

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee

Meeting Notice and Agenda

January 26, 2022

10:00 A.M.

Via ZOOM Teleconference

Call to Order	RK
Approval of Minutes of October 2021	RK
Financial Report (Vote) Month December 2021 Income & Expenses & Operating Expenses For Trust and Wellness Initiative	JS
Wellness Update	MK
Covid Impacts	JS
Medical Coverage Review	JS
Executive Committee Opening (vote)	JS
Life Insurance Rate Renewal (vote)	JS
FY Rate Recommendation Discussion (vote)	JS
Administrative	JS
Adjournment	RK

Meeting Schedule

Executive Committee – February 16, 2022, 9:00 a.m., via Zoom

Executive Committee – March 16, 2022, 9:00 a.m., via Zoom

Insurance Advisory Committee – April 13, 2022, 10:00 a.m., via Zoom

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/81971775136?pwd=U1hlREFxQ0JLQ09SSk8vdUZON0hqZz09>

Meeting ID: 819 7177 5136

Passcode: 672280

One tap mobile

+16465588656,,81971775136#,,,,*672280# US (New York)

+13017158592,,81971775136#,,,,*672280# US (Washington DC)

Dial by your location

+1 646 558 8656 US (New York)

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

+1 669 900 9128 US (San Jose)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

Meeting ID: 819 7177 5136

Passcode: 672280

Find your local number: <https://us02web.zoom.us/j/81971775136?pwd=U1hlREFxQ0JLQ09SSk8vdUZON0hqZz09>



HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET
NORTHAMPTON, MA 01060

TO: All Member Trust Units

RE: **Minutes of October 6, 2021**
Insurance Advisory Committee
Via Zoom Teleconference

MEMBERS PRESENT:

Lisa Banner	Jane Wolfe	Lisa Blackmer
Marguerite Willis	Lynn Dyer	Meg McWherter
Leann Fanion	Paula Harrison	Jan Warner
Barbara Hancock	Rich Carmignani Jr.	Emily Russo
Jennifer Eichorn	Russ Kaubris	Linda Gross
Shelley Poreda	Deborah Kuhn	Christopher Martin
Maureen Humphrey	Joan Zuzgo	Mary Baronas
Sharon Strzegowski	Virginia Gabert	Eileen Seymour
Gabriele Voelker	Jessalyn Zaykoski	Michele Turner
Sues' Anne Jason	Janice Boudreau	Angelina Bragdon
Terie Fluery	Ryan Mailloux	Heather Rock
Michael Sullivan	Jennifer Day	Irene Houle
Stephanie Douglass		

OTHERS PRESENT:

Joseph Shea	Cynthia Smith	Diane Sexton
Michele Komosa	Heidi Fountain	Kathy Hannon
Donna Whiteley	Ashley Brown	Nadine Coughlan
Patrick McIntyre	Amber Robidoux	Sarah Kimball
Gloria Congram		

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.

Before beginning the meeting, Chairman Russ Kaubris gave a brief over-view of who the Trust is as a reminder for folks and introduction for new meeting participants. Russ stated the Trust was formed under MGL Chapter 32B. We service 69 units including towns, school districts, fire, and police, across Franklin County and Hampshire County, with a few in Hampden County and Worcester County as well. We are a self-insured Trust which means we set our premium rates and benefit plan design; all premiums collected in turn pay all claims for coverage.

Chairman Russ Kaubris called the meeting to order at 10:06 a.m. with a quorum present of 88.64% of the weighted vote.

APPROVAL OF MINUTES

Chairman Russ Kaubris requested that the minutes of July 21, 2021 be approved by unanimous consent, all were in favor.

FINANCIAL REPORT

Month of August 2021

The Financial Report showed a starting cash balance for August of \$8,840,726.73 with a total monthly income of \$5,414,913.05. The monthly expenses totaled \$7,467,790.98 leaving a total net monthly income of (\$2,052,877.93). The accounts receivable balance was \$1,287,994.05 which if paid on time would have left us with a balance of \$42,696,462.25.

Investments and CD's for August 2021

The investments portfolio value was \$13,713,195.68 with a market change of \$177,509.88 leaving a total of \$13,890,705.56. The starting balance in CD's was \$16,152,233.17, with interest earned of \$4,170.56 leaving a balance of \$16,156,403.73.

Chairman Russ Kaubris requested that the financial report be approved by unanimous consent, all were in favor.

WELLNESS UPDATE

Michele gave an update on the Wellness Initiative program:

- **Ahealthyme** – The FY21 campaign ended with 400 participants. The new campaign began July 1st.
- **Online Classes** – There were recently 4 online classes offered: 2 cooking classes, 1 on Time and Self Health, and 1 on Gut Health. Michele is working with Wellable and hopeful to launch new programs soon such as Stress Busters, Barre and Pilates.
- **Fall Challenge** – The “Eat Well Be Well” challenge which had over 300 participants will conclude on Monday.
- **Mini Grants** – The new year mini grants were awarded to 11 units. Michele is hopeful to get back on track with onsite programs.
- **Wellness Credits** – BCBS has awarded the Wellness Initiative with \$30,000 points for credits to be used this fiscal year. These point credits are used to pay for online webinars, onsite health fairs, virtual cooking/fitness classes, and gift cards/incentives.
- **Learn to Live** – Trends are showing employers have become increasingly focused on and dedicated to supporting mental health and well-being in the workplace. Thru BCBS and our Wellness program, we are promoting the use of the Learn to Live program. Units can direct members to www.learntolive.com or Michele for more information.

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

CVS IMPLEMENTATION UPDATE/CARD INCENTIVE

CVS Implementation Update

Joe explained we received a fair amount of member phone calls in the first couple months since we changed to CVS Caremark although they have mostly settled down now. Most calls were

from members that didn't read their mailing regarding the change, threw away their ID cards, or forgot about the new year's RX deductible resetting. Joe reported we are still meeting with CVS Caremark every two weeks and our direct contact there has been very helpful in resolving any items that have come up.

Card Incentive

Joe stated the Covid Vaccination gift card incentive was well received with 45 units participating and a little over 1,400 gift cards distributed.

FY21 AUDIT

Joe explained the auditors were in the office in August to work on our FY21 audit. They still need to gather information from the retirement office, so we don't expect the audit report to be finalized until January at the earliest. Joe stated he and Russ met with the lead auditor to discuss last year's comment regarding our GL accounting processes. We expect this comment to come up again this year, but they discussed that we could utilize the Quickbooks program a little more to satisfy the auditor's comment.

NEW UNIT MORATORIUM

Joe stated there were 3 towns from Worcester County that recently requested more information on joining the Trust. At the last Executive Committee, they discussed allowing any more units to join the Trust or not. Although the Trust is well reserved at this time, it was discussed that we're in this position due to the current units within the Trust who helped build us up this way and because of Covid. Joe explained as we are starting to see an increase in claims post-Covid shutdown, the EC decided it would be best to put on a moratorium for 18 months and reevaluate then.

MEDEX 2022 RATE

Joe reported we reduced our Medex rate last year by 3% due to Covid. Although we are seeing claims begin to increase again, Joe stated the Executive Committee has recommended keeping the rate flat at \$327.00 for 2022. Joe stated the Trust will do our annual mailing to all current Medex subscribers notifying them of the new rates and PDP formulary changes. It's the unit's responsibility to send open enrollment notifications to all those eligible for Medex that are not currently enrolled.

On a motion by Michael Sullivan, seconded by Deborah Kuhn, it was voted to accept the EC recommendation of a zero increase to the Medex 2022 premium rate, keeping it at \$327.00 monthly. This was followed by a roll call vote with all in favor.

Cindy explained any member changing from the HMO/PPO plans to Medex will receive new ID numbers and new ID cards from CVS Caremark. Although CVS Caremark is the pharmacy benefit manager for both the HMO/PPO and Blue Medicare RX PDP plans, they are operationally two completely different plans. Joe explained the HMO/PPO plan is set and controlled by the Trust, the Blue Medicare RX PDP plan is set and controlled by the government. When member's change plans, they must start over with new ID cards, new ID numbers and re-register online under their new CVS Caremark plan.

EXECUTIVE COMMITTEE ELECTIONS

Joe stated 7 of the 9 current Executive Committee members were up for reelection; Donna Foglio and Michael Sullivan have stepped down due to retiring. Joe took a moment to thank Donna (who had already retired) and Mike (who was in attendance for his last meeting) for their contribution to the Trust and participation serving on the Executive Committee. Joe then explained Emily Russo of Easthampton and Donna Whiteley of South Hadley had already expressed their interest in running for the vacant EC positions and were preplaced on the ballot. Joe opened the floor for any additional EC nominations; there were none.

On a motion by Michael Sullivan seconded by Stephanie Douglass, it was voted to accept the slate of candidates as presented on the ballot for the election of the Executive Committee. This was followed by a roll call vote with all in favor.

ADJOURNMENT

Chairman Russ Kaubris requested to adjourn the meeting at 10:42 a.m. by unanimous consent, all were in favor.

Respectfully submitted,
Cynthia Smith

Meeting Schedule

Executive Committee – November XX, 2021, 9:00 a.m., via ZOOM (TBD)
Executive Committee – December 15, 2021, 9:00 a.m., via ZOOM
Executive Committee – January 19, 2022, 9:00 a.m., via ZOOM
Insurance Advisory Committee – January 26, 2021, 10:00 a.m., via ZOOM

6

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2020 OPERATING EXPENSES (July 1, 2021 to June 30, 2022)

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted 7/1/19-6/30/20	FY-2021 Budgeted 7-1/6-30	FY-2022 Budgeted 7-1/6-30	July	August	September	October	November	December
5110	WAGES & BENEFIT	335,000.00	345,000.00	368,000.00	38,594.04	21,302.65	32,957.80	21,539.09	21,539.06	21,539.08
5145	SALARY*	575.00	4,000.00	5,000.00						
5130	LONGEVITY									
5120	OVERTIME									
5120	TEMP EMPLOYEE SAL									
481	FICA (.082)									
5166	MED TAX (.0145)	5,000.00								
5181	CONTRIBUTORY RET.	88,000.00	98,000.00	104,644.00	107,155.29	2,551.02	3,832.52	2,551.02	2,563.01	2,557.02
5188	EMP. ASST. PROG. EAP									
5184	HEALTH INSURANCE	40,000.00	42,500.00	59,500.00	5,003.85	5,003.85	5,003.85	5,003.85	5,003.85	5,003.85
5185	LIFE INSURANCE	320.00	320.00	350.00	21.30	21.30	28.40	28.40	28.40	28.40
5189	UNEMP HEALTH INS TX									
TOT. WAGES & BENEFITS		468,895.00	489,820.00	537,494.00	150,774.48	28,878.82	41,822.57	29,122.36	29,134.32	29,128.35

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted 7/1/19-6/30/20	FY-2021 Budgeted 7-1/6-30	FY-2022 Budgeted 7-1/6-30	July	August	September	October	November	December
5300	NON SALARY EXP	15,000.00	15,450.00	15,600.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
5300	ADM. CONT. SERVICES (FS&FF)									
5300	Rent	1,200.00	1,200.00	500.00						
5305	Parking	12,000.00	12,500.00	13,500.00						
5320	ADM. CONT. SERVICES (Audit)	3,600.00	3,500.00	3,000.00						
5340	LEGAL	500.00	500.00	600.00						
5400	TELEPHONE/INTERNET	500.00	600.00	600.00						
5420	FOOD SUPPLIES	2,500.00	2,000.00	2,500.00						
5580	OFFICE & COMPUTER SUPPLI	500.00	700.00	500.00						
5580	MISC. EXPENSES	100.00	3,500.00	3,500.00						
5420	NEWS/PAPER/MAGS/BOOKS	3,500.00	25,000.00	25,000.00						
5275	POSTAGE (Stamps)	25,000.00	1,250.00	1,750.00						
5380	POSTAGE METER RENTAL	1,250.00	500.00	500.00						
5420	MINI GRANTS/WEELNESS	500.00	3,000.00	3,000.00						
5780	STATIONERY & OFF. SUPP	500.00	4,000.00	4,800.00						
5340	SURETY BONDS	500.00	3,000.00	3,000.00						
5320	TELEPHONES	500.00	3,000.00	3,000.00						
5710	TRAINING	500.00	3,000.00	3,000.00						
5188	TRAVEL IN/OUT of STATE	500.00	3,000.00	3,000.00						
TOT. Indirect Costs		104,650.00	77,700.00	77,850.00	11,481.79	1,931.00	10,811.32	1,648.22	4,032.22	2,148.00
Total Non-Salary		104,650.00	77,700.00	77,850.00	11,481.79	1,931.00	10,811.32	1,648.22	4,032.22	2,148.00

7

ITEM CODE	BUDGET ITEMS	FY2020		FY-2021		FY-2022		July	August	September	October	November	December
		Budgeted		Budgeted		Budgeted							
	I.T.	7/1/19-6/30/20	7-1/6-30	7-1/6-30	7-1/6-30	7-1/6-30	7-1/6-30						
6000	COMPUTER HARDWARE	20,000.00	-	-	-	-	-						
5420	COMPUTER SOFTWARE		-	-	-	-	-						
5420	COMPUTER SUPPLIES	500.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00						
5850	DESK TOP PCs	2,000.00											
5300	MISC PROF & TECH SERV.**	18,000.00	26,400.00	40,000.00	13,246.38	1,954.00	1,993.00	7,664.00	7,714.00	2,283.87			
TOTAL DATA PROCESSING		40,500.00	27,400.00	41,000.00	13,246.38	1,954.00	1,993.00	7,664.00	7,714.00	2,283.87			
TOTALS		614,045.00	594,920.00	656,344.00	175,502.65	32,763.82	54,626.89	38,434.58	40,880.54	33,560.22			

8

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC
Starting Cash Balance	\$7,601,697.58	\$7,998,592.77	\$7,848,722.05	\$8,881,138.52	\$9,544,027.66	\$8,061,442.35	\$6,050,751.15	\$8,840,726.73	\$6,787,848.80	\$5,652,647.45	\$5,459,337.70	\$5,612,597.52
Adjustments												
Total Starting Balance	\$7,601,697.58	\$7,998,592.77	\$7,848,722.05	\$8,881,138.52	\$9,544,027.66	\$8,061,442.35	\$6,050,751.15	\$8,840,726.73	\$6,787,848.80	\$5,652,647.45	\$5,459,337.70	\$5,612,597.52
MONTHLY INCOME												
Total Premium Collected	6,118,089.28	5,574,501.37	6,775,290.10	6,394,541.30	4,247,507.54	3,722,871.17	9,130,818.03	5,414,125.09	5,284,023.37	6,293,156.75	6,761,904.63	5,996,393.80
Interest Income (IMMT)	755.92	721.96	881.98	799.90	786.35	888.54	786.38	787.96	633.39	562.44	611.54	560.95
Other Income or Adjustments												
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,118,845.20	5,575,223.33	6,776,172.08	6,395,341.20	4,248,293.89	3,723,759.71	9,131,604.41	5,414,913.05	5,284,656.76	6,293,719.19	6,762,516.17	5,996,954.75
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	4,956,200.00	4,503,600.00	4,503,600.00	4,503,600.00	4,503,600.00	4,503,600.00
Reinsurance (Ind.&Aggs.)	176,512.83	174,988.57	174,768.43	175,487.65	175,369.13	175,540.89		374,928.01	186,090.46	186,802.41	188,059.38	179,040.56
BCBS Settlement								973,019.80				
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	434,667.92	444,149.55	445,894.85	445,796.20	450,205.12	448,178.59	1,209,926.18	1,583,479.35	1,675,540.76	1,758,191.95	1,876,716.43	486,702.17
Total Plan Expenses	5,683,480.75	5,691,438.12	5,692,963.28	5,693,583.85	5,697,874.25	5,696,019.48	6,166,126.18	7,435,027.16	6,365,231.22	6,448,594.36	6,568,375.81	5,169,342.73
Total Unit Operating Expenses	38,469.26	33,655.93	50,792.33	38,868.21	33,004.95	38,431.43	175,502.65	32,763.82	54,626.89	38,434.58	40,880.54	33,560.22
TOTAL MONTHLY EXPENSES	5,721,950.01	5,725,094.05	5,743,755.61	5,732,452.06	5,730,879.20	5,734,450.91	6,341,628.83	7,467,790.98	6,419,858.11	6,487,028.94	6,609,256.35	5,202,902.95
TOTAL NET MONTHLY INCOME	396,895.19	(149,870.72)	1,032,416.47	662,889.14	(1,482,585.31)	(2,010,691.20)	2,789,975.58	(2,052,877.93)	(1,135,201.35)	(193,309.75)	153,259.82	794,051.80
BALANCE												
Cash Balance	7,998,592.77	7,848,722.05	8,881,138.52	9,544,027.66	8,061,442.35	6,050,751.15	8,840,726.73	6,787,848.80	5,652,647.45	5,459,337.70	5,612,597.52	6,406,649.32
Adjustments												
ENDING MONTHLY BALANCE	7,998,592.77	7,848,722.05	8,881,138.52	9,544,027.66	8,061,442.35	6,050,751.15	8,840,726.73	6,787,848.80	5,652,647.45	5,459,337.70	5,612,597.52	6,406,649.32

9

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.	104,073.06	103,257.65	102,421.52	101,433.50	100,748.96	99,912.88	98,105.09	97,268.81	97,390.19	96,553.91	94,759.97	94,881.35
Funding	971.33	971.31	971.31	971.31	971.31		957.66	1,915.32	957.66		1,915.32	
Expenses	1,786.74	1,807.44	1,959.33	1,655.85	1,807.59	1,807.59	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94
Total	103,257.65	102,421.52	101,433.50	100,748.96	99,912.88	98,105.09	97,268.81	97,390.19	96,553.91	94,759.97	94,881.35	93,087.41
Accrued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits												
Total Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Investments												
CD's	16,112,274.63	16,119,782.14	16,127,175.59	16,135,893.81	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17	16,156,403.73	16,160,349.01	16,164,163.87	16,168,374.52
Deposit												
Interest	7,507.51	7,393.45	8,718.22	4,851.75	3,592.21	4,135.10	3,760.30	4,170.56	3,945.28	3,814.86	4,210.65	4,119.89
Balance	16,119,782.14	16,127,175.59	16,135,893.81	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17	16,156,403.73	16,160,349.01	16,164,163.87	16,168,374.52	16,172,494.41
Portfolio Value	12,640,686.70	12,571,595.75	12,697,043.09	12,998,070.21	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68	13,890,705.56	13,435,973.48	13,840,257.68	13,700,043.20
Deposit												
Interest	(69,090.95)	125,447.34	301,027.12	259,276.68	167,305.99	119,975.48	168,567.32	177,509.88	(454,732.08)	404,284.20	(140,214.48)	414,060.89
Market Change												
Total	12,571,595.75	12,697,043.09	12,998,070.21	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68	13,890,705.56	13,435,973.48	13,840,257.68	13,700,043.20	14,114,104.09
Accounts Receivable	1,440,624.63	1,756,404.70	892,190.30	396,702.88	2,054,479.57	4,191,649.72	878,593.30	1,287,994.05	1,909,528.02	1,562,981.78	756,460.28	684,908.83
Total With Accounts Receivable	42,709,972.86	43,007,886.87	43,484,846.26	43,915,691.87	44,260,945.17	44,509,727.11	44,158,137.61	42,696,462.25	41,731,171.79	41,597,620.92	40,808,476.79	41,947,363.98

10

Hampshire County Group Insurance Trust

IY-2019-2020 Plan Count

PLAN

2021

HMO BLUE	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB
H-Employee Only	552	557	561	567	566	566	568	560	560	573	579	586	588	585
H-Employee + 1	373	370	367	370	375	374	378	381	370	372	368	366	371	367
H-Family	548	545	546	544	543	541	549	551	551	557	561	559	557	560
Total H HMO	1473	1472	1474	1481	1484	1481	1495	1492	1481	1502	1508	1511	1516	1512
F-Employee Only	690	687	694	699	696	696	705	694	689	706	714	715	718	709
F-Employee + 1	382	377	375	372	372	373	377	368	366	370	379	379	380	379
F-Family	682	679	676	678	674	676	670	663	664	659	657	664	666	663
Total F HMO	1754	1743	1745	1749	1742	1745	1752	1725	1719	1735	1750	1758	1764	1751
Total Employee Plans	1242	1244	1255	1266	1262	1262	1273	1254	1249	1279	1293	1301	1306	1294
Total Employee + 1	755	747	742	742	747	747	755	749	736	742	747	745	751	746
Total Family Plans	1230	1224	1222	1222	1217	1217	1219	1214	1215	1216	1218	1223	1223	1223
Total H&F HMO Plans	3227	3215	3219	3230	3226	3226	3247	3217	3200	3237	3258	3269	3280	3263

2022

BLUE CARE ELECT PREFERRED (PPO)

H-Employee Only	179	182	180	180	179	177	184	189	190	194	190	189	185	184
H-Family	242	241	242	239	238	238	241	242	238	238	240	242	240	243
Total H PPO	421	423	422	419	417	415	425	431	428	432	430	431	425	427
F-Employee Only	117	118	117	120	115	119	126	128	124	121	124	128	127	128
F-Family	128	127	129	129	130	129	143	142	141	141	147	150	151	149
Total F PPO	245	245	246	249	245	248	269	270	265	262	271	278	278	277
Total Employee Plans	296	300	297	300	294	296	310	317	314	315	314	317	312	312
Total Family Plans	370	368	371	368	368	367	384	384	379	379	387	392	391	392
Total H&F PPO Plans	666	668	668	668	662	663	694	701	693	694	701	709	703	704

MEDEX

H-Employee Only	1237	1240	1240	1244	1245	1250	1263	1263	1268	1275	1284	1283	1288	1286
F-Employee Only	1262	1269	1272	1273	1274	1273	1274	1273	1282	1284	1285	1287	1293	1304
Total MEDEX Plans	2499	2509	2512	2517	2519	2523	2537	2543	2550	2559	2569	2570	2581	2590

TOTAL - All Plans

	6392	6392	6399	6415	6407	6412	6478	6461	6443	6490	6528	6548	6564	6557
--	------	------	------	------	------	------	------	------	------	------	------	------	------	------

Hampshire County Group Insurance Trust

Claim Payments

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.	
2019 - Jan	\$	4,743,800.39		\$ 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	A	\$ 5,000,000.00	A	\$ 242,909.22	\$ 1,374,177.84
July	\$	3,462,952.74	A	\$ 5,000,000.00	A	\$ (1,537,047.26)	\$ (162,869.42)
August	\$	5,939,797.85	A	\$ 5,000,000.00	A	\$ 939,797.85	\$ 776,928.43
September	\$	5,166,325.71	A	\$ 5,000,000.00	A	\$ 166,325.71	\$ 943,254.14
October	\$	4,136,764.22	A	\$ 5,000,000.00	A	\$ (863,235.78)	\$ 80,018.36
November	\$	5,655,235.07	A	\$ 5,000,000.00	A	\$ 655,235.07	\$ 735,253.43
December	\$	5,125,066.32	A	\$ 5,000,000.00	A	\$ 125,066.32	\$ 860,319.75
2020-Jan	\$	4,478,889.48	A	\$ 5,072,300.00	A	\$ (593,410.52)	\$ 266,909.23
February	\$	5,222,819.59	A	\$ 5,072,300.00	A	\$ 150,519.59	\$ 417,428.82
March	\$	5,353,177.63	A	\$ 5,072,300.00	A	\$ 280,877.63	\$ 698,306.45
April	\$	3,329,731.92	A	\$ 5,072,300.00	A	\$ (1,742,568.08)	\$ (1,044,261.63)
May	\$	4,511,071.96	A	\$ 5,072,300.00	A	\$ (561,228.04)	\$ (1,605,489.67)
June	\$	4,464,097.48	A	\$ 5,072,300.00	A	\$ (608,202.52)	\$ (2,213,692.19)
July	\$	7,826,890.70	A	\$ 5,072,300.00	A	\$ 2,754,590.70	\$ 540,898.51
August	\$	4,823,789.64	A	\$ 5,072,300.00	A	\$ (248,510.36)	\$ 292,388.15
September	\$	4,771,553.13	A	\$ 5,072,300.00	A	\$ (300,746.87)	\$ (8,358.72)
October	\$	5,348,857.12	A	\$ 5,072,300.00	A	\$ 276,557.12	\$ 268,198.40
November	\$	4,979,230.59	A	\$ 5,072,300.00	A	\$ (93,069.41)	\$ 175,128.99
December	\$	4,604,432.34	A	\$ 5,072,300.00	A	\$ (467,867.66)	\$ (292,738.67)
Jan-21	\$	5,094,645.16	A	\$ 5,072,300.00	A	\$ 22,345.16	\$ (270,393.51)
February	\$	4,866,097.70	A	\$ 5,072,300.00	A	\$ (206,202.30)	\$ (476,595.81)
March	\$	5,055,328.42	A	\$ 5,072,300.00	A	\$ (16,971.58)	\$ (493,567.39)
April	\$	6,209,756.93	A	\$ 5,072,300.00	A	\$ 1,137,456.93	\$ 643,889.54
May	\$	5,272,497.71	A	\$ 5,072,300.00	A	\$ 200,197.71	\$ 844,087.25
June	\$	5,201,232.55		\$ 5,072,300.00		\$ 128,932.55	\$ 973,019.80
July	\$	4,233,942.93		\$ 4,956,200.00		\$ (722,257.07)	\$ 250,762.73
August	\$	4,199,688.21		\$ 4,503,600.00		\$ (303,911.79)	\$ (53,149.06)
September	\$	4,013,790.09		\$ 4,503,600.00		\$ (489,809.91)	\$ (542,958.97)
October	\$	4,857,186.73		\$ 4,503,600.00		\$ 353,586.73	\$ (189,372.24)
November	\$	4,665,928.58		\$ 4,503,600.00		\$ 162,328.58	\$ (27,043.66)
December	\$	5,328,234.25		\$ 4,503,600.00		\$ 824,634.25	\$ 797,590.59

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

17

12/1/2021 wire	4,503,600.00	BCBS					Monthly Claim prefunding		
12/1/2021 wire	188,814.92	Stealth Partner Group			xxx	Yes	Reinsurance- Dec		
12/1/2021	5694	1,300.00	King St Realty		5270		Rent - Dec		
12/1/2021	5695	18.48	LG Products				Toner		
12/1/2021	5696	49.25	Boston Mutual				Life Insurance - Dec		
12/1/2021	5697	185.74	PPI - ACSA Group Ins				Dental Insurance -Dec		
12/2/2021	5698	24.42	Verizon				Telephone Expense		
12/2/2021	5699	6,163.00	CanRx		xxx	Yes	CanRx claims		
12/3/2021 ACH		296,659.91	CVS Claims				Rx claims		
12/6/2021 ACH		2,283.87	Paragus Strategic		5300		Various IT		
12/8/2021 ACH		10,763.17	Checkwriters				Net Payroll,12/8/21		
12/10/2021 ACH		297,109.47	CVS Claims				Rx claims		
12/16/2021	5700	197.66	WB Mason				Toner		
12/16/2021	5701	56.93	National Grid				Electric		
12/16/2021	5702	6,591.20	HCGIT				Health Insurance - JAN		
12/16/2021	5703	199.54	Comcast		5340		Internet		
12/16/2021	5704	6,322.60	CanRx		xxx	Yes	CanRx claims		
12/16/2021	5705	123.49	AEON				Telephone Expense		
12/20/2021 ACH		393,111.20	CVS Claims				Rx claims		
12/22/2021 ACH		10,775.91	Checkwriters				Net Payroll,12/22/21		
12/23/2021	5706	2,557.02	Hampshire Retirement Board				DEC retirement allocation		
12/23/2021	5707	34.21	Eversource		5340		Utilities		
12/28/2021	5708	193.27	Joseph Shea				Misc expenses		
12/28/2021 ACH		422,755.44	Blue Medicare Rx		xxx	Yes	Medex Rx premium		
12/29/2021 ACH		(1,224,129.41)	CVS Rebates				Rx claims- REBATE Q1		
12/29/2021 ACH		288,709.96	CVS Claims				Rx claims		
12/31/2021 ACH		(9,774.36)	UNUM				Reinsurance reimburseable		
		5,204,696.89							

Hampshire County Group Insurance Trust

Statement Of Net Assets

Assets

	Audited As of 6/30/2020	UNAUDITED As of 6/30/21	UNAUDITED As of 12/31/21
Current			
Cash and short term investments	9,042,576	10,624,976	10,975,857
Investments	23,991,528	29,693,101	30,286,599
Member accounts receivable	3,671,425	4,191,650	684,909
Pre Paid Expense/Due From CVS (Q2 Rebates)	2,213,692	-	1,224,000
Total Assets	\$ 38,919,221	\$ 44,509,727	\$ 43,171,365

Liabilities

Current			
Medicare Part D Premium Payable		29,688	797,591
ACA Transitional Reinsurance or PCORI Payable		973,020	
Claims Settlement Payable/Receivable		4,444,802	4,444,802
Member Deposits	4,444,802		
Accrued claims payable (IBNR)***	4,151,676	4,750,000	4,900,000
Total Current Liabilities	\$ 8,596,478	\$ 10,197,510	\$ 10,142,393

Noncurrent Liabilities

Accrued Compensated absences***	48,492	48,492	48,492
Net OPED Obligation ***	278,190	278,190	285,000
Net Pension Liability***	730,013	730,013	730,013
Total Noncurrent Liabilities	\$ 1,056,695	\$ 1,056,695	\$ 1,063,505

Total Liabilities

	\$ 9,653,173	\$ 11,254,205	\$ 11,205,898
--	--------------	---------------	---------------

Net Assets

Unrestricted

	\$ 29,266,048	\$ 33,255,522	\$ 31,965,467
--	---------------	---------------	---------------

Total Net Assets

	\$ 29,266,048	\$ 33,255,522	\$ 31,965,467
--	---------------	---------------	---------------

*** Estimated data

14

PPO	Operating Loss	Actual (Q3) CVS Rebate	Est. (Q4) CVS Rebate	Gain/Loss
2021 YTD (12 months)	(328,405.80)	293,786.61	293,786.61	259,167.42
2022 Ins YTD (6 months)	(651,789.08)	293,786.61	293,786.61	(64,215.86)
HMO				
2021 YTD (12 months)	(4,128,448.20)	930,342.80	930,342.80	(2,267,762.60)
2022 Ins YTD (6 months)	(3,581,742.69)	930,342.80	930,342.80	(1,721,057.09)

Reserve Target	=	18,900,000.00
Current Reserve	=	31,965,467.00
Over Reserved	=	<u>13,065,467.00</u>

VOTE

The Executive Committee recommends to the Insurance Advisory Committee that the Trust:

Renew the Life and ADD coverage with Boston Mutual for an additional two (2) years with no change to rate/premium.

VOTE

The Executive Committee recommends to the Insurance Advisory Committee that the Trust:

Maintain the current FY22 Active (HMO/PPO) Health Insurance rates for FY23. No rate change.



Contact Information
Social Security Office: Phone: 1-800-772-1213 TTY: 1-800-325-0778
Blue Cross Blue Shield of Massachusetts: Phone: 1-800-678-2265 TTY: 1-800-552-1254 www.bluecrossma.com/medicare

Dear

Our records indicate that you are approaching your 65th birthday. Most people aged 65 and older are eligible for Original Medicare (health insurance provided by the federal government). This chart outlines the steps you should take 2-3 months before your 65th birthday to plan for your healthcare coverage.

Who	What to Do	Why
Everyone turning 65	Call Social Security	To determine if you are eligible for Medicare

Working after 65	Once you've decided to continue working after age 65, contact your HR/benefits coordinator	To understand your coverage options	Your Options May Include:
			1. Stay on employer plan
Retiring after 65	Once you've decided to retire after age 65, contact your HR/benefits coordinator	To determine if your employer offers a retiree health plan	2. Buy individual plan. Call Blue Cross.
			Yes. Enroll in employer plan.
			No. Buy individual plan. Call Blue Cross.

Thanks for giving us the opportunity to discuss your choices. You are a valued member, and we hope you will continue your coverage with Blue Cross Blue Shield of Massachusetts. We look forward to serving you in the future.

Sincerely,

Larry Croes
Vice President
Commercial Markets

1/24/2022

UNIT

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

TRACKING REPORT

MONTH ENDING 10/31/2021

RETIRED EMPLOYEE ATTAINING THE AGE OF 65

PLEASE SEND APPROPRIATE CHANGE REQUESTS AS SOON AS POSSIBLE.
ANY QUESTIONS PLEASE CALL CINDY SMITH AT 413-584-1300, EXT 145.

NAME: JOHN DOE
BIRTH DATE: 01/26/1957
STATUS: RETIRED EMPLOYEE
ID#: 987654321
PLAN: NETWORK BLUE/INDIVIDUAL
GROUP #: 004001939

JOHN DOE WILL REACH AGE 65 ON JANUARY 26, 2022.

IF HE IS ELIGIBLE FOR MEDICARE BENEFITS, HE SHOULD ENROLL IN MEDICARE PARTS A AND B EFFECTIVE FOR **JANUARY 1, 2022, AND** A SUPPLEMENTAL COVERAGE SUCH AS MEDEX. THIS OFFICE WILL NEED A COPY OF HIS MEDICARE CARD, A BLUE CROSS BLUE SHIELD ENROLLMENT/CHANGE FORM, AND THE BLUE MEDICARE RX PDP ENROLLMENT FORM NO LATER THAN **DECEMBER 27, 2021** FOR PROCESSING.

IF HE IS NOT ELIGIBLE FOR MEDICARE BENEFITS, THIS OFFICE WILL NEED A COPY OF THE LETTER FROM THE SOCIAL SECURITY ADMINISTRATION STATING INELIGIBILITY FOR BENEFITS. UPON RECEIPT, THE CURRENT HEALTH COVERAGE WOULD REMAIN THE SAME.

SHOULD YOU HAVE ANY QUESTIONS, PLEASE CALL ME. THANK YOU.

19

Part I

ADMINISTRATION OF THE GOVERNMENT

Title IV

CIVIL SERVICE, RETIREMENTS AND PENSIONS

Chapter 32BCONTRIBUTORY GROUP GENERAL OR BLANKET
INSURANCE FOR PERSONS IN THE SERVICE OF COUNTIES,
CITIES, TOWNS AND DISTRICTS, AND THEIR DEPENDENTS**Section 18A**TRANSFER OF RETIREE, SPOUSE OR DEPENDENT TO
MEDICARE HEALTH PLAN

Section 18A. (a) A retiree, spouse or dependent insured or eligible to be insured under this chapter, if enrolled in Medicare Part A at no cost to the retiree, spouse or dependent or eligible for coverage under Medicare Part A at no cost to the retiree, spouse or dependent, shall be required to transfer to a Medicare health plan offered by the governmental unit under section 11C or section 16, if the benefits under the plan and Medicare Part A and Part B together shall be of comparable actuarial value to those under the retiree's existing coverage, but a retiree or spouse who has a dependent who is not enrolled or eligible to be enrolled in Medicare Part A at no cost shall not be required to transfer to a Medicare health plan if a transfer requires the retiree or spouse to continue the existing family coverage for the dependent in a plan other than a Medicare health plan offered by the governmental unit.



(b) Each retiree shall provide the governmental unit, in such form as the governmental unit shall prescribe, such information as is necessary to transfer to a Medicare health plan. If a retiree does not submit the information required, the retiree shall no longer be eligible for the retiree's existing health coverage. The governmental unit may, from time to time, request from a retiree, a retiree's spouse or a retiree's dependent, proof certified by the federal government, of eligibility or ineligibility for Medicare Part A and Part B coverage.

(c) The governmental unit shall pay any Medicare Part B premium penalty assessed by the federal government on the retiree, spouse or dependent as a result of enrollment in Medicare Part B at the time of transfer.

21

ACTIVE EMPLOYEE – AGE 65

1. What do I need to do when I turn 65?

TEFRA is Federal legislation (Tax Equity and Fiscal Responsibility Act of 1982 revised 1986) that considers active insurance coverage primary over Medicare. The act made employers of 20 or more full or part-time employees responsible for providing the same coverage to working employees age 65 or older and their non-working spouses age 65 or older (DEFRA) as they provide for employees under the age of 65. When an active employee is age 65 and eligible for Medicare but still working and eligible for group coverage through their employer, the group health coverage becomes primary. The employee should notify the Social Security Administration that they have group coverage and want to defer Medicare Part B coverage until retirement. A copy of the Medicare Card showing Part A should be sent to the Trust.

The TEFRA concept called DEFRA (Deficit Reduction Act of 1984), when referring to dependents, also applies to non-working spouses of active employees who are 65, eligible for Medicare and covered under the health coverage of an active employee spouse who may or may be age 65. The spouse should notify Social Security of the group coverage through their working spouse and defer Medicare Part B.

It is no longer required that subscribers who meet the TEFRA qualifications who are enrolled in a PPO be placed in a separate group. Subscribers providing proof of Medicare eligibility will remain in their current plan and group number.

RETIRED EMPLOYEES & SPOUSES

1. When is enrollment in the Medex supplemental coverage required?

Enrollment in Medex is mandatory for **retirees and/or spouses of retirees** who become eligible for Medicare Parts A & B. The subscriber must enroll in Medicare Parts A & B, present a copy of their Medicare identification card indicating the date each part became effective and complete an Enrollment/Change form. **Generally this occurs at age 65, but if eligibility for Medicare A & B occurs at an earlier age the same rule applies.**

2. What happens to a retiree's spouse under the age of 65 when the retiree transfers to Medex?

When a retiree or a retiree's spouse reaches age 65 before the other, the remaining spouse will be enrolled in an individual HMO or PPO plan until he/she attains the age of 65 or becomes eligible for Medicare. This change can be done on one form, signed by the retiree, indicating the status for each member – I.E., retiree to Medex, spouse to individual HMO or PPO. It is important that ALL boxes under the Subscriber and Spouse sections are completed, especially the Actively Working and Date of Retirement questions.

3. What if a retiree has a spouse and one or more minor dependents at the time of Medicare eligibility?

Under s. 18A, a retiree with a spouse and minor dependents on his coverage may choose to stay on the current family plan until the last minor dependent ages out or is voluntarily dropped from coverage. However, the retiree must still enroll in Medicare parts A & B which will then become primary coverage for the retiree only.

4. Should a retiree enroll in a Medicare D Plan if they are enrolled in coverage with the Trust?

No. Medicare D plans are for prescription coverage. The plan offered by the Trust includes prescription coverage.

5. What date should I use when a retiree/spouse is cancelled from Medex coverage?

All Medex cancellations have to be dated for the first of the next full month. The date of death needs to be in the remarks section of the cancellation form.

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INSTRUCTIONS FOR ACTIVE AND RETIRING EMPLOYEES

EMPLOYEES/RETIREEES AGE 65 -

- In all cases, members should contact Social Security **3 months prior to turning age 65** to apply for Medicare.
- If unsure which of the below actions should be taken, please contact this office as soon as possible.
- **Medicare is always effective on the 1st of the birth month.** Exception: when the birthday is on the 1st of the month, then Medicare is effective on the 1st of the previous month.
- If **eligible**, members must provide a copy of their Medicare card showing the effective date of eligibility or a copy of a letter of eligibility, which includes their claim number and effective date of coverage. A copy of the card must be submitted when available.
- When an Active employee retires, be sure to verify ages and **Medicare eligibility of employee AND spouse** to see if any action is needed - regardless of age.
- If **ineligible** for Medicare benefits, members must provide a copy of a letter of ineligibility.

As voted at the October 11, 2017 Insurance Advisory Committee meeting, effective January 1, 2018, if all Medicare information and forms are not received prior to the eligibility effective date, Network Blue or Blue Care Elect will be cancelled and the retiree will lose their insurance benefit until the next open enrollment.

LETTERS/TRACKING REPORTS/EMAILS -

All subscribers nearing the age of 65 receive a letter from BCBS and a notice from SSA three months prior to attaining age 65.

The HCGIT sends out individual "tracking" reports to each unit when notified by BCBS that their letters have gone out. This is done as a courtesy so you in turn may contact the employee/retiree as well to be sure any required paperwork (i.e. Medicare card, BCBS Enrollment/Change form to transfer to Medex and a Blue Medicare RX Enrollment form if necessary) is completed without a loss of coverage.

If you wish to alter the tracking report or any emails sent from the Trust, feel free to do so, but only if you change the contact information to represent the sender and not the HCGIT.

AGE 65-ACTIVE EMPLOYEE/SPOUSE

Three months prior to turning 65:

1. Active employees are required to determine their eligibility for Medicare Part A.
2. Medicare Part B is deferred until the employee retires without penalty.
3. There is no cost to enroll in Part A.
4. There is no change in coverage.

The above applies to the employee's spouse as well, regardless of their work status. Any change in coverage is determined by the employee's status.

AGE 65 – RETIRED – MEDEX

RETIRED Employee (turning 65)

1. Retired Employee needs to obtain Medicare Parts A & B.
2. Retiree needs to change to Medex 2 with Blue Medicare RX (PDP).
3. Trust office needs a copy of the Medicare card, a completed BCBS Enrollment/Change form and a completed Blue Medicare RX (PDP) Enrollment form.

RETIRED Employee (turning 65)

Spouse (not 65)

1. Retired Employee needs to obtain Medicare Parts A & B.
2. Retiree needs to change to Individual Medex 2 with Blue Medicare RX (PDP) coverage.
3. Spouse needs to change to Individual HMO/PPO coverage. *
 - Complete **ONE** BCBS Enrollment/Change form with **ALL** Subscriber (Member 1) and Spouse (Member 2) information.
 - Comments box should state "Subscriber to Medex, Spouse to HMO/PPO Individual".
 - Form should be signed by the Subscriber (Member 1).
4. Trust office needs a copy of the Medicare card, a completed BCBS Enrollment/Change form and a completed Blue Medicare RX (PDP) Enrollment form.

RETIRED Employee (not 65),

Spouse (turning 65)

1. Retiree needs to change to Individual HMO/PPO coverage.
2. Spouse needs to obtain Medicare Parts A & B.
3. Spouse needs to change to Individual Medex 2 with Blue Medicare RX (PDP) coverage. *
 - Complete **ONE** BCBS Enrollment/Change form with **ALL** Subscriber (Member 1) and Spouse (Member 2) information.
 - Comments box should state "Subscriber to HMO/PPO Individual, Spouse to Medex".
 - Form should be signed by the Subscriber (Member 1).
4. Trust office needs a copy of the Medicare card, a completed BCBS Enrollment/Change form and a completed Blue Medicare RX (PDP) Enrollment form.

**RETIRED Employee (over 65 – should already be on Individual Medex coverage),
Spouse (turning 65 – is currently on an Individual HMO/PPO plan)**

1. Spouse needs to obtain Medicare Parts A & B.
2. Spouse needs to change to Medex 2 with Blue Medicare RX (PDP) coverage.
 - Complete BCBS Enrollment/Change form with all the Spouse's information in Member 1 section.
 - Comments box should state "Change to Medex".
 - Form should be signed by the Spouse (Member 1).
3. Trust office needs a copy of the Medicare card, a completed BCBS Enrollment/Change form and a completed Blue Medicare RX (PDP) Enrollment form.

Surviving Spouse (turning 65 – is currently on an Individual HMO/PPO plan)

1. Spouse needs to obtain Medicare Parts A & B.
2. Spouse needs to change to Medex 2 with Blue Medicare RX (PDP) coverage.
 - Complete BCBS Enrollment/Change form with **ALL** the Spouse's information in Member 1 section.
 - Comments box should state "Change to Medex".
 - Form should be signed by the Spouse (Member 1).
3. Trust office needs a copy of the Medicare card, a completed BCBS Enrollment/Change form and a completed Blue Medicare RX (PDP) Enrollment form.

*** Exception:** If there is more than one dependent on the current coverage, all can remain on the current plan, but any party eligible for Medicare must take it. Medicare will then become primary coverage for the eligible party.

Employees Retiring at end of school year:

Even though an employee's last day of work may be in June, the actual date of retirement for insurance purposes is the last day they are making contributions at the active employee rate. Some examples are:

- 1) If paid thru Summer – DOR 9/1, or
- 2) If August deduction is for September and taken at active rate – DOR 10/1 or
- 3) According to contract

Be sure to check the age of anyone retiring to determine if they are over 65 and will need to obtain Medicare Parts A and B at least three months before the date of retirement when at all possible.

26

Turning Age 65 or Planning to Retire??

Plan Ahead!!!

MEDICARE

- Contact Social Security Administration **THREE (3) months PRIOR** to:
1) reaching age 65 2) choosing to retire if you are over age 65
- The quickest way to apply and get fastest results is via online at www.ssa.gov.
- Medicare will be effective on the 1st of your birth month. If your birthday is on the 1st of the month, Medicare will be effective the 1st of the **previous** month.
- A copy of your Medicare card (and any additional required information) must be received by your employer and the Trust office **BEFORE** the effective date for processing or coverage will be cancelled.

WHAT DO I NEED TO DO??

ACTIVE EMPLOYEE:

1. Contact Social Security Administration **THREE (3) months PRIOR** to reaching age 65.
2. Apply for Medicare Part A only (deferring Part B at this time as employee is still actively working).
3. Provide a copy of Medicare card to employer.

RETIRED EMPLOYEE:

1. Contact Social Security Administration **THREE (3) months PRIOR** to reaching age 65.
2. Apply for Medicare Parts A & B (as employee is retired)
3. Provide a copy of Medicare card to employer along with appropriate forms to change to Medex w/ PDP coverage.

NOTE: A spouse's work status does not matter as they are covered under the employee's group health insurance plan. The spouse should follow the above according to the employee's work status.



Contact your Employer or the Trust office *well in advance* to discuss and learn more about you and/or your spouse's eligibility and requirements for continuing your health insurance coverage before it is too late.

****Note all forms and required documents must be submitted to the Trust **BEFORE** the effective date for processing or the request will be denied.**