

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee

Meeting Notice and Agenda

April 11, 2024

10:00 A.M.

**ZOOM Meeting**

|                                        |    |
|----------------------------------------|----|
| Call to Order                          | RC |
| Approval of Minutes of, January 2024   | RC |
| Financial Report                       | JS |
| Month of March 2024                    |    |
| Income & Expenses & Operating Expenses |    |
| For Trust and Wellness Initiative      |    |
| Wellness Update                        | MK |
| Billing Update                         | JS |
| Spouse Audit/Marital Affidavit         | JS |
| Annual Mental Health Wellness Exam     | JS |
| Expanded Wellness Benefit              | JS |
| Open Enrollment FY-25                  | JS |
| Other Last Minute Items                | JS |
| Adjournment                            | RC |

## Meeting Schedule

Executive Committee – May 15, 2024, ZOOM

Executive Committee – June 19, 2024, 9:00 a.m., ZOOM

Insurance Advisory Committee – July 17, 2024, 10:00 a.m. ZOOM

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

88 KING STREET  
NORTHAMPTON, MA 01060

TO: All Member Trust Units

RE: **Minutes of January 31, 2024**  
Insurance Advisory Committee  
Via Zoom Teleconference

## **MEMBERS PRESENT:**

|                     |                  |                  |
|---------------------|------------------|------------------|
| Julie Wonkka        | Emily Russo      | Jessalyn Zykoski |
| Catherine Levreault | Russ Kaubris     | Michele Turner   |
| Joanne Misiaszek    | Linda Gross      | Amber Robidoux   |
| Cara Leach          | Ashley Manley    | Sues' Anne Jason |
| Sarah Reynolds      | Shelley Poreda   | Angelina Bragdon |
| Lynn Dyer           | Deborah Kuhn     | Jeff Cyr         |
| Don Humason         | Allan Kidston    | Donna Whitely    |
| Meg McWherter       | Chris Martin     | Jennifer Day     |
| Rachel Emerson      | Maureen Humphrey | Irene Houle      |
| Virginia Gabert     | Joan Zuzgo       | Nadine Cignoni   |
| Paula Harrison      | Patti Rutkowski  | Mildred Colon    |
| Wendy Bogusz        | Rachel Emerson   | Carolyn Manley   |
| Jan Warner          | Sharon Ashleigh  | Amy Shrader      |
| Allan Kidston       | Ryan Mailloux    |                  |
| Sarah Kimball       | Eileen Seymour   |                  |
| Rich Carmignani Jr. | Gabriele Voelker |                  |

## **OTHERS PRESENT:**

|                  |                 |                 |
|------------------|-----------------|-----------------|
| Joseph Shea      | Cynthia Graves  | Jessica Hebert  |
| Michele Komosa   | Mary Houle      | Kristine Mathis |
| Patrick McIntyre | Gloria Congram  | Wendy Bogusz    |
| Rosie Serrano    | Lori Hall       | Ivan Adams      |
| Nadine Coughlin  | Alyssa Magoffin | Kristin Cormier |

## **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.

Chairman Rich Carmignani Jr called the meeting to order at 10:02 a.m. with a roll call that presented a quorum of 94.61% of the weighted vote.

## **APPROVAL OF MINUTES**

②

Chairman Rich Carmignani Jr requested that the minutes of October 4, 2024 be approved, accepted by unanimous consent.

### **FINANCIAL REPORT**

The Financial Report for the month of December was presented reflecting a starting balance of \$1,894,665.33 with a total monthly income received of \$6,004,109.26 and monthly expenses of \$4,571,608.65 with a total net monthly income of \$1,432,500.61 and an ending month balance of \$3,827,165.94 with accounts receivable of \$873,419.61 leaving a total of \$30,402,672.45.

### **Investments and CD's for December 2023**

The investments portfolio value was \$10,620,960.07 with a market change of \$432,208.35 and a \$500,000.00 transfer out to the general fund, leaving a total of \$10,553,168.42. The starting balance in CD's was \$10,239,591.59 with interest earned of \$40,677.83 leaving a balance of \$10,280,269.42.

### **DECEMBER EXPENDITURES**

The expenditures for the month of December were reviewed.

Chairman Rich Carmignani Jr requested that the full financial report, including the expenditures be approved by unanimous consent, all were in favor.

### **WELLNESS**

Wrapped up the Fall Challenge. On the Wellable Bulletin board, they will now be publishing links to A HEALTHY ME, Learn To Live and MY BLUE.

We hosted 4 onsite wellness seminars/cooking classes and have 2 more scheduled for February.

Michele advised we have received our first request for an onsite health fair.

Through A HEALTHY ME subscribers can participate in the January Challenge:  
**Balanced Diet Challenge**

January 15, 2024 - Registration enrollment begins.

January 29, 2024- Challenge begins.

February 25, 2024 - Challenge ends

Learn to Live offers monthly wellness webinars and I send a description and links out every month. We count on our unit contacts to disseminate these to subscribers.

Michele has been actively promoting MY BLUE. Subscribers do need to register.

- Track claims and benefits
- Find a Doctor, specialist or facility
- View your member ID card



### **OPEN ENROLLMENT/HEALTH FAIRS**

Joe advised that we should be planning ahead regarding our Open Enrollment/Health Fairs, getting dates into the trust as soon as possible.

### **STOP LOSS UPDATE**

Joe explained that we have been reimbursed \$2.5 million from our reinsurance in FY23 with more funds expected. So far in FY24, we only have 1 person that has reached the stop loss limit.

### **CANARX MAILING**

Joe explained that this is a voluntary program and is not highly utilized, we have 600 subscribers receiving pharmaceuticals that could be using CanaRx which in turn would save the members and the Trust money. He advised that a marketing campaign targeting these members will be done by CanaRx and to be aware of it in case a member has questions about the program's validity.

### **SPOUSE AUDIT/MARITAL AFFIDAVIT/BUDGET ADJUSTMENT**

Joe explained members are responsible for notifying their employer/the Trust when they experience a status change such as a divorce or the remarriage of either divorced party. The lack of notification when either divorced party remarries is fraudulent. We currently have two cases like this that were brought to our attention which directly impact the Trust and its bottom line. In light of these cases, Joe suggested doing an audit of members with spouses on record enforcing they complete and sign a new Marital Status Affidavit (MSA). The MSA will be tweaked to include stronger language for acknowledgement and clearly defined consequences for failure to provide proper notification of a divorce/remarriage in the future. When the audit is performed, those who fail to respond will be cancelled. Joe stated we'll need to add \$5,000 to the budget for the audit expenses.

### **RX RFP**

RX RFP is between our current vendor, CVS Caremark, and BCBS with a \$1.4 million spread over 3-years between the two. CVS Caremark is able to provide better rebates and is planning to roll out Biosimilars which holds the potential for more savings for us in the future. Joe Shea explained our pharmaceutical costs account for 25% of our overall claim expenses. He then provided the pros and cons for going with each entity, recommending continuing with CVS Caremark for another 3 years beginning July 1, 2024.

### **RATE INCREASE**

Joe stated there has been a \$6 million loss to the Trust over the last calendar year in claims expenses. With 6 months of claim activity left in this fiscal year and claims expected to continue to trend upward, the buffer is depleting requiring a sizeable rate increase for July 1, 2024. Joe originally proposed an increase of around 10% for the HMO and PPO plans which was met with push back from the EC asking to keep the increase in the single digits. Joe stated the EC has recommended a 8% increase for the HMO and PPO plans.



On a motion by Joan Zuzgo, seconded by Russ Kaubris, it was voted to increase the rates 8% on all HMO and PPO plans, effective July 1, 2024. A roll call vote was taken, passing with 3 voting no.

#### LAST MINUTE ITEMS

Joe advised that our auditors will be coming into the office in the middle of February.

He also explained that there are extended Fitness Benefits available at no additional cost to the trust or the members. The Fitness Benefit remains at \$150 **per plan regardless of how many dependents are on that plan** but has expanded to include reimbursement for more things relating to fitness.

#### ADJOURNMENT

Meeting adjourned at 10:35

Respectfully submitted,  
Jessica Hebert

#### Meeting Schedule

March 20, 2024, 10:00 a.m., via ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/85885507970?pwd=d00xaks3ZkVnUSt1RnRVc2J3eS85UT09>

Meeting ID: 858 8550 7970

Passcode: 274450

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One tap mobile

+16465588656,,85885507970#,,,,\*274450# US (New York)

+16469313860,,85885507970#,,,,\*274450# US

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Dial by your location

- +1 646 558 8656 US (New York)
- +1 646 931 3860 US
- +1 301 715 8592 US (Washington DC)
- +1 305 224 1968 US
- +1 309 205 3325 US
- +1 312 626 6799 US (Chicago)
- +1 346 248 7799 US (Houston)
- +1 360 209 5623 US
- +1 386 347 5053 US
- +1 507 473 4847 US
- +1 564 217 2000 US
- +1 669 444 9171 US
- +1 669 900 9128 US (San Jose)
- +1 689 278 1000 US
- +1 719 359 4580 US
- +1 253 205 0468 US
- +1 253 215 8782 US (Tacoma)

Meeting ID: 858 8550 7970

Passcode: 274450

# **HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

**FISCAL YEAR 2023** OPERATING EXPENSES (July 1, 2023 to June 30, 2024)

| ITEM<br>CODE                | BUDGET<br>ITEMS             | FY-2023       |            | FY-2024    |            | July      | August    | Sept      | Oct       | Nov       | Dec       | Jan       | Feb       | Mar      | Apr | May | June | YTD        |
|-----------------------------|-----------------------------|---------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-----|-----|------|------------|
|                             |                             | Budgeted      |            | Budgeted   |            |           |           |           |           |           |           |           |           |          |     |     |      |            |
|                             |                             | WAGES & BENEF |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      |            |
| 5110                        | SALARY*                     |               | 370,000.00 | 391,000.00 | 24,522.36  | 40,072.17 | 26,195.97 | 25,879.75 | 26,512.19 | 26,195.98 | 39,394.65 | 27,115.94 | 26,182.04 |          |     |     |      | 262,071.05 |
| 5145                        | LONGEVITY                   |               |            | 6,000.00   | 6,600.00   |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5130                        | OVERTIME                    |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5120                        | TEMP. EMPLOYEE SAL          |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 481                         | FICA (.062)                 |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5188                        | MED TAX (.0145)             |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5181                        | CONTRIBUTORY RET.           |               | 106,719.00 | 111,539.00 | 114,462.10 | 4,685.79  | 3,123.86  | 3,123.86  | 3,123.86  | 3,123.86  | 3,123.86  | 3,123.86  | 4,685.79  | 3,123.86 |     |     |      | 142,576.84 |
| 5189                        | EMP. ASST. PROG. EAP        |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5184                        | HEALTH INSURANCE            |               | 61,500.00  | 56,000.00  | 6,044.60   | 6,304.06  | 6,174.33  | 6,174.33  | 6,174.33  | 6,174.33  | 6,174.33  | 6,174.33  | 6,174.33  | 6,174.33 |     |     |      | 55,568.97  |
| 5185                        | LIFE INSURANCE              |               | 350.00     | 350.00     | 28.40      | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40     | 28.40    |     |     |      | 255.60     |
| 5189                        | UNEMP HEALTH INS TAX        |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| TOT. WAGES & BENEFITS       |                             |               | 544,569.00 | 565,489.00 | 145,057.46 | 51,090.42 | 35,522.56 | 35,206.34 | 35,838.78 | 35,522.57 | 48,721.24 | 38,004.46 | 35,508.63 | -        | -   | -   | -    | 460,472.46 |
| NON SALARY EXPENSES         |                             |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      |            |
| ADM. CONT. SERVICES (FSAPF) |                             |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5300                        | Rent                        |               | 16,500.00  | 14,400.00  | 1,400.00   | 1,000.00  | 1,000.00  | 1,000.00  | 1,000.00  | 1,000.00  | 1,000.00  | 1,000.00  | 1,000.00  | 1,000.00 |     |     |      | 9,400.00   |
|                             | Parking                     |               | 500.00     |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5305                        | ADM. CONT. SERVICES (Audit) |               | 16,500.00  | 21,000.00  |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5320                        | LEGAL                       |               |            |            |            |           |           |           |           |           |           |           | 5,000.00  | 13000    |     |     |      | 18,000.00  |
| 5340                        | TELEPHONE/INTERNET          |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5400                        | FOOD SUPPLIES               |               | 600.00     | 600.00     | 47.18      |           | 20.46     | 17.78     |           |           |           | 11.97     |           |          |     |     |      | 97.39      |
| 5420                        | OFFICE & COMPUTER SUPPLI    |               | 2,500.00   | 2,500.00   | 961.46     | 961.46    | 610.56    | 539.99    |           |           |           |           |           |          |     |     |      | 2,112.01   |
| 5580                        | MISC. EXPENSES              |               | 500.00     | 5,500.00   | 1,436.95   | 402.07    | 417.15    | 98.96     |           |           |           | 77.44     |           |          |     |     |      | 2,432.57   |
| 5580                        | NEWSPAPER/MAGS/BOOKS        |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5420                        | POSTAGE (Stamps)            |               | 3,500.00   | 3,500.00   |            |           |           |           |           |           |           | 492.48    |           |          |     |     |      | 492.48     |
| 5275                        | POSTAGE METER RENTAL        |               |            |            |            | 261.59    |           |           | 1710      |           |           |           |           |          |     |     |      | 1,971.59   |
| 5380                        | MINI GRANTS/WEILLNESS       |               | 20,000.00  | 10,000.00  |            |           |           |           |           |           |           |           |           | 5500     |     |     |      | 5,500.00   |
| 5420                        | STATIONERY & OFF. SUPPL     |               | 1,750.00   | 1,750.00   |            | 74.98     |           |           | 876.95    |           |           | 41.43     |           |          |     |     |      | 993.36     |
| 5780                        | SURETY BONDS                |               |            |            |            | 290.00    | 100.00    |           |           |           |           |           |           | 350.00   |     |     |      | 740.00     |
| 5340                        | TELEPHONES                  |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5320                        | TRAINING                    |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5710                        | TRAVEL IN/OUT of STATE      |               | 5,000.00   | 5,000.00   |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| 5188                        | UTILITIES                   |               | 5,500.00   | 5,500.00   | 454.56     | 538.07    | 228.23    | 476.75    | 353.72    | 354.58    | 481.73    | 231.41    | 487.01    |          |     |     |      | 3,606.06   |
| TOT. Indirect Costs         |                             |               |            |            |            |           |           |           |           |           |           |           |           |          |     |     |      | -          |
| Total Non-Salary            |                             |               | 72,850.00  | 69,750.00  | 3,291.51   | 3,575.35  | 1,328.23  | 2,524.92  | 4,597.40  | 1,354.58  | 2,105.05  | 6,231.41  | 20,337.01 | -        | -   | -   | -    | 45,345.46  |

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| ITEM<br>CODE | BUDGET<br>ITEMS          | FY-2023    |            |
|--------------|--------------------------|------------|------------|
|              |                          | Budgeted   |            |
| I.T.         |                          | 7-1/6-30   | 7-1/6-30   |
|              |                          |            |            |
| 8000         | COMPUTER HARDWARE        |            | 3,000.00   |
| 5420         | COMPUTER SOFTWARE        |            |            |
| 5420         | COMPUTER SUPPLIES        | 5,000.00   | 2,000.00   |
| 5850         | DESK TOP PCs             |            |            |
| 5900         | MISC PROF & TECH SERV.** | 136,800.00 | 145,000.00 |
|              |                          | 141,800.00 | 150,000.00 |
|              | TOTAL DATA PROCESSING    |            |            |
|              |                          | 1,824.25   | 63,682.74  |
|              |                          | 1,545.25   | 33,615.25  |
|              |                          | 5,019.75   | 33,978.00  |
|              |                          | 12,750.00  | 3,261.40   |
|              |                          | 19,550.00  |            |
|              |                          |            | 175,226.64 |
|              |                          |            | 175,226.64 |
|              |                          |            | 681,044.56 |
|              | TOTALS                   | 759,219.00 | 785,239.00 |
|              |                          | 150,173.22 | 118,348.51 |
|              |                          | 38,396.04  | 71,346.51  |
|              |                          | 45,455.93  | 70,855.15  |
|              |                          | 63,576.29  | 47,497.27  |
|              |                          | 75,395.64  |            |
|              |                          |            |            |

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## INCOME AND EXPENSE REPORT

| ITEMS                         | APR            | MAY          | JUNE           | JULY          | AUGUST         | SEPT         | OCT            | NOV            | DEC            | JAN            | FEB            | MAR            |
|-------------------------------|----------------|--------------|----------------|---------------|----------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Starting Cash Balance         | \$2,156,135.28 | \$450,905.99 | \$597,120.20   | -\$103,285.87 | \$1,431,427.23 | \$931,638.22 | \$2,331,461.69 | \$1,895,820.23 | \$1,893,415.33 | \$3,825,915.94 | \$2,605,026.79 | \$1,297,704.49 |
| Adjustments                   |                |              |                |               |                |              |                |                |                |                |                |                |
| Total Starting Balance        | \$2,156,135.28 | \$450,905.99 | \$597,120.20   | -\$103,285.87 | \$1,431,427.23 | \$931,638.22 | \$2,331,461.69 | \$1,895,820.23 | \$1,893,415.33 | \$3,825,915.94 | \$2,605,026.79 | \$1,297,704.49 |
| MONTHLY INCOME                |                |              |                |               |                |              |                |                |                |                |                |                |
| Total Premium Collected       | 5,587,514.39   | 6,218,987.39 | 3,185,030.93   | 8,831,831.86  | 7,275,673.64   | 5,382,467.37 | 7,226,436.62   | 6,754,063.27   | 5,996,972.36   | 5,715,556.19   | 6,553,181.33   | 6,723,051.58   |
| Interest Income (MMDT)        | 4,072.45       | 3,549.87     | 4,502.28       | 5,264.71      | 3,663.91       | 4,875.98     | 7,745.63       | 5,478.25       | 7,136.90       | 12,237.75      | 7,880.48       | 6,884.64       |
| Other Income or Adjustments   |                | 2,000,000.00 |                |               | 400,000.00     |              | 1,205.62       |                |                |                |                |                |
| BCBS SR Premium Collected     |                |              |                |               |                |              |                |                |                |                |                |                |
| TOTAL MONTHLY INCOME          | 5,591,586.84   | 8,222,537.26 | 3,189,533.21   | 8,837,096.57  | 7,679,337.55   | 5,387,343.35 | 7,235,387.87   | 6,759,541.52   | 6,004,109.26   | 5,727,793.94   | 6,561,061.81   | 6,729,936.22   |
| MONTHLY EXPENSES              |                |              |                |               |                |              |                |                |                |                |                |                |
| BCBS Admin Cost (estimate)    |                |              |                |               |                |              |                |                |                |                |                |                |
| Claim Deposit                 | 4,839,000.00   | 5,845,673.45 | 4,839,000.00   | 5,212,600.00  | 5,212,600.00   | 5,212,600.00 | 5,212,600.00   | 5,212,600.00   | 5,212,600.00   | 5,284,300.00   | 5,496,690.69   | 5,284,300.00   |
| Reinsurance (Ind.&Agg.)       | 161,173.56     | (96,437.83)  | (37,355.54)    | 65,735.45     | 82,453.43      | (368,119.05) | 176,486.70     | 174,988.75     | (1,049,013.79) | (499,401.33)   | 175,078.12     | 46,831.12      |
| BCBS Settlement               |                |              |                |               | 627,408.62     |              |                |                |                |                |                |                |
| Recon adjust w/Finance        |                |              |                |               |                |              |                |                |                |                |                |                |
| BCBS Sr. Premium Paid         |                |              |                |               |                |              |                |                |                |                |                |                |
| Other Exp. & Claim Settlement | 2,221,934.00   | 2,289,316.12 | 544,563.36     | 1,873,874.80  | 2,138,316.00   | 715,280.99   | 2,210,596.12   | 2,328,901.74   | 337,167.29     | 2,100,208.13   | 2,149,118.03   | 2,174,185.69   |
| Total Plan Expenses           | 7,222,107.56   | 8,038,551.74 | 5,346,207.82   | 7,152,210.25  | 8,060,778.05   | 5,559,761.94 | 7,599,682.82   | 7,716,490.49   | 4,500,753.50   | 6,885,106.80   | 7,820,886.84   | 7,505,316.81   |
| Total Unit Operating Expenses | 74,708.57      | 37,771.31    | 43,731.46      | 150,173.22    | 118,348.51     | 38,396.04    | 71,346.51      | 45,455.93      | 70,855.15      | 63,576.29      | 47,497.27      | 75,395.64      |
| TOTAL MONTHLY EXPENSES        | 7,296,816.13   | 8,076,323.05 | 5,389,939.28   | 7,302,383.47  | 8,179,126.56   | 5,598,157.98 | 7,671,029.33   | 7,761,946.42   | 4,571,608.65   | 6,948,683.09   | 7,868,384.11   | 7,580,712.45   |
| TOTAL NET MONTHLY INCOME      | (1,705,229.29) | 146,214.21   | (2,200,406.07) | 1,534,713.10  | (499,789.01)   | (210,814.63) | (435,641.46)   | (1,002,404.90) | 1,432,500.61   | (1,220,889.15) | (1,307,322.30) | (850,776.23)   |
| BALANCE                       |                |              |                |               |                |              |                |                |                |                |                |                |
| Cash Balance                  | 450,905.99     | 597,120.20   | (1,603,285.87) | 1,431,427.23  | 931,638.22     | 720,823.59   | 1,895,820.23   | 893,415.33     | 3,325,915.94   | 2,605,026.79   | 1,297,704.49   | 446,928.26     |
| Adjustments                   |                |              | 1,500,000.00   |               |                | 1,610,638.10 |                | 1,000,000.00   | 500,000.00     |                |                |                |
| ENDING MONTHLY BALANCE        | 450,905.99     | 597,120.20   | (103,285.87)   | 1,431,427.23  | 931,638.22     | 2,331,461.69 | 1,895,820.23   | 1,893,415.33   | 3,825,915.94   | 2,605,026.79   | 1,297,704.49   | 446,928.26     |



# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Fund And Investment Information

| FUNDS                          | APR           | MAY            | JUNE           | JULY          | AUGUST        | SEPT           | OCT           | NOV            | DEC           | JAN           | FEB           | MAR           |
|--------------------------------|---------------|----------------|----------------|---------------|---------------|----------------|---------------|----------------|---------------|---------------|---------------|---------------|
| Post Employee Ben. S.B.        | 81,350.87     | 80,477.09      | 79,603.31      | 78,729.53     | 77,855.75     | 76,981.97      | 76,108.19     | 75,234.41      | 74,360.63     | 72,411.83     | 72,523.07     | 71,604.29     |
| Funding                        | 995.16        | 995.16         | 995.16         | 985.02        | 985.02        | 985.02         | 985.02        | 985.02         |               | 2,060.04      | 1,030.02      | 1,030.02      |
| Expenses                       | 1,868.94      | 1,868.94       | 1,868.94       | 1,858.80      | 1,858.80      | 1,858.80       | 1,858.80      | 1,858.80       | 1,948.80      | 1,948.80      | 1,948.80      | 1,948.80      |
| Total                          | 80,477.09     | 79,603.31      | 78,729.53      | 77,855.75     | 76,981.97     | 76,108.19      | 75,234.41     | 74,360.63      | 72,411.83     | 72,523.07     | 71,604.29     | 70,685.51     |
| 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   | 4,445,801.96   | 4,445,801.96  | 4,448,301.96  | 4,449,551.96   | 4,449,551.96  | 4,450,801.96   | 4,453,301.96  | 4,454,551.96  | 4,455,801.96  | 4,455,801.96  |
| Deposits                       |               | 1,000.00       |                | 2,500.00      | 1,250.00      |                | 1,250.00      | 2,500.00       | 1,250.00      | 1,250.00      |               | 1,250.00      |
| Total Member Deposits          | 4,444,801.96  | 4,445,801.96   | 4,445,801.96   | 4,448,301.96  | 4,449,551.96  | 4,449,551.96   | 4,450,801.96  | 4,453,301.96   | 4,454,551.96  | 4,455,801.96  | 4,455,801.96  | 4,455,801.96  |
| OPEB Trust                     | 302,435.56    | 302,899.57     | 303,592.88     | 304,715.76    | 305,880.36    | 307,049.41     | 308,147.22    | 309,362.92     | 310,507.14    | 311,617.31    | 312,881.87    | 313,997.47    |
| Interest                       | 464.01        | 693.31         | 1,122.88       | 1,164.60      | 1,169.05      | 1,097.81       | 1,215.70      | 1,144.22       | 1,110.17      | 1,264.56      | 1,115.60      | 1,119.58      |
| OPEB Trust                     | 302,899.57    | 303,592.88     | 304,715.76     | 305,880.36    | 307,049.41    | 308,147.22     | 309,362.92    | 310,507.14     | 311,617.31    | 312,881.87    | 313,997.47    | 315,117.05    |
| Investments                    |               |                |                |               |               |                |               |                |               |               |               |               |
| CD's                           | 15,363,916.49 | 15,390,435.03  | 13,417,921.05  | 12,440,947.34 | 12,464,721.48 | 12,100,773.76  | 11,144,872.72 | 11,193,726.96  | 10,239,591.59 | 10,280,269.42 | 10,326,622.59 | 10,367,534.07 |
| Deposit                        |               | (2,000,000.00) | (1,000,000.00) |               | (400,000.00)  | (1,000,000.00) |               | (1,000,000.00) |               |               |               |               |
| Interest                       | 26,518.54     | 27,486.02      | 23,026.29      | 23,774.14     | 36,052.28     | 44,098.96      | 48,854.24     | 45,864.63      | 40,677.83     | 46,353.17     | 40,911.48     | 41,073.56     |
| Balance                        | 15,390,435.03 | 13,417,921.05  | 12,440,947.34  | 12,464,721.48 | 12,100,773.76 | 11,144,872.72  | 11,193,726.96 | 10,239,591.59  | 10,280,269.42 | 10,326,622.59 | 10,367,534.07 | 10,408,607.63 |
| Portfolio Value                | 11,164,369.30 | 11,286,821.97  | 11,109,640.88  | 11,120,611.17 | 11,430,984.12 | 11,149,531.17  | 10,159,560.51 | 9,918,430.90   | 10,620,960.07 | 10,553,168.42 | 10,612,104.16 | 10,947,319.61 |
| Deposit                        |               |                | (500,000.00)   |               |               | (600,000.00)   |               |                | (500,000.00)  |               |               |               |
| Interest                       | 122,452.67    | (177,181.09)   | 510,970.29     | 310,372.95    | (281,452.95)  | (389,970.66)   | (241,129.61)  | 702,529.17     | 432,208.35    | 58,935.74     | 335,215.45    | 351,432.74    |
| Market Change                  |               |                |                |               |               |                |               |                |               |               |               |               |
| Total                          | 11,286,821.97 | 11,109,640.88  | 11,120,611.17  | 11,430,984.12 | 11,149,531.17 | 10,159,560.51  | 9,918,430.90  | 10,620,960.07  | 10,553,168.42 | 10,612,104.16 | 10,947,319.61 | 11,298,752.35 |
| Accounts Receivable            | 917,955.04    | 670,123.34     | 3,902,453.05   | 1,428,366.26  | 519,568.60    | 1,592,828.71   | 820,662.27    | 417,650.60     | 873,419.61    | 1,594,266.46  | 1,520,608.55  | 1,248,979.19  |
| Total With Accounts Receivable | 32,905,614.61 | 30,655,121.58  | 32,221,290.90  | 31,618,855.12 | 29,566,413.05 | 30,093,848.96  | 28,695,357.61 | 28,041,105.28  | 30,402,672.45 | 30,010,544.86 | 29,005,888.40 | 28,277,499.91 |



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# Hampshire County Group Insurance Trust

TRANSACTION REPORT MAR 2024 (FY24)

| STARTING BALANCE GENERAL FUND (M&T BANK)                 |                                 |              |              | \$ (1,100,959.84) |
|----------------------------------------------------------|---------------------------------|--------------|--------------|-------------------|
| 2024                                                     | TRANSACTION                     | A/P DEBIT    | A/R CREDIT   |                   |
| MAR                                                      | <b>M&amp;T BANK</b>             |              |              |                   |
| 1                                                        | BLUE CROSS BLUE SHIELD          | 5,284,300.00 |              | \$ (6,385,259.84) |
| 1                                                        | STEALTH/STOP LOSS               |              | 131,967.44   | \$ (6,253,292.40) |
| 1                                                        | M&T BANK (FROM ESB)             |              | 2,100,000.00 | \$ (4,153,292.40) |
| 1                                                        | M&T BANK (FROM ESB)             |              | 1,100,000.00 | \$ (3,053,292.40) |
| 1                                                        | M&T BANK                        |              | 66,002.00    | \$ (2,987,290.40) |
| 4                                                        | M&T BANK                        |              | 39,466.19    | \$ (2,947,824.21) |
| 5                                                        | M&T BANK                        |              | 243,095.84   | \$ (2,704,728.37) |
| 13                                                       | M&T BANK                        |              | 118,760.92   | \$ (2,585,967.45) |
| 15                                                       | M&T BANK                        |              | 340,970.14   | \$ (2,244,997.31) |
| 18                                                       | M&T BANK                        |              | 417,329.20   | \$ (1,827,668.11) |
| 21                                                       | M&T BANK                        |              | 313,392.10   | \$ (1,514,276.01) |
| 25                                                       | M&T BANK                        |              | 587,066.64   | \$ (927,209.37)   |
| 26                                                       | M&T BANK                        |              | 338,586.20   | \$ (588,623.17)   |
| 29                                                       | M&T BANK                        |              | 90,654.66    | \$ (497,968.51)   |
| 29                                                       | M&T BANK (FROM ESB)             |              | 2,600,000.00 | \$ 2,102,031.49   |
| 29                                                       | CVS CAREMARK                    | 1,672,104.54 |              | \$ 429,926.95     |
| 29                                                       | PAYROLL                         | 26,182.04    |              | \$ 403,744.91     |
| 29                                                       | INTEREST                        |              | 4,972.39     | \$ 408,717.30     |
|                                                          |                                 |              |              | \$ 408,717.30     |
|                                                          |                                 |              |              |                   |
| STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK) |                                 |              |              | \$ 2,398,664.33   |
| 2024                                                     | TRANSACTION                     | A/P DEBIT    | A/R CREDIT   |                   |
| MAR                                                      | <b>EASTHAMPTON SAVINGS BANK</b> |              |              |                   |
|                                                          |                                 |              |              | \$ 2,398,664.33   |
| 1                                                        | STEALTH/STOP LOSS               | 178,798.56   |              | \$ 2,219,865.77   |
| 1                                                        | ESB                             |              | 647,279.22   | \$ 2,867,144.99   |
| 1                                                        | ESB                             |              | 52,748.30    | \$ 2,919,893.29   |
| 1                                                        | ESB                             |              | 186,395.00   | \$ 3,106,288.29   |
| 1                                                        | ESB                             |              | 140,267.00   | \$ 3,246,555.29   |
| 1                                                        | ESB (TO MTB)                    | 2,100,000.00 |              | \$ 1,146,555.29   |
| 1                                                        | ESB (TO MTB)                    | 1,100,000.00 |              | \$ 46,555.29      |
| 4                                                        | ESB                             |              | 7,146.00     | \$ 53,701.29      |
| 4                                                        | ESB                             |              | 64,848.00    | \$ 118,549.29     |
| 4                                                        | ESB                             |              | 2,252.00     | \$ 120,801.29     |
| 4                                                        | ESB                             |              | 50,000.00    | \$ 170,801.29     |
| 5                                                        | ESB                             |              | 9,508.00     | \$ 180,309.29     |
| 6                                                        | ESB                             |              | 4,796.00     | \$ 185,105.29     |
| 7                                                        | ESB                             |              | 177,613.00   | \$ 362,718.29     |
| 11                                                       | ESB                             |              | 49,930.00    | \$ 412,648.29     |
| 11                                                       | ESB                             |              | 57,104.54    | \$ 469,752.83     |
| 12                                                       | ESB                             |              | 62,822.00    | \$ 532,574.83     |
| 14                                                       | ESB                             |              | 7,011.00     | \$ 539,585.83     |
| 14                                                       | ESB                             |              | 81,728.76    | \$ 621,314.59     |
| 15                                                       | ESB                             |              | 95,823.30    | \$ 717,137.89     |
| 20                                                       | ESB                             |              | 50,557.00    | \$ 767,694.89     |
| 20                                                       | ESB                             |              | 30,534.00    | \$ 798,228.89     |
| 21                                                       | ESB                             |              | 128,222.00   | \$ 926,450.89     |
| 21                                                       | ESB                             |              | 100,941.90   | \$ 1,027,392.79   |
| 21                                                       | ESB                             |              | 228,483.50   | \$ 1,255,876.29   |
| 22                                                       | ESB                             |              | 184,482.00   | \$ 1,440,358.29   |
| 22                                                       | ESB                             |              | 11,891.00    | \$ 1,452,249.29   |



|     |                                        |                              |            |                  |
|-----|----------------------------------------|------------------------------|------------|------------------|
| 25  | ESB                                    |                              | 128,975.74 | \$ 1,581,225.03  |
| 25  | ESB                                    |                              | 3,205.00   | \$ 1,584,430.03  |
| 25  | ESB                                    |                              | 5,244.00   | \$ 1,589,674.03  |
| 26  | ESB                                    |                              | 190,916.58 | \$ 1,780,590.61  |
| 26  | ESB                                    |                              | 44,837.00  | \$ 1,825,427.61  |
| 27  | ESB                                    |                              | 6,726.00   | \$ 1,832,153.61  |
| 27  | ESB                                    |                              | 73,744.60  | \$ 1,905,898.21  |
| 28  | ESB                                    |                              | 11,261.00  | \$ 1,917,159.21  |
| 28  | ESB                                    |                              | 184,074.60 | \$ 2,101,233.81  |
| 28  | ESB                                    |                              | 648,560.81 | \$ 2,749,794.62  |
| 28  | ESB                                    |                              | 14,620.00  | \$ 2,764,414.62  |
| 28  | ESB                                    |                              | 9,690.00   | \$ 2,774,104.62  |
| 28  | ESB                                    |                              | 144,483.24 | \$ 2,918,587.86  |
| 29  | ESB                                    |                              | 11,922.00  | \$ 2,930,509.86  |
| 29  | ESB                                    |                              | 190,429.60 | \$ 3,120,939.46  |
| 29  | ESB                                    |                              | 7,146.00   | \$ 3,128,085.46  |
| 29  | ESB                                    |                              | 59,508.00  | \$ 3,187,593.46  |
| 29  | ESB (TO MTB)                           | 2,600,000.00                 |            | \$ 587,593.46    |
| 29  | CANARX                                 | 8,553.80                     |            | \$ 579,039.66    |
| 29  | BLUE MEDICARE RX (DEC)                 | 493,527.35                   |            | \$ 85,512.31     |
| 29  | PAYROLL                                | 9,326.59                     |            | \$ 76,185.72     |
| 29  | ACCOUNTS PAYABLE                       | 39,887.01                    |            | \$ 36,298.71     |
| 29  | INTEREST                               |                              | 1,912.25   | \$ 38,210.96     |
|     |                                        |                              |            | \$ 38,210.96     |
|     |                                        |                              |            | \$ 38,210.96     |
|     |                                        |                              |            | \$ 38,210.96     |
|     |                                        |                              |            | \$ 38,210.96     |
|     |                                        |                              |            | \$ 38,210.96     |
|     |                                        |                              |            |                  |
|     |                                        |                              |            |                  |
|     | MEMBER UNIT DEPOSITS ON HAND           |                              |            |                  |
| MAR |                                        | Starting Balance>>>>>>>>>>>> |            | \$ 4,455,801.96  |
| 4   | HUNTINGTON                             |                              | 1,250.00   | \$ 4,457,051.96  |
| 29  | Total                                  |                              |            | \$ 4,457,051.96  |
|     | M&T BANK                               |                              |            |                  |
| MAR | Post Employee Benefits Fund            | Starting Balance>>>>>>>>>>>> |            | \$ 71,604.29     |
| 29  | Retiree Health & Life Ins.             | 1,948.80                     | 1,030.02   | \$ 70,685.51     |
| 29  | Total                                  |                              |            | \$ 70,685.51     |
|     | M&T BANK                               |                              |            |                  |
| MAR | Accrued Vacation & Sick Time Fund      | Starting Balance>>>>>>>>>>>> |            | \$ 31,317.96     |
|     |                                        |                              |            | \$ 31,317.96     |
| 29  | Total                                  |                              |            | \$ 31,317.96     |
|     | OPEB                                   |                              |            |                  |
| MAR | CD-Easthampton Savings                 |                              |            | \$ 313,997.47    |
| 29  | 12 mos.@ 4.50% (matures 5/24/24) x1851 |                              | 1,119.58   | \$ 315,117.05    |
|     | Total                                  |                              |            | \$ 315,117.05    |
|     | INVESTMENTS                            |                              |            |                  |
| MAR | CD-Easthampton Savings                 |                              |            | \$ 10,367,534.07 |
|     | TO ESB GENERAL FUND                    |                              |            | \$ 10,367,534.07 |
| 29  | 12 mos.@ 5.00% (matures 8/17/24) x7499 |                              | 41,073.56  | \$ 10,408,607.63 |
| 29  | Total                                  |                              |            | \$ 10,408,607.63 |
|     |                                        |                              |            |                  |
| MAR | Portfolio Value MAR 1, 2024            |                              |            | \$ 10,947,319.61 |
|     |                                        |                              |            | \$ 10,947,319.61 |
| 29  | Investment Earnings/Loss               |                              | 351,432.74 | \$ 11,298,752.35 |
|     | Total                                  |                              |            | \$ 27,028,460.72 |



# Hampshire County Group Insurance Trust

## Claim Payments

|              | CLAIMS          |   | AMOUNT PAID     |   | VARIANCE          | CUMULATIVE VAR. |
|--------------|-----------------|---|-----------------|---|-------------------|-----------------|
| 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   |
| January 22   | \$ 3,186,088.18 |   | \$ 4,519,500.00 |   | \$ (1,333,411.82) | \$ (535,821.23) |
| Feb          | \$ 4,253,200.86 |   | \$ 4,519,500.00 |   | \$ (266,299.14)   | \$ (802,120.37) |
| Mar          | \$ 4,606,467.78 |   | \$ 4,519,500.00 |   | \$ 86,967.78      | \$ (715,152.59) |
| Apr          | \$ 5,304,201.27 |   | \$ 4,519,500.00 |   | \$ 784,701.27     | \$ 69,548.68    |
| May          | \$ 5,169,315.53 |   | \$ 4,519,500.00 |   | \$ 649,815.53     | \$ 719,364.21   |
| June         | \$ 4,278,176.10 |   | \$ 4,519,500.00 |   | \$ (241,323.90)   | \$ 478,040.31   |
| July         | \$ 4,422,904.17 |   | \$ 4,839,000.00 |   | \$ (416,095.83)   | \$ 61,944.48    |
| August       | \$ 4,942,118.09 |   | \$ 4,839,000.00 |   | \$ 103,118.09     | \$ 165,062.57   |
| September    | \$ 5,412,928.05 |   | \$ 4,839,000.00 |   | \$ 573,928.05     | \$ 738,990.62   |
| October      | \$ 3,481,954.17 |   | \$ 4,839,000.00 |   | \$ (1,357,045.83) | \$ (618,055.21) |
| November     | \$ 4,997,187.15 |   | \$ 4,839,000.00 |   | \$ 158,187.15     | \$ (459,868.06) |
| December     | \$ 5,128,806.81 |   | \$ 4,839,000.00 |   | \$ 289,806.81     | \$ (170,061.25) |
| January 2023 | \$ 4,941,510.44 |   | \$ 4,839,000.00 |   | \$ 102,510.44     | \$ (67,550.81)  |
| February     | \$ 5,145,447.69 |   | \$ 4,839,000.00 |   | \$ 306,447.69     | \$ 238,896.88   |
| March        | \$ 5,606,776.57 |   | \$ 4,839,000.00 |   | \$ 767,776.57     | \$ 1,006,673.45 |
| April        | \$ 3,656,013.51 |   | \$ 4,839,000.00 |   | \$ (1,182,986.49) | \$ (176,313.04) |
| May          | \$ 4,968,758.05 |   | \$ 4,839,000.00 |   | \$ 129,758.05     | \$ (46,554.99)  |
| June         | \$ 5,512,963.61 |   | \$ 4,839,000.00 |   | \$ 673,963.61     | \$ 627,408.62   |
| July         | \$ 4,844,980.28 |   | \$ 5,212,600.00 |   | \$ (367,619.72)   | \$ 259,788.90   |
| August       | \$ 5,210,044.34 |   | \$ 5,840,008.62 |   | \$ (629,964.28)   | \$ (370,175.38) |
| September    | \$ 5,504,553.19 |   | \$ 5,212,600.00 |   | \$ 291,953.19     | \$ (78,222.19)  |
| October      | \$ 4,834,161.59 |   | \$ 5,212,600.00 |   | \$ (378,438.41)   | \$ (456,660.60) |
| November     | \$ 6,293,210.34 |   | \$ 5,212,600.00 |   | \$ 1,080,610.34   | \$ 623,949.74   |
| December     | \$ 4,801,040.95 |   | \$ 5,212,600.00 |   | \$ (411,559.05)   | \$ 212,390.69   |
| January      | \$ 4,958,805.42 |   | \$ 5,284,300.00 |   | \$ (325,494.58)   | \$ (113,103.89) |
| February     | \$ 5,183,440.21 |   | \$ 5,284,300.00 |   | \$ (100,859.79)   | \$ (213,963.68) |
| March        | \$ 6,030,065.36 |   | \$ 5,284,300.00 |   | \$ 745,765.36     | \$ 531,801.68   |

P = Acturial Projection of Claims or Anticipated Payments, A = Actual Info.

E = Estimate based on some actual information

|               |                     |                       |     |     |                           |
|---------------|---------------------|-----------------------|-----|-----|---------------------------|
| 3/1/2024 wire | 5,284,300.00        | BCBS                  | xxx | Yes | Monthly Claim prefunding  |
| 3/1/2024 wire | 178,798.56          | Stealth Partner Group |     |     | Reinsurance- MAR          |
| 3/4/2024      | 1,000.00            | M&B Holdings          |     |     | Rent, MAR                 |
| 3/4/2024      | 49.25               | Boston Mutual         |     |     | Life Ins                  |
| 3/4/2024      | 409.28              | ACSA                  |     |     | Dental Ins                |
| 3/4/2024      | 22.09               | verizon               |     |     | phone                     |
| 3/4/2024      | 13,000.00           | Marcum                |     |     | Auditors                  |
| 3/4/2024      | 129.77              | CMS                   |     |     | Phone                     |
| 3/4/2024      | 1,470.20            | CanaRx                |     |     | Rx expense                |
| 3/5/2024 ach  | 454,580.19          | CVS funding           |     |     | Rx expense                |
| 3/7/2024 ach  | (68,271.04)         | Unum                  |     |     | Reinsurance Reimbursement |
| 3/8/2024 ach  | 1,550.00            | NetLogix              |     |     | IT expense                |
| 3/12/2024 ach | 442,103.47          | CVS funding           |     |     | Rx expense                |
| 3/13/2024 ach | 13,084.91           | Checkwriters          |     |     | payroll 3/14              |
| 3/13/2024     | 7,693.00            | HCGIT                 |     |     | Health prem               |
| 3/15/2024     | 5,500.00            | Wellable              |     |     | Wellness vendor           |
| 3/15/2024     | 18,000.00           | Ed Haber              |     |     | IT programming            |
| 3/15/2024     | 209.32              | Comcast               |     |     | Internet                  |
| 3/15/2024     | 350.00              | CNA Surety            |     |     | Surety Bond - Shea        |
| 3/20/2024 ach | (726.41)            | Unum                  |     |     | Reinsurance Reimbursement |
| 3/20/2024 ach | 440,504.23          | CVS funding           |     |     | Rx expense                |
| 3/21/2024     | 3,123.86            | Hamp Retirement       |     |     | MAR deductions            |
| 3/21/2024     | 125.83              | CMS                   |     |     | phone                     |
| 3/21/2024     | 7,083.60            | CanaRx                |     |     | Rx expense                |
| 3/22/2024 ach | (62,969.99)         | Unum                  |     |     | Reinsurance Reimbursement |
| 3/27/2024 ach | 13,097.13           | Checkwriters          |     |     | payroll 3/28              |
| 3/27/2024 ach | 334,916.65          | CVS funding           |     |     | Rx expense                |
| 3/29/2024 ACH | 493,527.35          | Blue Medicare Rx      |     |     | Medicare rx               |
|               | <b>7,582,661.25</b> |                       |     |     |                           |

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4/2/24

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## Subscriber Affidavit of Marital Status

(Please print)

### Employee:

Subscriber Name: \_\_\_\_\_

Address: \_\_\_\_\_

Town/City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Best Contact Phone Number: \_\_\_\_\_

### Spouse or Former Spouse:

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address (If different than above): \_\_\_\_\_

**Are you currently legally married to this person? YES / NO**

If **YES**, attach a photocopy of the City/Town Clerk's marriage certificate.  
Proceed to next section.

If **NO**, attach a copy of the divorce decree including the first page, the signature page, and all pages relating to health insurance provision. Answer the following questions:

**Are you remarried? YES / NO**

If YES, Date of remarriage: \_\_\_\_\_

**Is your former spouse remarried? YES / NO / Unknown**

If YES, Date of marriage: \_\_\_\_\_

### Please initial each after reading:

\_\_\_\_\_ I hereby certify that the information provided above is true and accurate.

\_\_\_\_\_ I understand that I am obligated to inform my employer immediately if there are any changes in my status or that of my spouse/ex-spouse, including divorce or any remarriage.

\_\_\_\_\_ I understand that should I or my ex-spouse remarry, my ex-spouse may NOT continue on my coverage beyond the date of remarriage, and I must notify my employer immediately to process a cancellation at such time.

\_\_\_\_\_ I understand that any misrepresentation in the information given above or failure to provide appropriate timely updates on any status changes may result in termination of benefit eligibility for myself and/or my spouse/ex-spouse and the Trust reserves the right to seek any other legal remedies available including possible prosecution for insurance fraud.

\_\_\_\_\_  
Subscriber Signature

\_\_\_\_\_  
Date



## New Coverage for Annual Mental Health Wellness Exam

Starting March 31, 2024, Blue Cross will cover an annual mental health wellness exam. This exam may be conducted as part of the annual preventive visit with a primary care provider (PCP), or as a standalone visit with a PCP or licensed mental health professional. Because the mental health wellness exam is considered preventive care, there is no out-of-pocket cost for members in most plans.

The annual mental health exam is covered as required by the Act Addressing Barriers to Care (ABC Act) to improve mental health care across Massachusetts.

### **What is the mental health wellness exam?**

The exam will consist of taking the patient's mental health history, a mental health exam and appropriate screening tests, shared decision making (that could include lifestyle education and counseling), and a discussion about next steps. This may include referrals for treatments and medication options. The mental health wellness exam may or may not result in a diagnosis.

### **Who may administer the exam?**

- A licensed mental health professional
- A PCP, including OB/GYNs, as a separate exam or as part of the annual wellness visit

### **Questions?**

If you have any questions, call Team Blue at the Member Service number on your ID card.

## FITNESS ENHANCEMENTS (FULLY INSURED 100+ AND ASC) (OPTIONAL)

Effective 1/1/24, upon renewal, new optional Fitness riders will be available. Accounts can choose to add **one** of the following riders to their existing fitness benefit. Adding any of these riders will not change the account's current fitness reimbursement amount.

**Bicycles/Bicycle Helmets** – Bicycles that are purchased for recreational use and bicycle helmets. This reimbursement is not provided for bicycle rentals, bicycle helmet rentals, and bike share programs.

**Athletic Shoes**– Athletic shoes designed to be worn for sports, exercising, or recreational activity. This reimbursement is not provided for casual and dress shoes.

**Sports Activity Fees**– Sports activity fees including (but not limited to): ski passes, fees for sports leagues (such as town sports, tennis, golf, or basketball), and race participation fees.

**All Inclusive Rider** – This rider includes all 3 options above.

Please let your Account Executive know if you would like more information about these optional riders.