78 | | | | - |
| 5850 | DESK TOP PCs | | - | 2,000.00 | | | | 4,875.00 | | | 1,308.78 |
| 5300 | MISC PROF & TECH SERV.** | 10,000.00 | 2,639.40 | 18,000.00 | | 439.90 | 219.95 | 3,148.76 | 7,554.07 | 5,724.00 | 4,875.00 |
| | TOTAL DATA PROCESSING | 11,000.00 | 2,639.40 | 40,500.00 | - | 439.90 | 1,528.73 | 8,023.76 | 7,554.07 | 5,724.00 | 17,086.68 |
| | | | | | | | | | | | 23,270.46 |
| | TOTALS | 555,555.00 | 504,455.03 | 614,045.00 | 130,934.92 | 32,143.43 | 32,853.20 | 62,569.18 | 46,427.03 | 36,776.42 | 341,704.18 |

9.

# Hampshire County Group Insurance Trust

TRANSACTION REPORT DEC FY-20

STARTING BALANCE GENERAL FUND | $ 5,247,746.37

2019

| | WAR# | TRANSACTION | A/P DEBIT | A/R CREDIT | |
|---|---|---|---|---|---|
| DEC | | PEOPLE'S UNITED | | | |
| 1 | | BLUE CROSS BLUE SHIELD | 5,000,000.00 | | $ 247,746.37 |
| 1 | | GERBER LIFE/STOP LOSS (NOV) | 125,718.65 | | $ 122,027.72 |
| 1 | | BR FOX/CANARX | 38,425.12 | | $ 83,602.60 |
| 2 | | PEOPLE'S UNITED | | 13,885.48 | $ 97,488.08 |
| 2 | | PEOPLE'S UNITED | | 175,943.86 | $ 273,431.94 |
| 2 | | PEOPLE'S UNITED | | 55,085.48 | $ 328,517.42 |
| 2 | | PEOPLE'S UNITED | | 53,233.92 | $ 381,751.34 |
| 2 | | PEOPLE'S UNITED | | 1,281,352.26 | $ 1,663,103.60 |
| 3 | | PEOPLE'S UNITED | | 33,061.78 | $ 1,696,165.38 |
| 4 | | PEOPLE'S UNITED | | 4,084.48 | $ 1,700,249.86 |
| 11 | | PEOPLE'S UNITED | | 53,961.34 | $ 1,754,211.20 |
| 12 | | PEOPLE'S UNITED | | 149,674.24 | $ 1,903,885.44 |
| 13 | | PEOPLE'S UNITED | | 266,479.42 | $ 2,170,364.86 |
| 13 | | PEOPLE'S UNITED | | 70,635.78 | $ 2,241,000.64 |
| 16 | | PEOPLE'S UNITED | | 194,057.54 | $ 2,435,058.18 |
| 17 | | PEOPLE'S UNITED | | 119,252.58 | $ 2,554,310.76 |
| 18 | | PEOPLE'S UNITED | | 87,410.70 | $ 2,641,721.46 |
| 18 | | BLUE MEDICARE RX (NOV) | 448,462.87 | | $ 2,193,258.59 |
| 18 | | GERBER/UNDERWRITING | | 13.60 | $ 2,193,272.19 |
| 18 | | PEOPLE'S UNITED | | 13,021.86 | $ 2,206,294.05 |
| 18 | | PEOPLE'S UNITED | | 174,007.15 | $ 2,380,301.20 |
| 19 | | PEOPLE'S UNITED | | 573,687.92 | $ 2,953,989.12 |
| 23 | | PEOPLE'S UNITED | | 231,697.15 | $ 3,185,686.27 |
| 23 | | PEOPLE'S UNITED | | 7,259.16 | $ 3,192,945.43 |
| 20 | | PEOPLE'S UNITED | | 299,605.13 | $ 3,492,550.56 |
| 23 | | PEOPLE'S UNITED | | 749,331.79 | $ 4,241,882.35 |
| 26 | | PEOPLE'S UNITED | | 153,635.12 | $ 4,395,517.47 |
| 26 | | PEOPLE'S UNITED | | 526,766.90 | $ 4,922,284.37 |
| 26 | | PEOPLE'S UNITED | | 144,274.92 | $ 5,066,559.29 |
| 27 | | PEOPLE'S UNITED | | 55,914.50 | $ 5,122,473.79 |
| 27 | | PEOPLE'S UNITED | | 166,748.84 | $ 5,289,222.63 |
| 30 | | PEOPLE'S UNITED | | 10,012.74 | $ 5,299,235.37 |
| 30 | | PEOPLE'S UNITED | | 116,981.94 | $ 5,416,217.31 |
| 30 | | PEOPLE'S UNITED | | 502,218.84 | $ 5,918,436.15 |
| 31 | | PEOPLE'S UNITED | | 606,329.50 | $ 6,524,765.65 |
| 31 | | PEOPLE'S UNITED | | 74,080.22 | $ 6,598,845.87 |
| 31 | | PEOPLE'S UNITED | | 247,385.29 | $ 6,846,231.16 |
| 31 | | PAYROLL (DEC) | 28,745.04 | | $ 6,817,486.12 |
| 31 | | ACCOUNTS PAYABLE (DEC) | 8,031.38 | | $ 6,809,454.74 |
| 31 | | INTEREST | | 2,365.19 | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |
| | | | | | $ 6,811,819.93 |

| | | | | | |
|---|---|---|---|---|---|
| | | MEMBER UNIT DEPOSITS ON HAND | | | |
| DEC | | | Starting Balance>>>>>>>>>>>>>>> | | $ 4,444,801.96 |
| | | | | | $ 4,444,801.96 |
| 31 | | Total | | | **$ 4,444,801.96** |
| | | PEOPLE'S UNITED | | | |

| | | | | | |
|---|---|---|---|---|---|
| DEC | | Post Employee Benefits Fund | Starting Balance>>>>>>>>>>>>>>> | | $ 113,180.40 |
| | | Retiree Health & Life Ins. | 1,447.38 | 774.76 | $ 112,507.78 |
| 31 | | Total | | | **$ 112,507.78** |
| | | PEOPLE'S UNITED | | | |
| DEC | | Accrued Vacation & Sick Time Fund | Starting Balance>>>>>>>>>>>>>>> | | $ 31,317.96 |
| | | | | | $ 31,317.96 |
| 31 | | Total | | | **$ 31,317.96** |
| | | INVESTMENTS | | | |
| DEC | | CD-(Florence Savings-15 mos.2.30%) | | | $ 3,353,650.88 |
| 31 | | CD-Interest (renewed 1/2/2019) | | 6,703.63 | $ 3,360,354.51 |
| 31 | | Total | | | **$ 3,360,354.51** |
| | | | | | |
| DEC | | CD-Easthampton Savings | | | $ 9,523,142.38 |
| 31 | | 12 mos. @1.90 | | 6,808.15 | $ 9,529,950.53 |
| 31 | | 12 mos. @2.4% | | 6,882.26 | $ 9,536,832.79 |
| 31 | | 12 mos. @2.4% | | 2,265.96 | $ 9,539,098.75 |
| 31 | | 12 mos. @1.90 | | 1,812.72 | $ 9,540,911.47 |
| | | Total | | | **$ 9,540,911.47** |
| | | | | | |
| DEC | | Portfolio Value DEC 1, 2019 | | | $ 11,359,983.98 |
| | | Additional Investment | | | $ 11,359,983.98 |
| 31 | | Investment Earnings/Loss | | 201,045.00 | **$ 11,561,028.98** |
| | | Total | | | **$ 35,862,742.59** |

# MONTHLY ACCOUNTS RECEIVABLE

## HAMPSHIRE COUNTY GROUP INSURANCE TRUST

*FOR JANUARY 2020 PREMIUMS*

*AS OF DECEMBER 31, 2019*
*JANUARY PREMIUMS NOT PAID*

TO AVOID LATE ASSESSMENT FEE INVOICE MUST BE PAID **BEFORE:** ***January 6, 2020***

| | | |
|---|---|---|
| CHESTER | 13,885.48 | |
| HADLEY | 174,816.80 | |
| MIDDLEFIELD | 2,659.32 | |
| PLAINFIELD | 8,229.42 | |
| WILLIAMSBURG | 73,139.84 | |
| ROWE | 54,855.92 | |
| WENDELL | 4,048.48 | |
| | $ 331,635.26 | |

# Hampshire County Group Insurance Trust
## IY-2019-2020 Plan Count

| PLAN | | 2019 | | | | | | | | | | | | 2020 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **HMO BLUE** | DEC | JAN | FEB | MAR | APR | MAY | JUNE | JULY | AUGUST | SEPT | OCT | NOV | DEC | JAN | FEB |
| H-Employee Only | 523 | 529 | 534 | 527 | 533 | 541 | 539 | 541 | 539 | 539 | 545 | 553 | 550 | 548 | 552 |
| H-Employee + 1 | 352 | 351 | 347 | 345 | 343 | 345 | 345 | 365 | 362 | 364 | 356 | 360 | 358 | 357 | 359 |
| H-Family | 568 | 564 | 564 | 567 | 569 | 563 | 562 | 577 | 575 | 576 | 584 | 584 | 583 | 580 | 571 |
| Total H HMO | 1443 | 1444 | 1445 | 1439 | 1445 | 1449 | 1446 | 1483 | 1476 | 1479 | 1485 | 1497 | 1491 | 1485 | 1482 |
| F-Employee Only | 691 | 699 | 700 | 703 | 701 | 699 | 697 | 686 | 683 | 680 | 685 | 689 | 688 | 697 | 695 |
| F-Employee + 1 | 407 | 402 | 401 | 404 | 402 | 400 | 401 | 409 | 402 | 394 | 381 | 375 | 377 | 378 | 377 |
| F-Family | 681 | 681 | 677 | 677 | 677 | 674 | 672 | 679 | 683 | 680 | 691 | 693 | 690 | 689 | 692 |
| Total F HMO | 1779 | 1782 | 1778 | 1784 | 1780 | 1773 | 1770 | 1774 | 1768 | 1754 | 1757 | 1757 | 1755 | 1764 | 1764 |
| Total Employee Plans | 1214 | 1228 | 1234 | 1230 | 1234 | 1240 | 1236 | 1227 | 1222 | 1219 | 1230 | 1242 | 1238 | 1245 | 1247 |
| Total Employee + 1 | 759 | 753 | 748 | 749 | 745 | 745 | 746 | 774 | 764 | 758 | 737 | 735 | 735 | 735 | 736 |
| Total Family Plans | 1249 | 1245 | 1241 | 1244 | 1246 | 1237 | 1234 | 1256 | 1258 | 1256 | 1275 | 1277 | 1273 | 1269 | 1263 |
| Total H&F HMO Plans | **3222** | **3226** | **3223** | **3223** | **3225** | **3222** | **3216** | **3257** | **3244** | **3233** | **3242** | **3254** | **3246** | **3249** | **3246** |
| **BLUE CARE ELECT PREFERRED (PPO)** | | | | | | | | | | | | | | | |
| H-Employee Only | 180 | 179 | 177 | 177 | 176 | 177 | 178 | 181 | 181 | 179 | 188 | 189 | 183 | 183 | 183 |
| H-Family | 254 | 251 | 251 | 252 | 252 | 252 | 251 | 247 | 244 | 240 | 238 | 238 | 236 | 236 | 236 |
| Total H PPO | 434 | 430 | 428 | 429 | 428 | 429 | 429 | 428 | 425 | 419 | 426 | 427 | 419 | 419 | 419 |
| F-Employee Only | 103 | 104 | 105 | 103 | 103 | 103 | 106 | 112 | 109 | 106 | 108 | 114 | 114 | 111 | 112 |
| F-Family | 112 | 109 | 109 | 109 | 110 | 110 | 110 | 113 | 116 | 115 | 120 | 122 | 121 | 119 | 122 |
| Total F PPO | 215 | 213 | 214 | 212 | 213 | 213 | 216 | 225 | 225 | 221 | 228 | 236 | 235 | 230 | 234 |
| Total Employee Plans | 283 | 283 | 282 | 280 | 279 | 280 | 284 | 293 | 290 | 285 | 296 | 303 | 297 | 294 | 295 |
| Total Family Plans | 366 | 360 | 360 | 361 | 362 | 362 | 361 | 360 | 360 | 355 | 358 | 360 | 357 | 355 | 358 |
| Total H&F PPO Plans | **649** | **643** | **642** | **641** | **641** | **642** | **645** | **653** | **650** | **640** | **654** | **663** | **654** | **649** | **653** |
| **MEDEX** | | | | | | | | | | | | | | | |
| H-Employee Only | 1197 | 1202 | 1200 | 1198 | 1201 | 1201 | 1208 | 1220 | 1231 | 1230 | 1229 | 1226 | 1232 | 1192 | 1194 |
| F-Employee Only | 1151 | 1160 | 1168 | 1170 | 1172 | 1173 | 1177 | 1183 | 1194 | 1200 | 1201 | 1206 | 1204 | 1216 | 1220 |
| Total MEDEX Plans | **2348** | **2362** | **2368** | **2368** | **2373** | **2374** | **2385** | **2403** | **2425** | **2430** | **2430** | **2432** | **2436** | **2408** | **2414** |
| **TOTAL - All Plans** | **6219** | **6231** | **6233** | **6232** | **6239** | **6238** | **6246** | **6313** | **6319** | **6303** | **6326** | **6349** | **6336** | **6306** | **6313** |

Hampshire County Group Insurance Trust

# Claim Payments - April 2011 To Present

| | CLAIMS | | AMOUNT PAID | | VARIANCE | CUMULATIVE VAR. |
|---|---|---|---|---|---|---|
| 2016 Jan | $ 6,317,629.42 | A | $ 4,574,800.00 | A | $ 1,742,829.42 | $ (26,151.01) |
| Feb | $ 3,854,196.01 | A | $ 4,574,800.00 | A | $ (720,603.99) | $ (746,755.00) |
| March | $ 4,528,228.12 | A | $ 4,574,800.00 | A | $ (46,571.88) | $ (793,326.88) |
| April | $ 6,205,953.06 | A | $ 4,847,100.00 | A | $ 1,358,853.06 | $ 565,526.18 |
| May | $ 4,546,836.43 | A | $ 4,568,600.00 | A | $ (21,763.57) | $ 543,762.61 |
| June | $ 4,037,263.44 | A | $ 4,568,600.00 | A | $ (531,336.56) | $ 12,426.05 |
| July | $ 5,044,390.85 | A | $ 4,568,600.00 | A | $ 475,790.85 | $ 488,216.90 |
| August | $ 4,615,270.49 | A | $ 4,568,600.00 | A | $ 46,670.49 | $ 534,887.39 |
| September | $ 5,393,378.34 | A | $ 4,568,600.00 | A | $ 824,778.34 | $ 1,359,665.73 |
| October | $ 3,213,342.52 | A | $ 4,568,600.00 | A | $ (1,355,257.48) | $ 4,408.25 |
| November | $ 3,769,413.70 | A | $ 4,568,600.00 | A | $ (799,186.30) | $ (794,778.05) |
| December | $ 5,412,781.89 | A | $ 4,568,600.00 | A | $ 844,181.89 | $ 49,403.84 |
| 2017 Jan | $ 4,369,459.10 | A | $ 4,614,300.00 | A | $ (244,840.90) | $ (195,437.06) |
| February | $ 4,224,033.88 | A | $ 4,614,300.00 | A | $ (390,266.12) | $ (585,703.18) |
| March | $ 5,425,612.68 | A | $ 4,614,300.00 | A | $ 811,312.68 | $ 225,609.50 |
| April | $ 3,937,343.78 | A | $ 4,614,300.00 | A | $ (676,956.22) | $ (451,346.72) |
| May | $ 4,449,446.02 | A | $ 4,614,300.00 | A | $ (164,853.98) | $ (616,200.70) |
| June | $ 5,149,211.18 | A | $ 4,614,300.00 | A | $ 534,911.18 | $ (81,289.52) |
| July | $ 4,846,901.35 | A | $ 4,614,300.00 | A | $ 232,601.35 | $ 151,311.83 |
| Aug | $ 5,075,129.47 | A | $ 4,614,300.00 | A | $ 460,829.47 | $ 612,141.30 |
| Sept | $ 5,093,190.74 | A | $ 4,614,300.00 | A | $ 478,890.74 | $ 1,091,032.04 |
| Oct | $ 3,107,039.21 | A | $ 4,614,300.00 | A | $ (1,507,260.79) | $ (416,228.75) |
| Nov | $ 4,834,990.20 | A | $ 4,614,300.00 | A | $ 220,690.20 | $ (195,538.55) |
| Dec | $ 5,159,544.72 | A | $ 4,614,300.00 | A | $ 545,244.72 | $ 349,706.17 |
| 2018 Jan | $ 4,286,736.71 | A | $ 4,635,000.00 | A | $ (348,263.29) | $ 1,442.88 |
| Feb | $ 4,849,271.14 | A | $ 4,614,300.00 | A | $ 234,971.14 | $ 236,414.02 |
| Mar | $ 5,402,471.81 | A | $ 4,635,000.00 | A | $ 767,471.81 | $ 1,003,885.83 |
| April | $ 3,320,986.14 | A | $ 5,000,000.00 | A | $ (1,679,013.86) | $ (675,128.03) |
| May | $ 4,842,441.31 | A | $ 5,000,000.00 | A | $ (157,558.69) | $ (832,686.72) |
| June | $ 5,185,651.60 | A | $ 5,000,000.00 | A | $ 185,651.60 | $ (647,035.12) |
| July | $ 4,422,144.08 | A | $ 5,000,000.00 | A | $ (577,855.92) | $ (1,224,891.04) |
| August | $ 5,849,127.14 | A | $ 5,000,000.00 | A | $ 849,127.14 | $ (375,763.90) |
| September | $ 4,241,277.55 | A | $ 5,000,000.00 | A | $ (758,722.45) | $ (1,134,486.35) |
| October | $ 5,696,290.48 | A | $ 5,000,000.00 | A | $ 696,290.48 | $ (438,195.87) |
| November | $ 5,837,423.17 | A | $ 5,000,000.00 | A | $ 837,423.17 | $ 399,227.30 |
| December | $ 4,350,290.11 | A | $ 5,000,000.00 | A | $ (649,709.89) | $ (250,482.59) |
| January | $ 4,743,800.39 | A | $ 5,000,000.00 | A | $ (256,199.61) | $ (506,682.20) |
| February | $ 4,992,711.55 | A | $ 5,000,000.00 | A | $ (7,288.45) | $ (513,970.65) |
| March | $ 6,002,513.39 | A | $ 5,000,000.00 | A | $ 1,002,513.39 | $ 488,542.74 |
| April | $ 4,691,042.28 | A | $ 5,000,000.00 | A | $ (308,957.72) | $ 179,585.02 |
| May | $ 5,951,683.60 | A | $ 5,000,000.00 | A | $ 951,683.60 | $ 1,131,268.62 |
| June | $ 5,242,909.22 | | $ 5,000,000.00 | | $ 242,909.22 | $ 1,374,177.84 |
| July | $ 3,462,952.74 | | $ 5,000,000.00 | | $ (1,537,047.26) | $ (162,869.42) |
| August | $ 5,939,797.85 | | $ 5,000,000.00 | | $ 939,797.85 | $ 776,928.43 |
| September | $ 5,166,325.71 | | $ 5,000,000.00 | | $ 166,325.71 | $ 943,254.14 |
| October | $ 4,136,764.22 | | $ 5,000,000.00 | | $ (863,235.78) | $ 80,018.36 |
| November | $ 5,655,235.07 | | $ 5,000,000.00 | | $ 655,235.07 | $ 735,253.43 |
| December | $ 5,125,066.32 | | $ 5,000,000.00 | | $ 125,066.32 | $ 860,319.75 |

# MANAGEMENT'S DISCUSSION AND ANALYSIS

As management of the Hampshire County Group Insurance Trust (the Trust), we offer readers this narrative overview and analysis of the financial activities of the Trust for the fiscal year ended June 30, 2019.

## A. OVERVIEW OF THE FINANCIAL STATEMENTS

This discussion and analysis is intended to serve as an introduction to the Hampshire County Group Insurance Trust's basic financial statements. The basic financial statements include: (1) the Statement of Net Position, (2) the Statement of Revenues, Expenses and Changes in Net Position, (3) the Statement of Cash Flows, and (4) Notes to the financial statements.

The Statement of Net Position presents information on all assets, liabilities, and deferred outflows/inflows with the difference reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position is improving or deteriorating.

The Statement of Revenues, Expenses and Changes in Net Position summarizes our operating results and the change in net position for the fiscal year.

The Statement of Cash Flows provides information about the cash receipts and cash payments during the accounting period. It also provides information about the investing activities for the same period.

The Notes provide additional information that is essential to a full understanding of the data provided in the financial statements.

## B. FINANCIAL HIGHLIGHTS

As of the close of the current fiscal year, the total of assets and deferred outflows exceeded liabilities and deferred inflows by $24,576,094 (i.e., net position), a change of $2,834,238 in comparison to the prior year.

The following is a summary of net position for the current and prior fiscal years:

NET POSITION

| | 2019 | 2018 |
|---|---|---|
| Current and other assets | $ 35,633,906 | $ 31,146,413 |
| Deferred outflows | 124,315 | 65,120 |
| Current liabilities | 10,077,257 | 8,456,602 |
| Noncurrent liabilities | 1,072,249 | 945,557 |
| Total Liabilities | 11,149,506 | 9,402,159 |
| Deferred inflows | 32,621 | 67,518 |
| Unrestricted Net Position | $ 24,576,094 | $ 21,741,856 |

CHANGES IN NET POSITION

| | 2019 | 2018 |
|---|---|---|
| Operating revenues | $ 70,965,251 | $ 68,427,024 |
| Operating expenses | (68,932,977) | (65,250,500) |
| Operating Income | 2,032,274 | 3,176,524 |
| Nonoperating revenues | 801,964 | 307,216 |
| Change in Net Position | 2,834,238 | 3,483,740 |
| Net Position - Beginning of Year | 21,741,856 | 18,258,116 |
| Net Position - End of Year | $ 24,576,094 | $ 21,741,856 |

## REQUESTS FOR INFORMATION

This financial report is designed to provide a general overview of the Hampshire County Group Insurance Trust's finances for all those with an interest in the government's finances. Questions concerning any of the information provided in this report or requests for additional financial information should be addressed to:

Mr. Joseph Shea, Director
Hampshire County Group Insurance Trust
98 King Street
Northampton, MA 01060

Stop Loss Claim Reimbursement Report

**Stop Loss** Insurance Services — An AmWINS Group Company

**Group Name:** Hampshire County Group Insurance Trust
**Policy Period:** 7/1/2018 - 6/30/2019
**Carrier:** Gerber Life Insurance Company
**Key Contact:** B.R. Fox - John Garrish

**Specific Deductible:** $275,000.00
**Contract Terms:** 12/24
**TPA:** BCBS,MA
**Corridor:** $400,000.00 NAMED MEMBERS ONLY

| Claimant | Relation | Date Filed | Detail Filed | Requested | Date Received | Check # | Amount Received | Amount Due | Denied / Overpaid | Corridor | Details | Enrollment | Work Status | COB |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Subscriber | 2/26/19 | $301,655.97 | $26,655.97 | 3/14/19 | ACH | $26,655.97 | | | | | submitted 2/26/19 | N/A | N/A |
| | | 3/25/19 | $7,103.92 | $7,103.92 | 5/7/19 | ACH | $7,103.92 | | | | | | | |
| | | 4/30/19 | $2,524.67 | $2,524.67 | 5/7/19 | ACH | $2,524.67 | | | | | | | |
| | | 5/15/19 | $144.24 | $144.24 | 5/28/19 | ACH | $144.24 | | | | | | | |
| | | 6/19/19 | $4,027.10 | $4,027.10 | 7/10/19 | ACH | $4,027.10 | | | | | | | |
| **Claimant Total:** | | | **$315,455.90** | **$40,455.90** | | | **$40,455.90** | **$0.00** | **$0.00** | **$0.00** | | | | |
| | Subscriber | 4/30/19 | $297,538.06 | $22,538.06 | 5/7/19 | ACH | $22,538.06 | | | | | submitted 4/30/19 | N/A | N/A |
| | | 5/15/19 | $28,746.06 | $28,746.06 | 5/28/19 | ACH | $28,746.06 | | | | | | | |
| | | 6/19/19 | $40,347.09 | $40,347.09 | 7/10/19 | ACH | $40,347.09 | | | | | | | |
| | | 7/16/19 | $15,389.69 | $15,389.69 | 9/4/19 | ACH | $15,389.69 | | | | | | | |
| | | 8/28/19 | $2,153.95 | $2,153.95 | 10/1/19 | ACH | $2,153.95 | | | | | | | |
| | | 11/25/19 | $13.60 | $13.60 | 12/17/19 | ACH | $13.60 | | | | | | | |
| **Claimant Total:** | | | **$384,188.45** | **$109,188.45** | | | **$109,188.45** | **$0.00** | **$0.00** | **$0.00** | | | | |
| | Subscriber | 4/30/19 | $290,416.90 | | | | | | | $15,416.90 | under named agg spec | submitted 6/19/19 | N/A | N/A |
| | | 7/16/19 | $12,175.52 | | | | | | | $12,175.52 | | | | |
| | | 8/28/19 | $6,345.52 | | | | | | | $6,345.52 | | | | |
| | | 10/30/19 | -$491.46 | | | | | | | -$491.46 | | | | |
| | | 11/25/19 | -$491.46 | | | | | | | -$491.46 | | | | |
| **Claimant Total:** | | | **$307,955.02** | **$0.00** | | | **$0.00** | **$0.00** | **$0.00** | **$32,955.02** | | | | |
| | Dependent | 7/16/19 | $278,302.80 | $3,302.80 | 9/4/19 | ACH | $3,302.80 | | | | submitted subro info 11/25/19 | submitted 7/16/19 | N/A | submitted 7/16/19 |
| | | 8/28/19 | $669.60 | $669.60 | 10/1/19 | ACH | $669.60 | | | | | | | |
| | | 10/3/19 | $1,208.00 | $1,208.00 | 1/3/20 | ACH | $1,208.00 | | | | | | | |
| **Claimant Total:** | | | **$280,180.40** | **$5,180.40** | | | **$5,180.40** | **$0.00** | **$0.00** | **$0.00** | | | | |
| | Spouse | 10/30/19 | $321,959.82 | $46,959.82 | 1/3/20 | ACH | $46,959.82 | | | | | submitted 10/30/19 | N/A | submitted 10/30/19 |
| **Claimant Total:** | | | **$321,959.82** | **$46,959.82** | | | **$46,959.82** | **$0.00** | **$0.00** | **$0.00** | | | | |
| **COMBINED TOTAL:** | | | **$1,609,739.59** | **$201,784.57** | | | **$201,784.57** | **$0.00** | **$0.00** | **$32,955.02** | | | | |

Corridor Remaining: $367,044.98

**Based on BCBS claims paid through November 2019**

** All claims data reported by SLIS is based upon the accuracy of data received from plan administrators. SLIS is not responsible for inaccuracies or errors in administrator data.

* Reinsurance Prem Paid = $1,270,890
Prior Year Reins Prem Paid = $1,872,000

| | | Current Rate | Working Rate ** | % Increase | Executive Committee Recommendation |
|---|---|---|---|---|---|
| HMO | Single | 633.26 | 676.65 | 6.9% | 0% |
| | +1 | 1,474.70 | 1,575.93 | 6.9% | 0% |
| | Family | 1,817.88 | 1,953.81 | 7.5% | 0% |
| PPO | Single | 729.84 | 734.52 | 0.6% | 0% |
| | Family | 1,993.26 | 2,011.74 | 0.9% | 0% |

** does not take into account Reinsurance Premium