HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee
Meeting Notice and Agenda
April 13, 2022
10:00 A.M.
Via ZOOM Teleconference

Call to Order	RK
Approval of Minutes of January 2022	RK
Financial Report (Vote) Month of March 2022 **Income & Expenses & Operating Expenses** **For Trust and Wellness Initiative**	JS
Wellness Update	MK
CVS Covid Test Kit, Reimbursement	JS
Reinsurance	JS
Administrative – Jessica Hebert, Leave of Absence, Meetings	JS/CS
EC Open Position (Vote)	JS
Open Enrollment – FY2023	JS/JG
Adjournment	RK

<u>Meeting Schedule</u>

Executive Committee – May 11, 2022, 9:00 a.m., via Zoom
Executive Committee – June 15, 2022, 9:00 a.m., via Zoom
Insurance Advisory Committee – July 20, 2022, 10:00 a.m., TBD

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting
https://us02web.zoom.us/j/85357719826?pwd=VlNrQ2dsQlJOOUhGMVBEb0M0dW5XQT09

Meeting ID: 853 5771 9826
Passcode: 644169
One tap mobile
+16465588656,,85357719826#,,,,*644169# US (New York)
+13017158592,,85357719826#,,,,*644169# US (Washington DC)

Dial by your location
+1 646 558 8656 US (New York)
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Meeting ID: 853 5771 9826
Passcode: 644169
Find your local number: https://us02web.zoom.us/u/kdkDwV38JU

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET
NORTHAMPTON, MA 01060

TO: All Member Trust Units

RE: **Minutes of January 26, 2022**
Insurance Advisory Committee
Via Zoom Teleconference

MEMBERS PRESENT:

Julie Wonkka	Catherine Levreault	Lisa Banner
Lisa Blackmer	Marguerite Willis	Ashley Obrzut
Kathe Warden	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	Christopher Martin
Maureen Humphrey	Joan Zuzgo	Mary Baronas
Patricia Cotton	Linda Blodgett	Ryan Mailloux
Eileen Seymour	Gabriele Voelker	Jessalyn Zaykoski
Michele Turner	Sues'Anne Jason	Terry Green
Angelina Bragdon	Terie Fluery	Barbara Miller
Heather Rock	Donna Whiteley	Jennifer Day
Irene Houle	Michelle Hill	Mildred Colon
Lynn Sibley		

OTHERS PRESENT:

Joseph Shea	Cynthia Smith	Diane Sexton
Heidi Fountain	Bob Knowles	Bernard Edwards
Amber Robidoux	Mary Houle	Gloria Congram
Michelle Parent	Sue Plouffe	

CALL TO ORDER

In compliance with the Governor's orders suspending certain provisions of the open meeting laws due to Covid-19, this meeting was held via Zoom telephone/video conference.

Before beginning the meeting, Chairman Russ Kaubris reminded folks that the Trust was formed under MGL Chapter 32B. He stated we are a self-insured Trust which means we set our own premium rates and benefit plan designs, which will be discussed and voted on at today's meeting.

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Chairman Russ Kaubris called the meeting to order at 10:09 a.m. with a roll call that presented a quorum of 96.63% of the weighted vote.

APPROVAL OF MINUTES

Chairman Russ Kaubris requested that the minutes of October 6, 2021 be approved by unanimous consent, all were in favor.

FINANCIAL REPORT

Month of December 2021

The Financial Report showed a starting cash balance for December of $5,612,597.52 with a total monthly income of $5,996,954.75. The monthly expenses totaled $5,202,902.95 leaving a total net monthly income of $794,051.80. The accounts receivable balance was $684,908.83 which if paid on time would have left us with a balance of $41,947,363.98.

Investments and CD's for December 2021

The investments portfolio value was $13,700,043.20 with a market change of $414,060.89 leaving a total of $14,114,104.09. The starting balance in CD's was $16,168,374.52, with interest earned of $4,119.89 leaving a balance of $16,172,494.41.

Joe also stated our transition to the cloud has been completed. The next thing we will begin working on is updating the billing system.

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

WELLNESS UPDATE

Joe gave an update on the Wellness Initiative program:

- **Participation** – There has been an increase in participation lately. Units were reminded to share information with employees and encourage participation in our wellness offerings.
- **Online Classes** – The virtual cooking classes and seminars that have been offered are well attended.

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

COVID IMPACTS

Joe reported the government just mandated insurance companies to cover covid test kits. All test kits will be covered under our prescription coverage with CVS Caremark. Since this is so new, information is still coming out on how this will be processed at the consumer level.

MEDICAL COVERAGE REVIEW

Joe stated when we carved out the prescription coverage from BCBS, our administration fees with BCBS went up. We reached out to John Garrish to do an analysis and RFP on our medical coverage to see what else is out there. We received competitive quotes from Cigna and Aetna – who both had much lower administrative fees. Joe explained while the quotes were based on similar coverage, we would need to do more extensive research to compare our exact coverage with the competitors to see just how comparable they are.

Russ explained this would be a long process and the Executive Committee is doing their due diligence on it. Russ suggested that units begin reviewing their employee contracts now to start removing the BCBS name and change the language to be more universal for the employer and Trust should the provider be changed at a later time.

EXECUTIVE COMMITTEE OPENING

Joe explained there is an opening on the Executive Committee for a representative of a member town under 5,000 as Lisa Blackmer from Buckland has left her position. There were no nominations made for a replacement at this time. This has been tabled until the next IAC meeting.

LIFE INSURANCE RATE RENEWAL

Joe stated the life insurance offered thru Boston Mutual is up for renewal. Boston Mutual has agreed to renew for 2 more years at the current rate. This is a voluntary coverage that not all units participate in.

On a motion by Rich Carmignani Jr, seconded by Julie Wonkka, it was voted to renew the Life and ADD coverage with Boston Mutual for an additional 2 years with no change to rate/premium. A rollcall vote was taken with all in favor.

FY RATE RECOMMENDATION DISCUSSION

Joe explained it is hard to project out a year ahead for claims, especially with covid, but because we're setting rates so far in advance for everyone's budgeting purposes, we are attempting to project out an additional 6 months. It seems other similar entities are looking at possibly raising their rates up to 7.5%. The Executive Committee has recommended that the Trust maintain the current rates and benefits, unchanged for FY2023.

On a motion by Barbara Miller, seconded by Michelle Hill, it was voted to maintain the current rates and benefits, unchanged for FY2023. This was followed by a roll call vote with all in favor.

ADMINISTRATIVE

1099HC

Joe explained all members enrolled in the HMO and PPO plans should have received two separate 1099 mailings from BCBS. The first covered January 1 to June 30, 2021 and the second covered July 1 to December 31, 2021. This was because of the change in our prescription provider to CVS Caremark. Both 1099's together should show a full year of coverage for members.

Medicare/Medex

Joe stated there have been numerous complaints and problems with members obtaining their Medicare information timely. It seems there is an issue with communication to members for members to be educated on what is required of them and when for their insurance coverage to continue. Joe reminded everyone that members receive direct mailings from SSA and BCBS when they are reaching age 65, as well as units receiving tracking reports from the Trust as a courtesy notification. Members should be applying for Medicare 3 months prior to the month they need to obtain it.

ADJOURNMENT
Chairman Russ Kaubris requested to adjourn the meeting at 11:28 a.m. by unanimous consent, all were in favor.

Respectfully submitted,
Cynthia Smith

Meeting Schedule
Executive Committee – February 16, 2022, 9:00 a.m., via ZOOM
Executive Committee – March 16, 2022, 9:00 a.m., via ZOOM
Insurance Advisory Committee – April 13, 2022, 10:00 a.m., via ZOOM

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	$8,881,138.52	$9,544,027.66	$8,061,442.35	$6,050,751.15	$8,840,726.73	$6,787,848.80	$5,652,647.45	$5,459,337.70	$5,612,597.52	$6,406,649.32	$5,447,201.46	$3,769,543.90
Adjustments												
Total Starting Balance	$8,881,138.52	$9,544,027.66	$8,061,442.35	$6,050,751.15	$8,840,726.73	$6,787,848.80	$5,652,647.45	$5,459,337.70	$5,612,597.52	$6,406,649.32	$5,447,201.46	$3,769,543.90
MONTHLY INCOME												
Total Premium Collected	6,394,541.30	4,247,507.54	3,722,871.17	9,130,818.03	5,414,125.09	5,284,023.37	6,293,156.75	6,761,904.63	5,996,393.80	5,540,504.06	5,891,346.12	6,425,161.63
Interest Income (MMDT)	799.90	786.35	888.54	786.38	787.96	633.39	562.44	611.54	560.95	617.92	325.92	207.49
Other Income or Adjustments												1,445.20
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	6,395,341.20	4,248,293.89	3,723,759.71	9,131,604.41	5,414,913.05	5,284,656.76	6,293,719.19	6,762,516.17	5,996,954.75	5,541,121.98	5,891,672.04	6,426,814.32
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,072,300.00	5,072,300.00	5,072,300.00	4,956,200.00	4,503,600.00	4,503,600.00	4,503,600.00	4,503,600.00	4,503,600.00	4,519,500.00	4,519,500.00	4,519,500.00
Reinsurance (Ind.&Agg.)	175,487.65	175,369.13	175,540.89		374,928.01	186,090.46	186,802.41	188,059.38	179,040.56	189,143.17	2,938.92	(160,749.76)
BCBS Settlement					973,019.80						797,590.59	
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	445,796.20	450,205.12	448,178.59	1,209,926.18	1,583,479.35	1,675,540.76	1,758,191.95	1,876,716.43	486,702.17	1,749,169.86	2,207,343.88	390,914.99
Total Plan Expenses	5,693,583.85	5,697,874.25	5,696,019.48	6,166,126.18	7,435,027.16	6,365,231.22	6,448,594.36	6,568,375.81	5,169,342.73	6,457,813.03	7,527,373.39	4,749,665.23
Total Unit Operating Expenses	38,868.21	33,004.95	38,431.43	175,502.65	32,763.82	54,626.89	38,434.58	40,880.54	33,560.22	42,756.81	41,956.21	59,274.27
TOTAL MONTHLY EXPENSES	5,732,452.06	5,730,879.20	5,734,450.91	6,341,628.83	7,467,790.98	6,419,858.11	6,487,028.94	6,609,256.35	5,202,902.95	6,500,569.84	7,569,329.60	4,808,939.50
TOTAL NET MONTHLY INCOME	662,889.14	(1,482,585.31)	(2,010,691.20)	2,789,975.58	(2,052,877.93)	(1,135,201.35)	(193,309.75)	153,259.82	794,051.80	(959,447.86)	(1,677,657.56)	1,617,874.82
BALANCE												
Cash Balance	9,544,027.66	8,061,442.35	6,050,751.15	8,840,726.73	6,787,848.80	5,652,647.45	5,459,337.70	5,612,597.52	6,406,649.32	5,447,201.46	3,769,543.90	5,387,418.72
Adjustments												
ENDING MONTHLY BALANCE	9,544,027.66	8,061,442.35	6,050,751.15	8,840,726.73	6,787,848.80	5,652,647.45	5,459,337.70	5,612,597.52	6,406,649.32	5,447,201.46	3,769,543.90	5,387,418.72

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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.	101,433.50	100,748.96	99,912.68	98,105.09	97,268.81	97,390.19	96,553.91	94,759.97	94,881.35	93,087.41	93,208.79	92,372.51
Funding	971.31	971.31		957.66	1,915.32	957.66		1,915.32		1,915.32	957.66	957.66
Expenses	1,655.85	1,807.59	1,807.59	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,932.03
Total	100,748.96	99,912.68	98,105.09	97,268.81	97,390.19	96,553.91	94,759.97	94,881.35	93,087.41	93,208.79	92,372.51	91,398.14
Accurued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,444,801.96	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											300,000.00	300,019.73
Interest											19.73	101.92
OPEB Trust											300,019.73	300,121.65
Investments												
CD's	16,135,893.81	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17	16,156,403.73	16,160,349.01	16,164,163.87	16,168,374.52	16,172,494.41	16,176,623.13	16,180,353.51
Deposit												
Interest	4,851.75	3,592.21	4,135.10	3,760.30	4,170.56	3,945.28	3,814.86	4,210.65	4,119.89	4,128.72	3,730.38	4,131.05
Balance	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17	16,156,403.73	16,160,349.01	16,164,163.87	16,168,374.52	16,172,494.41	16,176,623.13	16,180,353.51	16,184,484.56
Portfolio Value	12,998,070.21	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68	13,890,705.56	13,435,973.48	13,840,257.68	13,700,043.20	14,114,104.09	13,614,298.25	13,328,146.83
Deposit												
Interest	259,276.68	167,305.99	119,975.48	168,567.32	177,509.88	(454,732.08)	404,284.20	(140,214.48)	414,060.89	(499,805.84)	(286,151.42)	154,345.03
Market Change												
Total	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68	13,890,705.56	13,435,973.48	13,840,257.68	13,700,043.20	14,114,104.09	13,614,298.25	13,328,146.83	13,482,491.86
Accounts Receivable	396,702.88	2,054,479.57	4,191,649.72	878,593.30	1,287,994.05	1,909,528.02	1,562,981.78	756,460.28	684,908.83	1,042,310.64	1,064,570.63	502,165.64
Total With Accounts Receivable	43,915,691.87	44,260,945.17	44,509,727.11	44,158,137.61	42,696,462.25	41,731,171.79	41,597,620.92	40,808,476.79	41,947,363.98	40,849,762.19	39,211,127.03	40,424,200.49

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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

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

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted	FY-2021 Budgeted	FY-2022 Budgeted									
	WAGES & BENEFI	7/1/19-6/30/20	7-1/6-30	7-1/6-30	July	August	September	October	November	December	January	February	March
5110	SALARY*	335,000.00	345,000.00	368,000.00	38,594.04	21,302.65	32,957.80	21,539.09	21,539.06	21,539.08	21,568.99	21,671.78	35,744.73
5145	LONGEVITY	575.00	4,000.00	5,000.00									
5130	OVERTIME		-	-									
5120	TEMP. EMPLOYEE SAL.		-	-									
481	FICA (.062)		-	-									
5186	MED TAX (.0145)	5,000.00	-	-									
5181	CONTRIBUTORY RET.	88,000.00	98,000.00	104,644.00	107,155.29	2,551.02	3,832.52	2,551.02	2,563.01	2,557.02	2,557.02	2,557.02	3,713.18
5189	EMP. ASST. PROG. EAP		-	-									
5184	HEALTH INSURANCE	40,000.00	42,500.00	59,500.00	5,003.85	5,003.85	5,003.85	5,003.85	5,003.85	5,003.85	5,003.85	5,003.85	5,003.85
5185	LIFE INSURANCE	320.00	320.00	350.00	21.30	21.30	28.40	28.40	28.40	28.40	28.40	28.40	28.40
5189	UNEMP HEALTH INS TAX		-	-									
	TOT. WAGES & BENEFITS	468,895.00	489,820.00	537,494.00	150,774.48	28,878.82	41,822.57	29,122.36	29,134.32	29,128.35	29,158.26	29,261.05	44,490.16

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted											
	NON SALARY EXP	7/1/19-6/30/20											
5300	ADM. CONT. SERVICES (FS&PF)		-	-									
	Rent	15,000.00	15,450.00	15,600.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
	Parking	1,200.00	1,200.00	500.00									
5305	ADM. CONT. SERVICES (Audit)	12,000.00	12,500.00	13,500.00									
5320	LEGAL	32,000.00	5,000.00	3,000.00			8,000.00				5,000.00		3,000.00
5340	TELEPHONE/INTERNET	3,600.00	3,500.00	3,600.00	405.79	375.98							
5490	FOOD SUPPLIES	500.00	600.00	600.00		12.47	10.18		10.08	10.08			13.47
5420	OFFICE & COMPUTER SUPPLI	2,500.00	2,000.00	2,500.00						261.45			169.34
5580	MISC. EXPENSES	500.00	700.00	500.00		63.69	302.97		72.51	99.66			71.94
5580	NEWSPAPER/MAGS/BOOKS	100.00	-										
5420	POSTAGE (Stamps)	3,500.00	3,500.00	3,500.00						38.22			38.22
5275	POSTAGE METER RENTAL					38.22	41.51		1,715.51				
5380	MINI GRANTS/WELLNESS	25,000.00	25,000.00	25,000.00	9,600.00	12.33			9.30		5,500.00		
5420	STATIONERY & OFF. SUPP.					31.99	542.95		397.56				
5780	SURETY BONDS	1,250.00	1,750.00	1,750.00	176.00		100.00						1,038.00
5340	TELEPHONES		-	-									
5320	TRAINING	500.00	500.00										
5710	TRAVEL IN/OUT of STATE	3,000.00	3,000.00	3,000.00		96.32	77.21		38.08				32.76
5188	UTILITIES	4,000.00	3,000.00	4,800.00			436.50	348.22	489.18	438.59	447.55	405.76	530.98
	TOT. Indirect Costs		-	-									
	Total Non-Salary	104,650.00	77,700.00	77,850.00	11,481.79	1,931.00	10,811.32	1,648.22	4,032.22	2,148.00	12,247.55	1,705.76	6,194.71

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ITEM CODE	BUDGET ITEMS	FY2020 Budgeted	FY-2021 Budgeted	FY-2022 Budgeted									
	I.T.	7/1/19-6/30/20	7-1/6-30	7-1/6-30	July	August	September	October	November	December	January	February	March
6000	COMPUTER HARDWARE	20,000.00	-	-									
5420	COMPUTER SOFTWARE		-	-									
5420	COMPUTER SUPPLIES	500.00	1,000.00	1,000.00									
5850	DESK TOP PCs	2,000.00											
5300	MISC PROF & TECH SERV.**	18,000.00	26,400.00	40,000.00	13,246.38	1,954.00	1,993.00	7,664.00	7,714.00	2,283.87	1,351.00	10,989.40	8,589.40
	TOTAL DATA PROCESSING	40,500.00	27,400.00	41,000.00	13,246.38	1,954.00	1,993.00	7,664.00	7,714.00	2,283.87	1,351.00	10,989.40	8,589.40
	TOTALS	614,045.00	594,920.00	656,344.00	175,502.65	32,763.82	54,626.89	38,434.58	40,880.54	33,560.22	42,756.81	41,956.21	59,274.27

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MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR APRIL 2022 PREMIUMS

APRIL PREMIUMS NOT PAID		TO AVOID LATE ASSESSMENT FEE
AS OF MARCH 31, 2022		INVOICE MUST BE PAID **BEFORE**:
		April 5, 2022
CHESTER	12,139.30	**4/1/2022**
CHESTERFIELD	8,585.32	**4/1/2022**
CHESTERFIELD/GOSHEN RSD	22,995.04	**4/1/2022**
HADLEY	170,034.60	**4/1/2022**
HAMPSHIRE REGIONAL SD	206,143.30	**4/1/2022**
MIDDLEFIELD	3,847.32	**LATE FEE ASSESSED** (RCVD 4/6)
PLAINFIELD	6,543.08	**4/4/2022**
WILLIAMSBURG	71,877.68	**4/1/2022**
	$ 502,165.64	

Hampshire County Group Insurance Trust

TRANSACTION REPORT MARCH 2022 (FY22)

STARTING BALANCE GENERAL FUND $ 3,769,543.90

2022	WAR#	TRANSACTION	A/P DEBIT	A/R CREDIT	
MAR		PEOPLE'S UNITED			
1		BLUE CROSS BLUE SHIELD	4,519,500.00		$ (749,956.10)
1		STEALTH/STOP LOSS REIMB (MAR)		349,360.94	$ (400,595.16)
1		STEALTH/STOP LOSS (MAR)	188,611.18		$ (589,206.34)
1		CANARX	15,559.60		$ (604,765.94)
1		PEOPLE'S UNITED		170,948.20	$ (433,817.74)
1		PEOPLE'S UNITED		187,844.41	$ (245,973.33)
2		PEOPLE'S UNITED		101,026.20	$ (144,947.13)
3		PEOPLE'S UNITED		7,481.32	$ (137,465.81)
3		PEOPLE'S UNITED		17,038.48	$ (120,427.33)
3		PEOPLE'S UNITED		566,939.18	$ 446,511.85
3		PEOPLE'S UNITED		9,495.24	$ 456,007.09
10		PEOPLE'S UNITED		162,610.34	$ 618,617.43
17		PEOPLE'S UNITED		269.83	$ 618,887.26
18		PEOPLE'S UNITED		58,822.52	$ 677,709.78
21		PEOPLE'S UNITED		858,379.15	$ 1,536,088.93
21		PEOPLE'S UNITED		66,206.96	$ 1,602,295.89
21		PEOPLE'S UNITED		51,178.53	$ 1,653,474.42
22		PEOPLE'S UNITED		5,610.20	$ 1,659,084.62
23		PEOPLE'S UNITED		181,675.67	$ 1,840,760.29
23		PEOPLE'S UNITED		30,748.44	$ 1,871,508.73
24		BLUE MEDICARE RX (FEB)	435503.35		$ 1,436,005.38
24		PEOPLE'S UNITED		28,906.92	$ 1,464,912.30
24		PEOPLE'S UNITED		170,022.67	$ 1,634,934.97
24		PEOPLE'S UNITED		44,754.00	$ 1,679,688.97
25		PEOPLE'S UNITED		13,095.96	$ 1,692,784.93
25		PEOPLE'S UNITED		9,846.41	$ 1,702,631.34
28		PEOPLE'S UNITED		1,312,724.29	$ 3,015,355.63
28		PEOPLE'S UNITED		122,776.16	$ 3,138,131.79
28		PEOPLE'S UNITED		119,889.08	$ 3,258,020.87
28		PEOPLE'S UNITED		8,746.20	$ 3,266,767.07
28		PEOPLE'S UNITED		175,117.41	$ 3,441,884.48
29		PEOPLE'S UNITED		101,277.42	$ 3,543,161.90
29		PEOPLE'S UNITED		172,654.36	$ 3,715,816.26
30		PEOPLE'S UNITED		7,391.72	$ 3,723,207.98
30		PEOPLE'S UNITED		73,884.64	$ 3,797,092.62
31		PEOPLE'S UNITED		80,612.20	$ 3,877,704.82
31		PEOPLE'S UNITED		600,667.49	$ 4,478,372.31
31		PEOPLE'S UNITED		136,707.05	$ 4,615,079.36
31		PEOPLE'S UNITED		201,031.90	$ 4,816,111.26
31		PEOPLE'S UNITED		570,226.28	$ 5,386,337.54
31		CVS CAREMARK Q2 REBATES		1,365,063.24	$ 6,751,400.78
31		CVS CAREMARK (FEB)	1,304,915.28		$ 5,446,485.50
31		PAYROLL (MAR)	44,490.16		$ 5,401,995.34
31		ACCOUNTS PAYABLE (MAR)	14,784.11		$ 5,387,211.23
31		INTEREST		207.49	$ 5,387,418.72
					$ 5,387,418.72
					$ 5,387,418.72
					$ 5,387,418.72
					$ 5,387,418.72
					$ 5,387,418.72

					$ 5,387,418.72
					$ 5,387,418.72
		MEMBER UNIT DEPOSITS ON HAND			
MAR			Starting Balance>>>>>>>>>>>>>>>		$ 4,444,801.96
					$ 4,444,801.96
31		Total			**$ 4,444,801.96**
		PEOPLE'S UNITED			
MAR		Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>>		$ 92,372.51
31		Retiree Health & Life Ins.	1,932.03	957.66	$ 91,398.14
31		Total			**$ 91,398.14**
		PEOPLE'S UNITED			
MAR		Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>>		$ 31,317.96
					$ 31,317.96
31		Total			**$ 31,317.96**
		OPEB TRUST FUND			
MAR		CD-Easthampton Savings			$ 300,019.73
31		9 mos. @ 0.40% x1851		101.92	$ 300,121.65
					$ 300,121.65
		INVESTMENTS			
MAR		CD-Florence Savings			$ 6,430,041.58
31		6 mos. @ 0.150% (renewed 10/5/21)		818.62	$ 6,430,860.20
31		Total			**$ 6,430,860.20**
MAR		CD-Easthampton Savings			$ 9,750,311.93
31		9 mos. @.400 (renewed 12/6/21) x7548		377.91	$ 9,750,689.84
31		9 mos. @.400 (renewed 5/18/21) x7499		1,419.94	$ 9,752,109.78
31		9 mos. @.400 (renewed 8/6/21) x7481		1,514.58	$ 9,753,624.36
		Total			**$ 9,753,624.36**
MAR		Portfolio Value MAR 1, 2022			$ 13,328,146.83
		Additional Investment			$ 13,328,146.83
31		Investment Earnings/Loss		154,345.03	**$ 13,482,491.86**
		Total			**$ 39,922,034.85**

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)**

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

3/1/2022	wire		4,519,500.00	BCBS	xxx		Yes	Monthly Claim prefunding
3/1/2022	wire		188,611.18	Stealth Partner Group				Reinsurance- Mar
3/1/2022		5736	1,300.00	King St Realty	5270			Rent - Mar
3/1/2022		5737	22.00	Verizon				Telephone Expense
3/2/2022	ACH		10,780.62	Checkwriters				Net Payroll,3/2/22
3/3/2022	ACH		209,297.30	CVS Claims				Rx claims
3/3/2022		5738	325.73	Joseph Shea				Misc office expenses
3/3/2022		5739	3,357.30	CanaRx	xxx		Yes	CanaRx claims
3/3/2022		5740	49.25	Boston Mutual				Life Insurnace - Mar
3/3/2022		5741	185.74	PPI - ACSA Group Ins				Dental Insurance -Mar
3/8/2022	ACH		(99,017.19)	UNUM				Reinsurance reimburseable
3/10/2022	ACH		536,656.55	CVS Claims				Rx claims
3/16/2022	ACH		(110,130.30)	UNUM				Reinsurance reimburseable
3/16/2022	ACH		14,301.90	Checkwriters				Net Payroll,3/16/22
3/17/2022	ACH		1,389.40	Paragus Strategic		5300		Various IT
3/17/2022		5742	57.59	National Grid				Electric
3/17/2022		5743	6,591.20	HCGIT				Health Insurance - Apr
3/17/2022		5744	7,200.00	Edward Haber				Billing software cleanup
3/17/2022		5745	201.14	Comcast	5340			Internet
3/17/2022		5746	12,202.30	CanaRx	xxx		Yes	CanaRx claims
3/18/2022	ACH		215,360.51	CVS Claims				Rx claims
3/24/2022	ACH		(135,016.32)	UNUM				Reinsurance reimburseable
3/24/2022	ACH		435,503.35	Blue Medicare Rx	xxx		Yes	Medex Rx premium
3/24/2022	ACH		350.00	CNA Surety				Surety bond
3/24/2022		5747	3,000.00	Melanson				Final audit payments
3/24/2022		5748	108.57	Eversource				Gas
3/24/2022		5749	119.68	AEON				Telephone Expense
3/24/2022		5750	138.09	PPI - ACSA Group Ins				Dental Insurance -APR
3/28/2022		5751	22.00	Verizon				Telephone Expense
3/28/2022		5752	688.00	Travelers				Workers comp
3/28/2022		5753	3,713.18	Hampshire Retirement Board				MAR retirement allocation
3/28/2022	ACH		(5,197.13)	UNUM				Reinsurance reimburseable
3/28/2022	ACH		343,600.92	CVS Claims				Rx claims
3/30/2022	ACH		10,662.21	Checkwriters				Net Payroll,3/30/22
3/31/2022	ACH		(1,365,063.24)	CVS rebate				CVS Rx rebate (10/1/21-12/31/21)
			4,810,871.53					

20220405011б

L6262028002

CVS caremark

REBATE DISTRIBUTION SUMMARY

Date Produced: 04/04/2022

Collection Period: 12/01/2021 thru 02/28/2022

Rebate ID: 00124410

Payment Type: ACH

Client Name: HAMPSHIRE COUNTY GROUP INSURANCE TR - HAMPSHIRE COUNTY GROUP //OPT IN, ACSF

Company/Vendor: 301-912074

Invoice & Collection Summary

Inv Qtr	Original Invoices	Adjustments	Adjusted Invoices	Share %	Client Share of Invoices	Total Collections To-Date	Share %	Client Share
2021Q3	$933,848.07	$751.58	$934,599.65	100.00%	$934,599.65	$889,362.43	100.00%	$889,362.43
2021Q4	$1,055,526.59	$698.09	$1,056,224.68	100.00%	$1,056,224.68	$434,903.09	100.00%	$434,903.09
Total	**$1,989,374.66**	**$1,449.67**	**$1,990,824.33**	--	**$1,990,824.33**	-- **$1,324,265.52**	--	**$1,324,265.52**

Guarantee Summary

Inv Qtr	Type	Basis	Rate	Tier	Rxs	Guarantee
2021Q3	Mail	SUBMITTED	$864.40	LCM4E	182	$157,320.80
2021Q3	Maintenance Choice	SUBMITTED	$864.40	LCM4E	201	$173,744.40
2021Q3	Retail	SUBMITTED	$196.97	LCM4E	1,650	$325,000.50
2021Q3	Specialty Retail-Mail	SUBMITTED	$3,322.01	LCM4E	171	$568,063.71
2021Q4	Mail	SUBMITTED	$864.40	LCM4E	206	$178,066.40
2021Q4	Maintenance Choice	SUBMITTED	$864.40	LCM4E	188	$162,507.20
2021Q4	Retail	SUBMITTED	$196.97	LCM4E	1,845	$363,409.65
2021Q4	Specialty Retail-Mail	SUBMITTED	$3,322.01	LCM4E	199	$661,079.99
Total					**4,642**	**$2,589,192.65**

Guarantee computation = Rxs * Rate

Distribution Summary

Inv Qtr	Client Collections	Amount Due	Prior Distribution	Current Distribution	Undistributed
2021Q3	$889,362.43	$1,224,129.41	$1,224,129.41	$0.00	$0.00
2021Q4	$434,903.09	$1,365,063.24	$0.00	$1,365,063.24	$0.00
Total	**$1,324,265.52**	**$2,589,192.65**	**$1,224,129.41**	**$1,365,063.24**	**$0.00**

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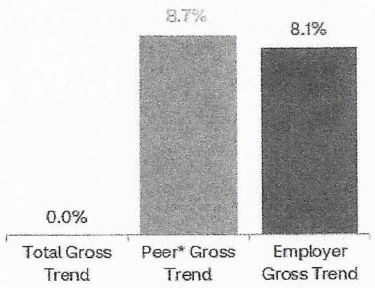
Key metrics at a glance

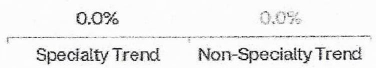
Eligibility	Jul-Dec 20	% Change	Jul-Dec 21	Employer†	Peer*
Average Eligible Members Per Month	0		9,290		
Average Utilizers as % of Members	0.0%		43.3%	36.6%	43.3%
Average Member Age	0		38	36	40
Cost					
Total Gross Cost	$0		$7,904,343		
Total Net Cost	$0		$7,438,794		
Gross Cost PMPM	$0.00		$141.81	$148.29	$192.49
Net Cost PMPM	$0.00		$133.46	$136.76	$178.09
% Total Member Cost Share			5.9%	7.8%	7.5%
% Non-Specialty Member Cost Share	0.0%		11.2%	12.2%	12.0%
Drug Mix					
% Single Source Brands	0.0%		19.8%	17.8%	16.4%
% Multi Source Brands	0.0%		2.9%	1.8%	1.5%
Generic Dispensing Rate	0.0%		77.3%	80.4%	82.1%
Generic Substitution Rate	0.0%		96.4%	97.9%	98.2%
Utilization					
Total Prescriptions	-		53,156		
% Retail Prescriptions	0.0%		78.7%	79.7%	85.6%
% Mail Prescriptions	0.0%		7.0%	20.3%††	13.4%††
Days' Supply PMPM	0.00		33.73	35.16	48.16
Specialty					
Specialty Total Gross Cost	$0		$3,987,573		
Specialty Avg. Utilizers as % of Members	0.0%		1.1%	1.0%	1.2%
Specialty Gross Cost PMPM	$0.00		$71.54	$71.22	$88.19
Specialty % of Total Gross Cost	0.0%		50.4%	48.0%	45.8%
Specialty % of Total Prescriptions	0.0%		1.4%	1.4%	1.3%
% Specialty Member Cost Share	0.0%		0.7%	2.9%	2.1%

*Peer: Government

Your gross trend



Your specialty and non-specialty trend



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Your top 25 non-specialty drugs

By gross cost

BOB Rank[†]	Prior Rank	Current Rank	Drug Name	Dispense Type	Therapeutic Class	Generic Launch Date††	Gross Cost	Total Rx	Utilizers	Gross Cost Per Rx	Gross Cost Per Days' Supply	AWP Inflation
2		1	Trulicity	Brand	Antidiabetics	NA	$356,595	316	87	$1,128.46	$29.06	NA
13		2	Adderall Xr	Brand	Adhd/Anti-Narcolepsy/Anti-	Q2-2009	$138,868	643	165	$215.97	$7.49	NA
18		3	Concerta	Brand	Adhd/Anti-Narcolepsy/Anti-	Q2-2011	$119,410	288	78	$414.62	$14.07	NA
4		4	Jardiance	Brand	Antidiabetics	NA	$100,612	122	40	$824.69	$16.63	NA
23		5	Symbicort	Brand	Antiasthmatic And Bronchod	Q1-2020	$95,463	200	87	$477.31	$11.58	NA
7		6	Pfizer-Biontech Covic	Brand	Vaccines	NA	$91,160	2,279	1,929	$40.00	$40.00	NA
3		7	Eliquis	Brand	Anticoagulants	NA	$90,644	153	41	$592.44	$16.17	NA
24		8	Basaglar Kwikpen	Brand	Antidiabetics	NA	$82,522	167	54	$494.14	$12.58	NA
1		9	Ozempic	Brand	Antidiabetics	NA	$77,652	63	23	$1,232.57	$28.03	NA
36		10	Dexcom G6 Sensor	Brand	Medical Devices	NA	$71,906	133	41	$540.64	$11.11	NA
11		11	Novolog	Brand	Antidiabetics	NA	$68,726	61	23	$1,126.65	$22.38	NA
9		12	Xarelto	Brand	Anticoagulants	NA	$67,497	93	35	$725.77	$15.24	NA
48		13	Flovent Hfa	Brand	Antiasthmatic And Bronchod	NA	$63,740	154	96	$413.90	$9.46	NA
20		14	Moderna Covid-19 Va	Brand	Vaccines	NA	$63,320	1,583	1,526	$40.00	$40.00	NA
8		15	Januvia	Brand	Antidiabetics	NA	$46,800	66	20	$709.09	$15.95	NA
6		16	Vyvanse	Brand	Adhd/Anti-Narcolepsy/Anti-	Q3-2023	$44,280	139	36	$318.56	$11.13	NA
54		17	Shingrix	Brand	Vaccines	NA	$39,094	220	186	$177.70	$177.70	NA
32		18	Trelegy Ellipta	Brand	Antiasthmatic And Bronchod	NA	$35,138	58	16	$605.83	$20.19	NA
59		19	Estradiol	Generic	Estrogens	NA	$33,169	259	106	$128.06	$2.45	NA
51		20	Epinephrine	Generic	Vasopressors	NA	$30,068	112	103	$268.46	$35.97	NA
10		21	Novolog Flexpen	Brand	Antidiabetics	NA	$28,643	33	20	$867.96	$14.94	NA
38		22	Albuterol Sulfate Hfa	Generic	Antiasthmatic And Bronchod	NA	$28,191	647	416	$43.57	$1.70	NA
52		23	Vimpat	Brand	Anticonvulsants	Q1-2022	$27,945	26	5	$1,074.83	$33.27	NA
37		24	Wegovy	Brand	Adhd/Anti-Narcolepsy/Anti-	NA	$27,483	21	9	$1,308.72	$46.98	NA
220		25	Lamictal	Brand	Anticonvulsants	Q3-2008	$26,526	10	2	$2,652.58	$36.84	NA
			Subtotal of Top 25 Non-Specialty Drugs				**$1,855,451**	**7,846**	**4,205**	**$236.48**	**$13.54**	
			All Others				**$2,061,319**	**44,544**	**6,696**	**$46.28**	**$1.20**	
			Total Non-Specialty Drugs				**$3,916,770**	**52,390**	**7,427**	**$74.76**	**$2.11**	

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Disclaimer

Vaccinated data comes from the claims table, which is available daily by 1pm ET for the previous day and eligible member counts come from summary eligibility tables which are updated monthly on the 8th for the previous month. If you are seeing inconsistent eligible member counts, please re-run your report for a complete month of data and if needing for the prior month, you should wait until after the 8th of the current month to run that data. If you follow the noted process and still see blanks in the eligible member counts but data in the vaccinated member counts then there was no eligible member counts for the specific CAG as of the last day of the month (Eligible members definition: An aggregate count of active/eligible members (employees and dependents; age 16 and older)

Definitions/ Commentary

A fully vaccinated member is defined as having the appropriate number of paid vaccine claims per FDA dosing requirements. If the vaccine type requires multiple doses, they must be from the same manufacturer and covered by the same carrier.

An initially vaccinated member is defined as having had one paid vaccine claim from a manufacture for which the FDA requires multiple doses. If a member has had a dose covered by another carrier, they will be defined as initially vaccinated in reporting for both carriers.

State is mapped based on member state.

COVID-19 Vaccine Report

Beginning Date: 10/01/2020

Ending Date: 03/31/2022

Client Name: Carrier=21AT:HAMPSHIRE COUNTY GROUP

OVERALL

Total Client

	MEMBER LIVES (Age 5 and above)							
	Eligible Members	Fully Vaccinated Members	Initially Vaccinated Members	Unvaccinated Members	% Fully Vaccinated	% Initially Dosed	% Fully or Initially Vaccinated	Total Net Cost
Total Client	8,904	572	3,707	8,332	6.4%	41.6%	48.1%	$194,120.00
By Segment								
GOVERNMENT	8,904	572	3,707	8,332	6.4%	41.6%	48.1%	$194,120.00
MEMBER TYPE BREAKDOWN								
CARDHOLDERS	3,970	133	1,936	3,837	3.4%	48.8%	52.1%	$87,400.00
DEPENDENTS	4,934	439	1,771	4,495	8.9%	35.9%	44.8%	$106,720.00
GENDER BREAKDOWN								
Female	4,618	266	2,118	4,352	5.8%	45.9%	51.6%	$106,520.00
Male	4,286	306	1,589	3,980	7.1%	37.1%	44.2%	$87,600.00

AGE BREAKDOWN

Age Breakdown	Eligible Members	Fully Vaccinated Members	Initially Vaccinated Members	Unvaccinated	% Fully Vaccinated	% Initially Dosed	% Fully or Initially Vaccinated	Total Net Cost
5-11	760	156	38	604	20.5%	5.0%	25.5%	$14,000.00
12-15	549	78	131	471	14.2%	23.9%	38.1%	$12,360.00
16-18	468	39	171	429	8.3%	36.5%	44.9%	$10,200.00
19-24	889	67	358	822	7.5%	40.3%	47.8%	$19,960.00
25-34	952	53	346	899	5.6%	36.3%	41.9%	$17,720.00
35-44	1,285	42	548	1,243	3.3%	42.6%	45.9%	$25,280.00
45-54	1,679	51	765	1,628	3.0%	45.6%	48.6%	$34,480.00
55-64	1,862	69	1,041	1,793	3.7%	55.9%	59.6%	$46,520.00
65-74	393	16	271	377	4.1%	69.0%	73.0%	$11,960.00
75-84	59	1	36	58	1.7%	61.0%	62.7%	$1,560.00
85+	8		2	8	0.0%	25.0%	25.0%	$80.00

CARRIER BREAKDOWN

21AT HAMPSHIRE	8,904	572	3,707	8,332	6.4%	41.6%	48.1%	$194,120.00

STATE BREAKDOWN

AZ	4		2	4	0.0%	50.0%	50.0%	$80.00
CA	1		1	1	0.0%	100.0%	100.0%	$40.00
CT	124	10	36	114	8.1%	29.0%	37.1%	$2,320.00
FL	24	2	13	22	8.3%	54.2%	62.5%	$640.00
GA	1		1	1	0.0%	100.0%	100.0%	$40.00
MA	8,627	554	3,607	8,073	6.4%	41.8%	48.2%	$188,600.00
ME	6		4	6	0.0%	66.7%	66.7%	$160.00
NC	3	1	1	2	33.3%	33.3%	66.7%	$120.00
NH	42	5	21	37	11.9%	50.0%	61.9%	$1,160.00
NY	4		3	4	0.0%	75.0%	75.0%	$120.00
OH	4			4	0.0%			
PA	1			1	0.0%			
RI	5		2	5	0.0%	40.0%	40.0%	$80.00
SC	2		1	2	0.0%	50.0%	50.0%	$40.00
TN	2		2	2	0.0%	100.0%	100.0%	$120.00
VT	53		12	53	0.0%	22.6%	22.6%	$560.00
WI	1		1	1	0.0%	100.0%	100.0%	$40.00

HCGIT

Summary at a Glance

	Total Utilizers	Total Claims	Total Tests	Total Net Cost (by Plan)	Avg. Net Cost (by Plan) per Test	Tests without Prescription
Total Summary	153	187	1,036	$11,216.90	$10.83	136

By Channel

Claim Transmission Channel Code Desc	Total Utilizers	Total Claims	Total Tests	Total Net Cost (by Plan)	Avg. Net Cost (by Plan) per Test
At Pharmacy Network	110	127	796	$8,659.73	$10.88
Reimbursed Receipt	50	60	240	$2,557.17	$10.65

Top 5 Test Type

Product/Drug Label Name	Total Utilizers	Total Claims	Total Tests	Total Net Cost (by Plan)	Avg. Net Cost (by Plan) per Test
FLOWFLEX KIT TEST	75	86	508	$5,122.51	$10.08
BINAXNOW COV KIT HOME TES	35	36	248	$3,057.42	$12.33
ON/GO COVID KIT ANTIGEN	5	5	40	$479.80	$12.00

Top 5 Pharmacies

Pharmacy Chain Name	Total Utilizers	Total Claims	Total Tests	Total Net Cost (by Plan)	Avg. Net Cost (by Plan) per Test
CVS PHARMACY	79	91	547	$6,080.64	$11.12
INDEPENDENT	53	64	264	$2,808.27	$10.64
RITE AID CORPORATION	18	20	156	$1,558.44	$9.99
STOP AND SHOP PHARMACIES	5	5	40	$479.80	$12.00
WALGREENS CORPORATION	5	5	19	$190.35	$10.02
Total Top 5 Share	99%	99%	99%	99%	$10.84

No data returned for this view. This might be because the applied filter excludes all data.

* QL promoted EOD 01/19/2022

Stop Loss 100% Summary Report

MASSACHUSETTS

Policyholder:	0260919
Policyholder Name:	HAMPSHIRE COUNTY INSURANCE GRO
Effective Date:	07/01/2020

Policy Parameters

Contract Type:	12/24
Incurred:	07/01/2020 - 06/30/2021
Paid:	07/01/2020 - 06/30/2022
Specific Deductible:	$275,000
Benefit Coverage:	Medical Rx

Prognosis Status	Potential For Expected Future Cost
Excellent	Low to Average
Very Good	Medium
Good	High
Fair	Very High
Poor	Highest

Blue Cross Blue Shield of Massachusetts

This report contains confidential and/or personal health information and should be maintained in accordance with law and the contract pursuant to which it was released. If applicable under your Stop Loss coverage, information required from external carriers that is or should be included on stop loss reporting or settlements is not the liability of BCBSMA. This report is for Stop Loss reporting and final settlement purposes only and is not an indication of what was billed to the account. BCBSMA makes no representations or warranties regarding the information contained in this report and denies any liability arising from use of this information for any purpose.

Last Name	First Name	Member DOB	Member ID	Gender	Relationship	Most Recent DOS	Retrospective Prognosis	Prospective Prognosis	Highest Paid Diagnosis	Medical Paid	Pharmacy Paid	Total Paid	Member Status
				F	Spouse	06/30/2021	Poor	Poor	N179 - Acute kidney failure, unspecified	$514,286.42	$9,994.76	$524,281.18	Active
				F	Dependent	06/29/2021	Very Good	Very Good	D242 - Benign neoplasm of left breast	$289,238.80	$8,478.53	$297,717.33	Inactive
				F	Spouse	06/21/2021	Very Good	Very Good	D619 - Aplastic anemia, unspecified	$6,994.95	$347,920.12	$354,915.07	Inactive
				F	Subscriber	06/27/2021	Fair	Good	M1712 - Unilateral primary osteoarthritis, left knee	$158,284.20	$196,045.04	$354,329.24	Active
				F	Dependent	06/29/2021	Excellent	Excellent	Z3041 - Encounter for surveillance of contraceptive pills	$4,689.69	$553,442.85	$558,132.54	Active
Total										$973,494.06	$1,115,881.30	$2,089,375.36	

Total claims	$	2,089,375.36
Trust Share		1,375,000.00
Reimbursement	$	714,375.36
Reins Premium		2,112,919.25
Net position	$	(1,398,543.89)

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stealth
PARTNER GROUP
An Amwins Company

Claim Reporting
Hampshire County Group Insurance Trust
7/1/2021 to 6/30/2022

Benefits

Specific Contract:	12/24
Gapless:	No
Spec Deductible:	$275,000
Agg Specific Deductible:	N/A
Covered Benefits:	Medical & RX

Specific Contract Parameters

Incurred Date Range:	7/1/2021 - 6/30/2022
Paid Date Range:	7/1/2021 - 6/30/2023

Current Laser / Limits

Individual	Amount	Type
None		

Employee	Claimant Rel	Medical YTD	RX YTD	Filing Type	Total Paid Claims	Spec Deductible	Reimbursement Requested	Filed Carrier	Payment Rcvd	Paid Date	Denied Amount	Pended Amount	Notes
		$ 1,775.79	$ 282,998.57	Initial	$ 284,774.36	$ 275,000.00	$ 9,774.36	12/20/2021	$ 9,774.36	12/30/2021			
		$ 1,775.79	$ 335,802.69	Supp	$ 337,578.48		$ 52,804.12	1/20/2022	$ 52,804.12	2/8/2022			
		$ 1,775.79	$ 388,682.09	Supp	$ 390,457.88		$ 52,879.40	3/1/2022	$ 52,879.40	3/7/2022			
		$ 1,775.79	$ 444,624.77	Supp	$ 446,400.56		$ 55,942.68	3/21/2022	$ 55,942.68	3/23/2022			
		$ 281,217.90	$ 14,709.06	Initial	$ 295,926.96	$ 275,000.00	$ 20,926.96	2/1/2022	$ 20,926.96	2/10/2022			
		$ 318,346.79	$ 15,426.41	Supp	$ 333,773.20		$ 37,846.24	3/1/2022	$ 37,846.24	3/7/2022			
		$ 384,789.57	$ 15,920.18	Supp	$ 400,709.75		$ 66,936.55	3/21/2022	$ 66,936.55	3/23/2022			
	ie	$ 386,058.22	$ 901.07	Initial	$ 386,959.29	$ 275,000.00	$ 111,959.29	2/2/2022	$ 111,959.29	2/10/2022			
		$ 394,038.90	$ 1,211.94	Supp	$ 395,250.84		$ 8,291.55	3/1/2022	$ 8,291.55	3/7/2022			
		$ 398,626.52	$ 1,821.45	Supp	$ 400,447.97		$ 5,197.13	3/21/2022	$ 5,197.13	3/25/2022			
		$ 381,178.04	$ 3,952.26	Initial	$ 385,130.30	$ 275,000.00	$ 110,130.30	3/10/2022	$ 110,130.30	3/15/2022			
		$ 393,315.13	$ 3,952.26	Supp	$ 397,267.39		$ 12,137.09	3/21/2022	$ 12,137.09	3/23/2022			

Total Amount Requested	Total Amount Reimbursed
$ 544,825.67	$ 544,825.67

1644,825.67
1100,000.—
544,825.67
9 mo. Prem Pd 1690,681.—
Net "Loss" (1145,855.33)

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** The information listed above is based off of data provided by claims administrator **

4/4/2022

July 2022 Dental Open Enrollment

- Plans and Rates are the same through July 2024
- Updated Benefit Materials are being distributed to all units
  - Guardian Complaint Documents required in each State
  - Same Plans, just different format
  - Includes information on the discount Vision Program, and EAP
- PPI continues to be our Partner for Billing and Eligibility
  - For the most secure process, we are recommending the Self Enroll Program
    - Online Portal for Additions, Changes and Terminations
    - Contact my office for more information
    - john.garrish@brfox.com or 860.461.0110

BRFOX