

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee

Meeting Notice and Agenda

April 12, 2023

10:00 A.M.

**ZOOM Meeting**

Call to Order	RK
Approval of Minutes of January 2023	RK
Financial Report (vote)	JS
Month of March 2023	
<b>Income &amp; Expenses &amp; Operating Expenses</b>	
<b>For Trust and Wellness Initiative</b>	
Wellness	MK
Administrative Items	CG
Audit FY22	JS
CVS/Prudent Update	JS
Ongoing Covid Coverage (vote)	JS
Vision Coverage	JG
Dental Overview	JG
Open Enrollment	JS
Adjournment	RK

## Meeting Schedule

Executive Committee – May 17, 2023, 9:00 a.m., ZOOM

Executive Committee – June 21, 2023, 9:00 a.m., ZOOM

Insurance Advisory Committee – July 19, 2023, 10:00 a.m. ZOOM

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/89864873751?pwd=ejZwbVUzMXozWFdnMkRVY2p0SXVhUT09>

Meeting ID: 898 6487 3751

Passcode: 915399

One tap mobile

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+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)

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET  
NORTHAMPTON, MA 01060

TO: All Member Trust Units

RE: **Minutes of January 25, 2023**  
Insurance Advisory Committee  
Via Zoom Teleconference

## **MEMBERS PRESENT:**

Paul McLatchy III	Catherine Levreault	Joanne Misiaszek
Jane Wolfe	Cara Leach	Lynn Dyer
Richard Sutton	Meg McWherter	Leann Fanion
Paula Harrison	Jan Warner	Allan Kidston
Sarah Kimball	Rich Carmignani Jr.	Emily Russo
Jennifer Eichorn	Russ Kaubris	Linda Gross
Shelley Poreda	Deborah Kuhn	Maureen Humphrey
Patti Rutkowski	Patricia Cotton	Virginia Gabert
Sharon Ashleigh	Ryan Mailloux	Eileen Seymour
Gabriele Voelker	Jessalyn Zaykoski	Michele Turner
Sues' Anne Jason	Terry Green	Angelina Bragdon
Barbara Miller	Donna Whiteley	Jennifer Day
Irene Houle	Michelle Hill	Mildred Colon
Lynn Sibley		

## **OTHERS PRESENT:**

Joseph Shea	Cynthia Graves	Jessica Hebert
Michele Komosa	John Garrish	Ashley Obrzut
Jennifer Boulias	Mary Houle	Nadine Coughlan
Gloria Congram	Patrick McIntyre	Don Humason
Mary Baronas	Patrick Brock	Michelle Parent

## **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 Russ Kaubris called the meeting to order at 10:04 a.m. with a roll call that presented a quorum of 88.72% of the weighted vote.

## **APPROVAL OF MINUTES**

Chairman Russ Kaubris requested that the minutes of October 12, 2022, 2022 be approved by unanimous consent, all were in favor.

## **FINANCIAL REPORT**

### **Month of December 2022**

The Financial Report showed a starting cash balance for December of \$42,818.48 with a total monthly income of \$7,291,077.77 which included \$500,000.00 transferred from our investment funds. The monthly expenses totaled \$5,502,754.55 leaving a total net monthly income of \$1,788,323.22. The accounts receivable balance was \$269,206.78 which if paid on time would have left us with a balance of \$34,869,809.47.

### **Investments and CD's for December 2022**

The investments portfolio value was \$12,590,890.80 with a market change of (\$457,666.43) and a \$500,000.00 transfer out to the general fund, leaving a total of \$11,633,224.37. The starting balance in CD's was \$16,246,162.85, with interest earned of \$30,044.27 leaving a balance of \$16,276,207.12.

## **DECEMBER EXPENDITURES**

The expenditures for the month of December were reviewed.

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:

- **Spring Health Fairs** – There are currently 4 sites booked; Buckland/Shelburne, Charlton, Easthampton and South Hadley. Michele will be there with her Wellness Initiative information table, and she has also secured 3 wellness workshops to attend each health fair. Cindy and Jess will also attend with a table for the health insurance.
- **On-Site Events** – Units are starting to host on-site events. Michele has coordinated a cooking class in Holland and an Eating for Optimal Health seminar in Easthampton.
- **Learn to Live** – Engagement is up from 1.1% to 3.4% but still low compared to BCBS's book of business at 6.5%. Michele is considering having another enrollment challenge to help encourage participation.
- **Wellness Credits** – There is approximately \$10,500 credits left to use for FY2023 which could be used toward another health fair or onsite classes.

For more information on any wellness programs contact Michele Komosa via email at [michelek@hcgkit.org](mailto:michelek@hcgkit.org).

## **AUDIT FY22**

Joe reported the auditors were in the office on January 3<sup>rd</sup> to conduct the audit for FY22. Joe stated they had a few regular questions and doesn't expect the feedback to be anything out of the ordinary.

## **CVS/PRUDENT UPDATE**

Joe stated the Prudent program went into effect on December 1<sup>st</sup>. This program provides discounts direct from the manufacturers and impacts many of our Tier 3 drugs. Prudent had made contact with all but 19 people out of 130 to get them set up prior to the transition date. In the first month alone, reports show a member savings of approximately \$4,000 and approximately \$134,000 in savings to the Trust.



### **TOWN OF HUNTINGTON**

Joe stated the Town of Huntington has requested to join the Trust. They are currently with MIIA and too small to provide any claims history for review, insuring less than 15 people. With other small units like this, we have implemented a condition that after 1 year with us, we will review their claims with us and determine if they are allowed to remain with the Trust or not at that time. The EC had voted to recommend allowing Huntington entry to the Trust with the 1-year probationary period.

On a motion by Richard Carmignani Jr, seconded by Paula Harrison, it was voted to accept the Town of Huntington into the Trust effective July 1, 2023, with a 1-year probation period. A roll call vote was taken with all in favor.

### **EC OPENING**

Joe stated Jennifer Day, who was elected to the seat representing a town under 5,000, has left her position in Westhampton therefore leaving this position open again. Joe stated he had one volunteer for the position, Patty Cotton from Hatfield. The floor was then opened for other nominations; there were none.

On a motion by Rich Carmignani Jr, seconded by Deb Kuhn, it was voted to elect Patty Cotton to the Executive Committee position for a representative of a town under 5,000. A roll call vote was taken with all in favor.

### **DENTAL**

Joe explained there have been numerous unit inquiries regarding changing dental plans, so we put it out to bid even though we are contracted with Guardian until June 30, 2024. We received 3 bids that showed comparable or improved benefits at a rate reduction ranging 7-9%. All were also willing to honor current rollover benefits. Joe stated the EC reviewed all 3 bids and has recommended changing to Delta dental at an 8.34% rate reduction under a 3-year contract beginning July 1, 2023. This was followed by some discussion with John Garrish explaining the benefit enhancements and answering questions.

On a motion by Michele Hill, seconded by Rich Carmignani Jr, it was voted to change to Delta dental coverage effective July 1, 2023 for 3 years. A roll call vote was taken with all in favor.

### **HEALTH INSURANCE RATE**

Joe stated we have not seen a rate increase in the last 4 years with 1 year showing a rate reduction. Joe stated while we're still slightly over-reserved, we have been steadily losing funds reporting a loss of \$5 million in one year and just \$3 million alone over the last 6 months. It's anticipated that claims will continue trending up and mental health claims are on the rise as well. BCBS is projecting a 7-10% increase in claims. Joe stated the EC has recommended a 6% increase for the HMO and PPO plans. Joe explained this will produce approximately \$3.7 million which will help slow down our losses slightly. This was followed by some discussion.

On a motion by Rich Carmignani Jr, seconded by Terry Green, it was voted to increase the rates 6% on all HMO and PPO plans, rounding up to the nearest dollar, effective July 1, 2023. A roll call vote was taken, passing with 47 voting yes and 1 voting no.

**ADJOURNMENT**

Chairman Russ Kaubris requested to adjourn the meeting at 11:05 a.m. by unanimous consent, all were in favor.

Respectfully submitted,  
Cynthia Graves

**Meeting Schedule**

Executive Committee – February 15, 2023, 9:00 a.m., via Zoom

Executive Committee – March 15, 2023, 9:00 a.m., via Zoom

Insurance Advisory Committee – April 12, 2023, 10:00 a.m., TBD

# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FISCAL YEAR 2023 OPERATING EXPENSES (July 1, 2022 to June 30, 2023)

ITEM CODE	BUDGET ITEMS	FY-2022		FY-2023		July	August	Sept	Oct	Nov	Dec	Jan	Feb	Mar
		WAGES & BENEF	Budgeted	Budgeted	Budgeted									
5110	SALARY**	368,000.00	370,000.00	25,665.73	34,966.50	23,806.79	23,221.24	23,320.86	23,320.85	23,489.99	23,714.40	35,783.03		
5145	LONGEVITY	5,000.00	6,000.00											
5130	OVERTIME	-	-											
5120	TEMP EMPLOYEE SAL	-	-											
481	FICA (.002)	-	-											
5186	MED TAX (.0145)	-	-											
5181	CONTRIBUTORY RET.	104,644.00	106,719.00	109,375.56	4,083.51	2,684.50	2,722.34	2,722.34	2,722.34	2,722.34	2,722.34	4,083.51		
5189	EMP ASST. PROG. EMP	-	-											
5184	HEALTH INSURANCE	59,500.00	61,500.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00	3,511.00		
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		
5189	UNEMP HEALTH INS TAX	-	-											
TOT WAGES & BENEFITS		537,494.00	544,569.00	138,580.69	42,589.41	30,030.69	29,482.98	29,582.60	29,582.59	29,751.73	29,976.14	43,405.94		
5330	ADM. CONT. SERVICES (FSSAP)	-	-											
	Red	15,600.00	16,500.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,400.00	1,400.00	1,400.00		
	Parking	500.00	500.00											
5335	ADM. CONT. SERVICES (Audit)	13,500.00	16,500.00											
5330	LEGAL	3,000.00		900.00										
5340	TELEPHONE/INTERNET	3,600.00												
5400	FOOD SUPPLIES	600.00	600.00	15.26							18.78	33.56		
5400	OFFICE & COMPUTER SUPPL	2,500.00	2,500.00		19.58						48.43			
5590	MISC. EXPENSES	500.00	500.00	44.22							80.19	169.93	211.41	
5590	NEWSPAPERS/MAGS/BOOKS													
5400	POSTAGE (Stamps)	3,500.00	3,500.00									38.22		
5275	POSTAGE METER RENTAL			19.11							38.22	1,688.22		
5380	MINI GRANTS/WEELINESS	25,000.00	20,000.00										5,500.00	
5400	STATIONERY & OFF. SUPP.													
5790	SURETY BONDS	1,750.00	1,750.00									291.21		
5340	TELEPHONES	-	-											350.00
5330	TRAINING													
5710	TRAVEL IN/OUT of STATE	3,000.00	5,000.00											
5188	UTILITIES	4,800.00	5,500.00	467.73	507.55	505.79	440.86	410.95	493.65	528.62	480.07	467.44		
TOT Indirect Costs		-	-											
Total Non-Salary		77,850.00	72,850.00	2,746.32	1,827.13	2,429.79	2,343.84	1,710.95	4,142.81	4,503.02	20,347.57	2,217.44		

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ITEM CODE	BUDGET ITEMS	FY-2022 Budgeted										
	I.T.	7-1/6-30										
6000	COMPUTER HARDWARE	-										
5420	COMPUTER SOFTWARE	-										
5420	COMPUTER SUPPLIES	1,000.00	5,000.00									
5890	DESK TOP PCs											
5300	MISC PROF & TECH SERV--	40,000.00	136,800.00	1,646.00	14,496.00	1,550.00	11,851.92	1,369.00	22,770.39	1,396.50	1,480.25	1,480.25
	TOTAL DATA PROCESSING	41,000.00	141,800.00	1,646.00	14,496.00	1,550.00	11,851.92	1,369.00	22,770.39	1,396.50	1,480.25	1,480.25
	<b>TOTALS</b>	656,344.00	759,219.00	142,973.01	58,912.54	34,010.48	43,678.74	32,662.55	56,495.79	35,651.25	51,803.96	47,103.63

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# HAMPSHIRE COUNTY GROUP INSURANCE TRUST

## INCOME AND EXPENSE REPORT

2023

ITEMS	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR
Starting Cash Balance	\$5,387,418.72	\$4,252,432.66	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59
Adjustments												
Total Starting Balance	\$5,387,418.72	\$4,252,432.66	\$3,945,490.59	\$1,797,386.62	\$3,424,693.80	\$2,107,067.58	\$2,747,668.22	\$1,324,309.21	\$42,818.48	\$1,831,141.70	\$549,488.42	\$274,380.59
MONTHLY INCOME												
Total Premium Collected	5,349,250.68	6,083,131.45	3,102,011.69	8,519,726.17	6,046,765.64	6,332,722.54	5,300,335.66	6,610,632.35	6,790,776.32	4,832,641.57	6,535,063.12	6,476,474.34
Interest Income (IMMD)	230.12	245.69	180.15	179.52	174.85	5.75	273.33	137.72	301.45	551.24	1,412.52	2,759.32
Other Income or Adjustments												
BCBS SR Premium Collected									500,000.00	1,000,000.00		1,000,000.00
TOTAL MONTHLY INCOME	5,349,480.80	6,083,377.14	3,102,191.84	8,519,905.69	6,046,940.49	6,332,728.29	5,300,608.99	6,610,770.07	7,291,077.77	5,833,192.81	6,536,475.64	7,479,233.66
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	4,519,500.00	4,519,500.00	4,519,500.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,839,000.00	4,668,938.75	4,839,000.00
Reinsurance (Ind.&Agg.)	188,150.54	(30,818.09)	27,014.24	136,280.09	81,361.70	160,146.72	(153,414.45)	158,359.24	150,380.17	162,795.72	17,650.80	160,375.91
BCBS Settlement					478,040.31			738,990.62				
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	1,736,168.49	1,857,874.49	655,120.48	1,774,345.41	1,907,252.16	658,970.45	1,994,703.71	2,123,248.39	456,878.59	2,077,399.12	2,072,989.96	550,999.43
Total Plan Expenses	6,443,819.03	6,346,556.40	5,201,634.72	6,749,625.50	7,305,654.17	5,658,117.17	6,680,289.26	7,859,598.25	5,446,258.76	7,079,194.84	6,759,779.51	5,550,375.34
Total Unit Operating Expenses	40,647.83	43,762.81	48,661.09	142,973.01	58,912.54	34,010.48	43,678.74	32,662.55	56,495.79	35,651.25	51,803.96	47,103.63
TOTAL MONTHLY EXPENSES	6,484,466.86	6,390,319.21	5,250,295.81	6,892,598.51	7,364,566.71	5,692,127.65	6,723,968.00	7,892,260.80	5,502,754.55	7,114,846.09	6,811,583.47	5,597,478.97
TOTAL NET MONTHLY INCOME	(1,134,986.06)	(306,942.07)	(2,148,103.97)	1,627,307.18	(1,317,626.22)	640,600.64	(1,423,359.01)	(1,281,490.73)	1,788,323.22	(1,281,653.28)	(275,107.83)	1,881,754.69
BALANCE												
Cash Balance	4,252,432.66	3,945,490.59	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28
Adjustments												
ENDING MONTHLY BALANCE	4,252,432.66	3,945,490.59	1,797,386.62	3,424,693.80	2,107,067.58	2,747,668.22	1,324,309.21	42,818.48	1,831,141.70	549,488.42	274,380.59	2,156,135.28

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

2023

FUNDS	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR
Post Employee Ben. S.B.	91,398.14	89,742.29	89,863.67	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65
Funding		1,915.32	957.66	957.66	957.66	957.66	957.66	-	957.66	1,990.32	995.16	995.16
Expenses	1,655.85	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,868.94	1,868.94	1,868.94	1,868.94
Total	89,742.29	89,863.67	89,027.39	88,191.11	87,354.83	86,518.55	85,682.27	83,888.33	82,977.05	83,098.43	82,224.65	81,350.87
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
OPEB Trust	300,121.65	300,217.03	300,322.31	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,992.53	301,460.19	301,922.70
Interest	95.38	105.28	98.74	95.48	108.68	98.84	102.16	81.59	24.73	527.66	462.51	512.86
OPEB Trust	300,217.03	300,322.31	300,421.05	300,516.53	300,625.21	300,724.05	300,826.21	300,907.80	300,932.53	301,460.19	301,922.70	302,435.56
Investments												
CDs	16,184,484.56	16,188,350.26	16,192,617.13	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68
Deposit										(1,000,000.00)		
Interest	3,865.70	4,266.87	4,001.33	3,869.06	4,403.96	4,348.47	12,721.43	24,201.47	30,044.27	31,983.20	26,422.36	29,303.81
Balance	16,188,350.26	16,192,617.13	16,196,618.46	16,200,487.52	16,204,891.48	16,209,239.95	16,221,961.38	16,246,162.85	16,276,207.12	15,308,190.32	15,334,612.68	15,363,916.49
Portfolio Value	13,482,491.86	12,641,139.34	12,790,301.84	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52
Deposit												
Interest	(841,352.52)	149,162.50	(882,162.69)	718,333.26	(454,230.95)	(870,506.20)	620,416.87	668,738.67	(457,666.43)	667,038.03	(373,832.88)	237,939.78
Market Change									(500,000.00)		(1,000,000.00)	
Total	12,641,139.34	12,790,301.84	11,908,139.15	12,626,472.41	12,172,241.46	11,301,735.26	11,922,152.13	12,590,890.80	11,633,224.37	12,300,262.40	10,926,429.52	11,164,369.30
Accounts Receivable	1,051,424.52	819,678.58	3,620,374.91	1,064,647.75	980,332.21	641,958.06	1,504,936.84	966,697.11	269,206.78	1,467,151.16	944,774.21	500,626.01
Total With Accounts Receivable	38,999,426.02	38,614,394.04	38,388,087.50	38,181,129.04	36,328,632.69	35,763,964.01	35,835,987.96	34,707,485.29	34,869,809.47	34,485,770.84	32,340,464.27	34,044,953.43

Unsettled Deposit

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# Hampshire County Group Insurance Trust

TRANSACTION REPORT MARCH 2023 (FY23)

STARTING BALANCE GENERAL FUND (M&T BANK)				\$ (2,327,072.08)
2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
MAR	<b>M&amp;T BANK</b>			
1	M&T BANK (FROM ESB ACCT)		2,500,000.00	\$ 172,927.92
1	M&T BANK (FROM WELLS FARGO)		1,000,000.00	\$ 1,172,927.92
1	BLUE CROSS BLUE SHIELD	4,839,000.00		\$ (3,666,072.08)
1	STEALTH/STOP LOSS (MAR)		1,020.87	\$ (3,665,051.21)
1	CANARX	13,172.00		\$ (3,678,223.21)
1	M&T BANK		376,404.86	\$ (3,301,818.35)
1	M&T BANK		175,773.12	\$ (3,126,045.23)
2	M&T BANK		21,376.85	\$ (3,104,668.38)
3	M&T BANK		8,023.01	\$ (3,096,645.37)
6	M&T BANK		70,317.36	\$ (3,026,328.01)
20	M&T BANK		223,341.81	\$ (2,802,986.20)
22	M&T BANK		115,742.68	\$ (2,687,243.52)
23	M&T BANK		31,077.44	\$ (2,656,166.08)
24	M&T BANK		292,121.36	\$ (2,364,044.72)
27	M&T BANK		536,257.29	\$ (1,827,787.43)
28	M&T BANK		541,001.54	\$ (1,286,785.89)
31	M&T BANK		554,409.18	\$ (732,376.71)
31	CVS CAREMARK (MAR)	1,612,443.25	1,525,687.72	\$ (819,132.24)
31	PAYROLL (MAR)	43,405.94		\$ (862,538.18)
31	ACCOUNTS PAYABLE (MAR)	3,697.69		\$ (866,235.87)
31	INTEREST		2,314.92	\$ (863,920.95)
				\$ (863,920.95)
				\$ (863,920.95)
STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK)				\$ 2,601,452.67
2023	TRANSACTION	A/P DEBIT	A/R CREDIT	
MAR	<b>EASTHAMPTON SAVINGS BANK</b>			
1	STEALTH/STOP LOSS (MAR)	161,396.78		\$ 2,440,055.89
1	ESB (TO M&T BANK ACCT)	2,500,000.00		\$ (59,944.11)
1	ESB		87,714.34	\$ 27,770.23
2	ESB		52,370.48	\$ 80,140.71
2	ESB		175,922.63	\$ 256,063.34
3	ESB		12,030.24	\$ 268,093.58
16	ESB		67,138.17	\$ 335,231.75
16	ESB		83,731.57	\$ 418,963.32
17	ESB		50,370.60	\$ 469,333.92
20	ESB		67,134.01	\$ 536,467.93
20	ESB		7,559.72	\$ 544,027.65
22	ESB		44,637.76	\$ 588,665.41
22	ESB		219,044.57	\$ 807,709.98
23	ESB		129,660.68	\$ 937,370.66
23	ESB		171,939.80	\$ 1,109,310.46
23	ESB		11,082.48	\$ 1,120,392.94
23	ESB		186,034.94	\$ 1,306,427.88
24	ESB		96,601.16	\$ 1,403,029.04
24	ESB		5,913.12	\$ 1,408,942.16
24	ESB		161,634.11	\$ 1,570,576.27
27	ESB		3,022.72	\$ 1,573,598.99
28	ESB		6,964.68	\$ 1,580,563.67
29	ESB		10,636.80	\$ 1,591,200.47
29	ESB		124,703.38	\$ 1,715,903.85





# MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR APRIL 2023 PREMIUMS

APRIL PREMIUMS NOT PAID

AS OF MARCH 31, 2023

TO AVOID LATE ASSESSMENT FEE  
INVOICE MUST BE PAID BEFORE:

April 5, 2023

CHESTER	12,030.24	4/4/2023
GRANBY	181,188.16	4/3/2023
HADLEY	177,055.56	4/3/2023
MIDDLEFIELD	2,402.12	4/3/2023
PLAINFIELD	6,209.16	4/5/2023
CONWAY	55,238.24	4/3/2023
NEW SALEM/WENDELL	60,577.65	4/5/2023
SO DEERFIELD WATER SUPPLY DIST	5,924.88	4/5/2023

\$ 500,626.01

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

PLAN		2022												2023											
HMO BLUE		JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY							
H-Employee Only		588	585	583	592	591	592	590	590	573	579	582	581	574	580	581	579	578							
H-Employee + 1		371	367	368	360	360	357	360	361	358	353	358	359	365	362	360	356	356							
H-Family		557	560	554	553	554	550	552	551	553	560	557	558	562	556	557	559	554							
Total H HMO		1516	1512	1505	1505	1505	1499	1502	1502	1484	1492	1497	1498	1501	1498	1498	1494	1488							
F-Employee Only		718	709	708	709	702	698	696	685	681	683	693	700	701	698	696	699	698							
F-Employee + 1		380	379	382	380	380	378	383	379	381	385	390	389	389	389	387	387	381							
F-Family		666	663	659	658	658	655	642	649	653	648	654	656	652	650	641	638	638							
Total F HMO		1764	1751	1749	1747	1740	1731	1721	1713	1715	1716	1737	1745	1742	1737	1724	1724	1717							
Total Employee Plans		1306	1294	1291	1301	1293	1290	1286	1275	1254	1262	1275	1281	1275	1278	1277	1278	1276							
Total Employee + 1		751	746	750	740	740	735	743	740	739	738	748	748	754	751	747	743	737							
Total Family Plans		1223	1223	1213	1211	1212	1205	1194	1200	1206	1208	1211	1214	1214	1206	1198	1197	1192							
Total H&F HMO Plans		3280	3263	3254	3252	3245	3230	3223	3215	3199	3208	3234	3243	3243	3235	3222	3218	3205							

BLUE CARE ELECT PREFERRED (PPO)		JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
H-Employee Only		185	184	182	182	184	184	188	190	187	196	198	198	194	192	191	189	188
H-Family		240	243	247	246	245	243	252	252	254	256	259	263	263	260	260	262	264
Total H PPO		425	427	429	428	429	427	440	442	441	452	457	461	457	452	451	451	452
F-Employee Only		127	128	129	132	133	134	135	137	141	151	154	155	155	151	154	149	151
F-Family		151	149	152	151	150	149	170	173	172	170	181	182	180	177	175	176	173
Total F PPO		278	277	281	283	283	283	305	310	313	321	335	337	335	328	329	325	324
Total Employee Plans		312	312	311	314	317	318	323	327	328	347	352	353	349	343	345	338	339
Total Family Plans		391	392	399	397	395	392	422	425	426	426	440	445	443	437	435	438	437
Total H&F PPO Plans		703	704	710	711	712	710	745	752	754	773	792	798	792	780	776	776	776

MEDEX		JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY
H-Employee Only		1288	1286	1288	1288	1290	1294	1309	1318	1319	1319	1326	1328	1331	1329	1332	1339	1343
F-Employee Only		1293	1304	1296	1296	1302	1309	1319	1322	1325	1325	1335	1337	1346	1353	1353	1357	1363
Total MEDEX Plans		2581	2590	2584	2584	2592	2603	2628	2640	2644	2644	2661	2665	2677	2682	2685	2696	2706

TOTAL - All Plans		6564	6557	6548	6547	6549	6543	6596	6607	6597	6625	6687	6706	6712	6697	6687	6690	6687
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# Hampshire County Group Insurance Trust

## Claim Payments

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.
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
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	\$ 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

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

E = Estimate based on some actual information

3/1/2023	wire	4,839,000.00	BCBS	xxx	Yes	Monthly Claim prefunding /Qtrly Settlement
3/1/2023	wire	161,396.78	Stealth Partner Group			Reinsurance- MAR
3/1/2023		22.09	Verizon			Phone
3/1/2023		1,400.00	King St Realty			Rent - Jan
3/1/2023		350.00	CNA Surety	5270		Liability Ins
3/1/2023		7,403.70	CanRx			Rx
3/1/2023		138.09	PPI ASCA			Dental
3/1/2023		49.25	Boston Mutual		Yes	Life Ins
3/1/2023	ach	11,784.84	Checkwriters			Payroll 3/2
3/3/2023	ACH	351,649.99	CVS			Rx
3/10/2023	ACH	(445.89)	UNUM			Reins Reimb
3/10/2023	ACH	358,948.67	CVS			Rx
3/13/2023	ach	1,480.25	Paragus			IT
3/16/2023		114.33	Natinal Grid			Utilities
3/16/2023		114.88	COMTECH			Phone
3/16/2023		216.14	COMCAST			Internet
3/16/2023		5,768.30	CanRx			Rx
3/15/2023	ACH	11,773.39	Checkwriters			Payroll 3/16
3/20/2023	ACH	415,088.91	CVS			Rx
3/22/2023	ACH	(574.98)	UNUM			Reins Reimb
3/24/2023		4,083.51	Hamp Retirement			MAR deduction
3/24/2023		5,221.00	HCGIT			APR premium
3/28/2023	ach	486,755.68	CVS			Rx
3/29/2023	ach	12,224.80	Checkwriters			Payroll 3/30
3/31/2023	ACH	451,071.90	Blue Medicare Rx	(ESB)		Medicare rx
3/31/2023	ACH	(1,525,687.72)	CVS			RX rebates
		<b>5,599,347.91</b>				



## **ADMINISTRATIVE ITEMS**

### **DIGITAL SIGNATURES**

Per BCBS, digital signatures are not accepted. All forms must have actual signatures by the member and unit.

### **ACH/WIRE PAYMENTS**

Please be sure to use our EASTHAMPTON SAVINGS BANK information for making payments.

### **AUTHORIZED REPRESENTATIVES/ALTERNATES**

Please be sure to update your unit's authorized representatives and alternates for voting at our meetings.

**CURRENT YEAR ISSUES:**

There are no current year issues.

**PRIOR YEAR ISSUES:****1. Establish a General Ledger Accounting System (Material Weakness)**

The Trust uses spreadsheets to track and record revenues and expenses flowing through the operating checking account. The Trust also uses QuickBooks, but it is currently only utilized to pay vendor invoices. Since the spreadsheet is maintained on the cash basis, it does not provide a complete account of all the activities of the Trust. In order to create financial statements that are in accordance with GAAP, a complete account of all Trust transactions on the accrual basis of accounting is needed, which includes the recording of accounts receivable and accounts payable. A large number of adjustments were also required as part of the audit process to record balances maintained in the separate spreadsheets and other records provided by the Trust.

The implementation of a general ledger accounting system will provide the Trust with a complete account of all transactions on the accrual basis of accounting and improve controls and oversight over the Trust's activity. We recommend the Trust take the necessary steps to get this system up and running and consider hiring an internal bookkeeper or outsourcing this service through an accounting firm.

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

**NET POSITION**

	<u>2022</u>	<u>2021</u>
<b>Assets</b>		
Current and other assets	\$ 38,149,686	\$ 44,180,608
<b>Deferred Outflows of Resources</b>	109,029	75,076
<b>Liabilities</b>		
Current liabilities	9,412,605	9,761,740
Noncurrent liabilities	<u>516,869</u>	<u>713,486</u>
Total Liabilities	9,929,474	10,475,226
<b>Deferred Inflows of Resources</b>	<u>209,408</u>	<u>108,881</u>
<b>Net Position</b>		
Unrestricted	\$ <u><u>28,119,833</u></u>	\$ <u><u>33,671,577</u></u>

**CHANGE IN NET POSITION**

	<u>2022</u>	<u>2021</u>
<b>Revenues</b>		
Operating revenues	\$ 71,625,189	\$ 71,670,179
Nonoperating revenues (loss)	<u>(1,583,014)</u>	<u>2,574,740</u>
Total Revenues	70,042,175	74,244,919
<b>Expenses</b>		
Operating expenses	<u>75,593,919</u>	<u>69,892,258</u>
Change in Net Position	(5,551,744)	4,352,661
Net Position - Beginning of Year	<u>33,671,577</u>	<u>29,318,916</u>
Net Position - End of Year	\$ <u><u>28,119,833</u></u>	\$ <u><u>33,671,577</u></u>

### Summary of Services:

Through these Program options, CVS Caremark will provide claims processing services for OTC COVID-19 tests dispensed by participating pharmacies or directly purchased by your Plan members.

**Point of Sale Coverage.** CVS Caremark is offering two options for Coverage of OTC COVID-19 tests with no upfront Plan member out of pocket cost:

- **In Person at CVS Pharmacy with Direct to Consumer (DTC) Shipping Option** – Coverage through participating CVS Pharmacy locations<sup>1</sup> and through a centralized direct to consumer option with no shipping charge, accessed through a website or app. CVS Caremark will invoice your Plan and reimburse the pharmacy the lesser of \$12 per test or the usual and customary price submitted.
- **In Person at All Participating Pharmacies Option** – Coverage through all pharmacies that have elected to process claims for OTC COVID-19 tests. Many of these pharmacies offer delivery or shipping direct to members' homes, offices or other locations. CVS Caremark will invoice your Plan and reimburse the pharmacy the lesser of \$14 per test or the usual and customary price submitted.

*Please indicate your Point of Sale Coverage election:*

Select One Option	→	In Person at CVS Pharmacy with DTC Shipping Option	<input type="checkbox"/>	In Person at All Participating Pharmacies	<input type="checkbox"/>

**Quantity Limits.** CVS Caremark is offering four options for limit of OTC test kits per 30 days or calendar month with no prescription; either 2, 4, 6 or 8, please select one option below. Members are limited to 30 OTC test kits per 30 days or calendar month with a prescription.

Select One Option	→	2	<input type="checkbox"/>	4	<input type="checkbox"/>	6	<input type="checkbox"/>	8	<input type="checkbox"/>

**Post-Service Member Reimbursement.** CVS Caremark will process Plan member reimbursements for OTC COVID-19 tests purchased. CVS Caremark will accept Plan member claims for post-service reimbursement through caremark.com. CVS Caremark will reimburse members the amount selected by you below and invoice the Plan the reimbursement amount plus a manual claim processing fee (also referred to as a paper claim fee) as set forth in your Prescription Benefit Services Agreement with CVS Caremark.

- **Post-Service Member Reimbursement Election.** You may cap Post-Service Member Reimbursement at \$12 per test (inclusive of taxes and shipping) or choose to reimburse members the full amount of their costs (as indicated on receipts submitted) for OTC COVID-19 tests. Please check only one box below to indicate if your Plan elects to limit Post-Service Member Reimbursements to \$12 per test or reimburse member their full cost:

Select One Option	→	Reimburse with \$12 Cap	<input type="checkbox"/>	Reimburse in Full	<input type="checkbox"/>

<sup>1</sup> CVS Pharmacy locations in Target® stores or Schnucks® supermarkets do not presently participate in this option.





**Additional  
Comments.**

**Program Details:**

- All Point of Sale Coverage and Post-Service Member Reimbursement OTC COVID-19 test claims will be excluded from all financial guarantees and performance guarantees in your Prescription Benefit Services Agreement or other agreement pursuant to which CVS Caremark processes pharmacy claims for your Plan (your Agreement).
- Participating pharmacies may be unable to provide OTC COVID-19 tests due to supply restrictions and tests held by pharmacies may be subject to superseding requirements imposed by a governmental authority. CVS Caremark does not guarantee availability of tests.
- All Point of Sale Coverage and Post-Service Member Reimbursement OTC COVID-19 test claims will be invoiced to your Plan, and your Plan is responsible for payment to CVS Caremark, in accordance with the billing and payment terms of your Plan's Agreement.

**Election Required**

Desired Effective Date: \_\_\_\_\_

*Note: Confirmed effective date will be provided by your account representative*

**The election contained in this Enrollment Form replaces any prior OTC COVID-19 test kit elections made by your plan. This Enrollment Form will remain in place until (a) you provide CVS Caremark with written notification to discontinue participation in the Program, (b) you no longer receive pharmacy benefit management services from CVS Caremark**

By signing below, Client agrees to participate in the OTC COVID-19 test Program options, as described and selected above. This Enrollment Form and the Agreement between Client and CVS Caremark constitute the entire agreement of the parties with respect coverage of OTC COVID-19 tests. The terms of this Enrollment Form prevail in the event of any conflict with the terms of your Agreement.

Client Info: \_\_\_\_\_ (Please Print)

Client Name

Client Address / City / State / Zip

Client Contact Name

Date Signed

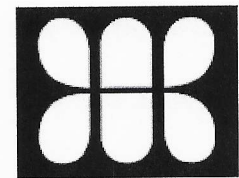
Authorized Client Signature

Title

**MetLife**

Vision Insurance

Hampshire County Group Insurance Trust



## Facts & Stats

**Eye doctor** visits can be expensive. Vision insurance helps cover the costs of eye exams, eyeglasses and contacts.

### Did you know?

Regular visits to your eye care professional may benefit more than your eyesight — they may help contribute to your overall health by potentially catching serious problems.<sup>1</sup>

### Among U.S. adults...

**64%**

wear prescription eyeglasses.<sup>2</sup>

**With competitive employee rates, you may be able to get MetLife PPO Vision for monthly rates that are less than the average cost of...**



A medium cup of coffee<sup>3</sup>

**1x per week**

### Consider this:

*We avoided going to the eye doctor due to the high cost. Thanks to **vision insurance**, we saved on eye exams and new eyewear for the whole family.<sup>4</sup> Our child is adjusting to new glasses, and I love my contact lenses. Recently, when I had my own eye exam, my doctor caught the early signs of diabetes,<sup>1</sup> so I followed up with my physician right away.\**

\* This is a fictional example. MetLife does not claim that these are typical results that members will generally achieve.

### What you need to know about MetLife Vision:

- You can save<sup>4</sup> on exams, glasses, contact lenses, laser vision correction<sup>5</sup> and more.
- Select any licensed vision care specialist<sup>6</sup> or choose from a large network of ophthalmologists, optometrists, and opticians at private practices or retail locations.
- Get the style you want. Choose from classic styles to the latest designer frames — and select what's right for you and your budget.

**Enrollment period: April 14 - May 22**

See how much you could save with MetLife Vision in this example.

Vision Service <sup>7</sup>	Average cost without MetLife's Vision Plan <sup>7</sup>	Average cost with MetLife's Vision Plan	Potential savings <sup>8</sup>
Eye Exam	\$140	\$10 (co-pay)	<b>\$130</b>
Glasses	N/A	\$25 (co-pay)	<b>N/A</b>
Frame	\$140	\$8	<b>\$132</b>
Lenses (bifocal)	\$139	\$0	<b>\$139</b>
Ultraviolet (UV) coating	\$23	\$0	<b>\$23</b>
Anti-reflective coating	\$106	\$69	<b>\$37</b>
Annual premium <sup>9</sup>	N/A	\$79	<b>N/A</b>
<b>Total cost of services</b>	<b>\$548</b>	<b>\$191</b>	<b>\$352</b>



## Vision Plan Summary

Metropolitan Life Insurance Company

### With your Vision Preferred Provider Organization Plan, you can:

- Go to any licensed vision specialist and receive coverage. Just remember your benefit dollars go further when you stay in network.
- Choose from a large network of ophthalmologists, optometrists and opticians, from private practices to retailers like Costco® Optical, Walmart, Sam's Club and Visionworks.

### In-network value added features:

Additional lens enhancements: In addition to standard lens enhancements, enjoy an average 20-25% savings on all other lens enhancements.<sup>1</sup>

Savings on glasses and sunglasses: Get 20% savings on additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements. At times, other promotional offers may also be available.<sup>1</sup>

Laser vision correction:<sup>2</sup> Savings averaging 15% off the regular price or 5% off a promotional offer for laser surgery including PRK, LASIK and Custom LASIK. This offer is only available at MetLife participating locations.

### In-network benefits

There are no claims for you to file when you go to a participating vision specialist. Simply pay your copay and, if applicable, any amount over your allowance at the time of service.

#### Frequency

#### Eye exam

Once every **12** months

- Eye health exam, dilation, prescription and refraction for glasses: Covered in full after a **\$10** copay.
- Retinal imaging: Up to a **\$39** copay on routine retinal screening when performed by a private practice provider.

#### Frame

Once every **24** months

- Allowance: **\$130** after **\$25** eyewear copay.
  - **\$150** on Featured Frames
- Costco, Walmart and Sam's Club: **\$70** allowance after **\$25** eyewear copay. You will receive an additional **20%** savings on the amount that you pay over your allowance. This offer is available from all participating locations except Costco, Walmart and Sam's Club.

#### Standard corrective lenses

Once every **12** months

- Single vision, lined bifocal, lined trifocal, lenticular: Covered in full after **\$25** eyewear copay.

#### Standard lens enhancements<sup>1</sup>

Once every **12** months

- Polycarbonate (child up to age 18) and Ultraviolet (UV) coating: Covered in full after **\$25** eyewear copay.
- Progressive Standard, Progressive Premium/Custom, Polycarbonate (adult), Photochromic, Anti-reflective, Scratch-resistant coatings and Tints: Your cost will be limited to a copay that MetLife has negotiated for you. These copays can be viewed after enrollment at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

#### Contact lenses instead of eye glasses

Once every **12** months

- Contact fitting and evaluation: Covered in full with a maximum copay of **\$25**
- Elective lenses: **\$130** allowance.
- Necessary lenses: Covered in full after eyewear copay.

### We're here to help

Find a Vision provider at [www.metlife.com/vision](http://www.metlife.com/vision)

Download a claim form at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

For general questions go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call 1-855-MET-EYE1 (1-855-638-3931)



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## Hampshire County Group Insurance Trust Rate Summary

Coverage			Rates	
<b>New Vision Option</b> 7013499				
<b>Vision</b> <b>(Per Employee Per Month)</b>				
▪ Employee Only			\$6.57	
▪ Employee + Spouse			\$13.17	
▪ Employee + Child(ren)			\$11.14	
▪ Employee + Family			\$18.37	
Rates are guaranteed from July 1, 2023 - June 30, 2025				



## HCGIT Open Enrollment Order Form

☐ **Please select the number of kits for each Plan**

- ☐ High Plan \_\_\_\_\_
- ☐ Core Plan \_\_\_\_\_
- ☐ PPO \$750 Plan \_\_\_\_\_
- ☐ Vision Plan \_\_\_\_\_

☐ **Kit Delivery Request**

- ☐ Contact Person: \_\_\_\_\_
- ☐ Address: \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ \_\_\_\_\_
- ☐ Contact Phone: \_\_\_\_\_

☐ **Direct questions and forms to BR Fox & Associates**

- ☐ John Garrish
- ☐ Phone: 860-461-0110
- ☐ Cell: 860-906-8087
- ☐ Email: [john.garrish@brfox.com](mailto:john.garrish@brfox.com)