HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee
Meeting Notice and Agenda
July 27, 2022
10:00 A.M.
ZOOM Meeting

Call to Order	RK
Approval of Minutes of April 2022	RK
Financial Report (Vote) Month of June 2022 **Income & Expenses & Operating Expenses** **For Trust and Wellness Initiative**	JS
Wellness Update	JS
Open Enrollment/School Changes	CGH
New BCBS MA Cards	JS
Reinsurance (vote)	JS
FY2023Budget (vote)	JS
Milliman Update	JS
CVS – Prudent & HealthSmart Rx Program	JS
Adjournment	RK

<u>Meeting Schedule</u>

Executive Committee – August 17, 2022, 9:00 a.m., (if needed)
Executive Committee – September 21, 2022, 9:00 a.m.
Insurance Advisory Committee – October 12, 2022, 10:00 a.m., Deerfield Town Hall

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting
https://us02web.zoom.us/j/84807813313?pwd=OWtmd1huUFVxUEZOSmF1NTZpVmdGUT09

Meeting ID: 848 0781 3313
Passcode: 326116
One tap mobile
+16469313860,,84807813313#,,,,*326116# US
+13017158592,,84807813313#,,,,*326116# US (Washington DC)

Dial by your location
+1 646 931 3860 US
+1 301 715 8592 US (Washington DC)
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+1 253 215 8782 US (Tacoma)
+1 346 248 7799 US (Houston)
+1 669 444 9171 US
Meeting ID: 848 0781 3313
Passcode: 326116
Find your local number: https://us02web.zoom.us/u/koRIcVy0F

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET
NORTHAMPTON, MA 01060

TO: All Member Trust Units

RE: **Minutes of April 13, 2022**
Insurance Advisory Committee
Via Zoom Teleconference

MEMBERS PRESENT:

Catherine Levreault	Cara Leach	Kathy Reynolds
Ashley Obrzut	Leann Fanion	Jan Warner
Sarah Kimball	Rich Carmignani Jr.	Emily Russo
Jennifer Eichorn	Russ Kaubris	Linda Gross
Dale Kowacki	Shelley Poreda	Deborah Kuhn
Maureen Humphrey	Joan Zuzgo	Patricia Cotton
Linda Blodgett	Ryan Mailloux	Eileen Seymour
Caitlin Sheridan	Michele Turner	Amber Robidoux
Sues'Anne Jason	Angelina Bragdon	Barbara Miller
Donna Whiteley	Irene Houle	Michelle Hill
Mildred Colon	Lynn Sibley	

OTHERS PRESENT:

Joseph Shea	Cynthia Smith	Jessica Hebert
Michele Komosa	John Garrish	Nadine Coughlan
Alyssa Magoffin	Gloria Congram	Patrick McIntyre
Donna Hadley-Wires	Sue Plouffe	Lynn Dyer

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 10:07 a.m. with a roll call that presented a quorum of 77.81% of the weighted vote.

APPROVAL OF MINUTES

Chairman Russ Kaubris requested that the minutes of January 26, 2022 be approved by unanimous consent, all were in favor.

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FINANCIAL REPORT

Month of March 2022

The Financial Report showed a starting cash balance for March of $3,769,543.90 with a total monthly income of $6,426,814.32. The monthly expenses totaled $4,808,939.50 leaving a total net monthly income of $1,617,874.82. The accounts receivable balance was $502,165.64 which if paid on time would have left us with a balance of $40,424,200.49.

Investments and CD's for March 2022

The investments portfolio value was $13,328,146.83 with a market change of $154,345.03 leaving a total of $13,482,491.86. The starting balance in CD's was $16,180,353.51, with interest earned of $4,131.05 leaving a balance of $16,184,484.56.

March Expenditures

The expenditures for the month of March were reviewed. Joe noted that $300,000 was moved to open a CD for our OPEB Liability Trust Fund which should satisfy the auditors' comments. We also received a reimbursement from reinsurance for approximately $50,000 and our second rebate reimbursement from CVS Caremark of approximately $1 million.

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 Challenge** – This kicked off on April 4th and is called "Back to Basics". The spring challenge runs for 4 weeks, until May 2nd.
- **Online Classes** – "On-demand" fitness classes continue online thru the Wellable site. We currently have approximately 275 people taking advantage of these classes.
- **AHealthyMe** – The current campaign will end on June 30th with the $100 gift cards being mailed out shortly after to those who reached 100 points. A new incentive year will begin July 1st. We currently have about 450 registered users.
- **Learn To Live** – This has been vastly underutilized. Michele has received some new interest from people in using it and is hoping this will increase with continued promoting.
- **Mini Grants** – These will be discontinued after this current insurance year.
- **Wellness Credits** – We will be awarded $50,000 in wellness credits in the new insurance year. Michele is looking forward to implementing a new offering of onsite biometric screenings. She has received 4 requests already for this.
- **2-year Review** – We have offered 65 online live cooking classes, webinars, abridged webinars, and virtual workshops. These were all made possible by the wellness credits we receive from BCBS.

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

CVS COVID TEST KITS, REIMBURSEMENT

Joe explained to date we have received 2 quarterly rebates from CVS Caremark totaling approximately $2.6 million. The rebates are primarily related to tier 3 drugs. Our quarterly review from CVS Caremark showed an average expense of $7.5 million on prescription coverage overall with 54% of that being on tier 3 drugs. Out of the top 25 generic drugs, 7 were for

diabetes and 3 for covid vaccinations. Covid test kits have cost the Trust $11,000 to date and covid vaccinations have cost us $194,000 to date with only 48% of the Trust being vaccinated. Prescription coverage makes up 25% of the Trust's claims costs.

REINSURANCE

Joe reported that usually the Trust is reimbursed more than we pay in premium for reinsurance. This was not the case in FY21, nor seems to be again for FY22, which we assume is because of covid keeping claims down as regular services were limited.

ADMINISTRATION

Staff

Joe introduced Jessica Hebert as the Trust's newest staff member stating Jessica has replaced Diane Sexton.

Leave of Absence/Qualifying Events

Cindy explained the proper procedure for handling a person going out on a leave of absence. For insurance purposes they should be treated as a person who left employment, therefore their coverage should be terminated at the time of the leave. Once the person comes back from the leave of absence, they should be treated as a new hire for enrollment in the coverage again. Cindy then explained the proper required documents needed for a qualifying event. Aside from standard enrollment required documents, qualifying events also require 1) a letter from the previous employer stating the reason for the loss of coverage and the effective date, and 2) a letter from the previous insurance company showing the cancellation effective date and all members that were cancelled. These 2 letters must be on formal letterhead, we do not accept emails, electronic or web based printed information.

Meetings

Joe stated currently, the governor's orders allowing zoom meetings is set to expire in July. There was some conversation on how to proceed with the when and where to host our next IAC meeting in July. A determination will be made by the Executive Committee before the next IAC meeting.

EC OPEN POSITION

Joe explained there was still an opening on the Executive Committee for a representative of a member town under 5,000. Patricia Cotton nominated Sharon Strzegowski from Hatfield for the position. As there were no other nominations on the floor, nominations were closed. A roll call vote was taken with all in favor to elect Sharon Strzegowski as the new Executive Committee member representing towns under 5,000.

OPEN ENROLLMENT

Joe explained units can begin open enrollment immediately. Open enrollment will run until May 22, 2022 with all information and required documentation from units due to the Trust by May 27, 2022 no exceptions. Joe stated all the open enrollment information will be sent out to units via email after the meeting.

Joe went on to introduce John Garrish from BR Fox who joined the meeting to provide open enrollment information for Guardian Dental. John explained the current Guardian dental rates and plans will remain the same for the next 2 years. The Guardian benefits summaries will look

different though as they have been updated to include new information for compliance. John explained units should handle their enrollments directly with PPI Solutions who also has a new self-enroll online portal for units to use.

ADJOURNMENT

Chairman Russ Kaubris requested to adjourn the meeting at 10:55 a.m. by unanimous consent, all were in favor.

Respectfully submitted,
Cynthia Smith

Meeting Schedule

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

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	April	May	June	YTD
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	22,053.63	22,241.58	27,320.13	308,072.56
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	2,623.09	2,590.78	2,590.78	137,841.75
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	3,511.00	4,956.20	3,511.00	57,012.85
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	28.40	21.30	28.40	319.50
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	28,216.12	29,809.86	33,450.31	503,246.66

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	1,300.00	1,300.00	1,300.00	15,600.00
	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				16,000.00
5340	TELEPNONE/INTERNET	3,600.00	3,500.00	3,600.00	405.79	375.98											781.77
5490	FOOD SUPPLIES	500.00	600.00	600.00		12.47	10.18		10.08	10.08			13.47	89.49		62.59	208.36
5420	OFFICE & COMPUTER SUPPLI	2,500.00	2,000.00	2,500.00						261.45			169.34		471.86	224.56	1,127.21
5580	MISC. EXPENSES	500.00	700.00	500.00		63.69	302.97		72.51	99.66			71.94	171.94		622.96	1,405.67
5580	NEWSPAPER/MAGS/BOOKS	100.00	-														-
5420	POSTAGE (Stamps)	3,500.00	3,500.00	3,500.00						38.22			38.22			38.22	114.66
5275	POSTAGE METER RENTAL					38.22	41.51		1,715.51					438.22			2,233.46
5380	MINI GRANTS/WELLNESS	25,000.00	25,000.00	25,000.00	9,600.00	12.33			9.30		5,500.00						15,121.63
5420	STATIONERY & OFF. SUPP.					31.99	542.95		397.56							205.12	1,177.62
5780	SURETY BONDS	1,250.00	1,750.00	1,750.00	176.00		100.00						1,038.00	400.00		109.00	1,823.00
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	438.64		52.93	735.94
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	404.02	418.09	432.40	4,351.29
	TOT. Inderect 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	3,242.31	2,189.95	3,047.78	60,680.61

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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	April	May	June	YTD
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	9,189.40	11,763.00	12,163.00	88,900.45
	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	9,189.40	11,763.00	12,163.00	88,900.45
																	-
	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	40,647.83	43,762.81	48,661.09	652,827.72

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
Starting Cash Balance	$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	$4,252,432.66	$3,945,490.59
Adjustments											
Total Starting Balance	$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	$4,252,432.66	$3,945,490.59
MONTHLY INCOME											
Total Premium Collected	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	5,349,250.68	6,083,131.45	3,102,011.69
Interest Income (MMDT)	787.96	633.39	562.44	611.54	560.95	617.92	325.92	207.49	230.12	245.69	180.15
Other Income or Adjustments								1,445.20			
BCBS SR Premium Collected											
TOTAL MONTHLY INCOME	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	5,349,480.80	6,083,377.14	3,102,191.84
MONTHLY EXPENSES											
BCBS Admin Cost (estimate)											
Claim Deposit	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	4,519,500.00	4,519,500.00	4,519,500.00
Reinsurance (Ind.&Agg.)	374,928.01	186,090.46	186,802.41	188,059.38	179,040.56	189,143.17	2,938.92	(160,749.76)	188,150.54	(30,818.09)	27,014.24
BCBS Settlement	973,019.80						797,590.59				
Recon adjust w/Finance											
BCBS Sr Premium Paid											
Other Exp. & Claim Settlement	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	1,736,168.49	1,857,874.49	655,120.48
Total Plan Expenses	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	6,443,819.03	6,346,556.40	5,201,634.72
Total Unit Operating Expenses	32,763.82	54,626.89	38,434.58	40,880.54	33,560.22	42,756.81	41,956.21	59,274.27	40,647.83	43,762.81	48,661.09
TOTAL MONTHLY EXPENSES	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	6,484,466.86	6,390,319.21	5,250,295.81
TOTAL NET MONTHLY INCOME	(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	(1,134,986.06)	(306,942.07)	(2,148,103.97)
BALANCE											
Cash Balance	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	4,252,432.66	3,945,490.59	1,797,386.62
Adjustments											
ENDING MONTHLY BALANCE	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	4,252,432.66	3,945,490.59	1,797,386.62

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	AUGUST	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE
Post Employee Ben. S.B.	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	89,742.29	89,863.67
Funding	1,915.32	957.66		1,915.32		1,915.32	957.66	957.66		1,915.32	957.66
Expenses	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,793.94	1,932.03	1,655.85	1,793.94	1,793.94
Total	97,390.19	96,553.91	94,759.97	94,881.35	93,087.41	93,208.79	92,372.51	91,398.14	89,742.29	89,863.67	89,027.39
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
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
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
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
OPEB Trust							300,000.00	300,019.73	300,121.65	300,217.03	300,322.31
Interest							19.73	101.92	95.38	105.28	98.74
OPEB Trust							300,019.73	300,121.65	300,217.03	300,322.31	300,421.05
Investments											
CD's	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	16,188,350.26	16,192,617.13
Deposit											
Interest	4,170.56	3,945.28	3,814.86	4,210.65	4,119.89	4,128.72	3,730.38	4,131.05	3,865.70	4,266.87	4,001.33
Balance	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	16,188,350.26	16,192,617.13	16,196,618.46
Portfolio Value	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	12,641,139.34	12,790,301.84
Deposit											
Interest	177,509.88	(454,732.08)	404,284.20	(140,214.48)	414,060.89	(499,805.84)	(286,151.42)	154,345.03	(841,352.52)	149,162.50	(882,162.69)
Market Change											
Total	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	12,641,139.34	12,790,301.84	11,908,139.15
Accounts Receivable	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	1,051,424.52	819,678.58	3,620,374.91
Total With Accounts Receivable	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	38,999,426.02	38,614,394.04	38,388,087.50

Hampshire County Group Insurance Trust

TRANSACTION REPORT JUNE 2022 (FY22)

STARTING BALANCE GENERAL FUND					$ 3,945,490.59
2022					
	WAR#	TRANSACTION	A/P DEBIT	A/R CREDIT	
JUNE		PEOPLE'S UNITED			
1		BLUE CROSS BLUE SHIELD	4,519,500.00		$ (574,009.41)
1		STEALTH/STOP LOSS REIMB		159,753.08	$ (414,256.33)
1		STEALTH/STOP LOSS (JUNE)	186,767.32		$ (601,023.65)
1		CANARX	17,242.50		$ (618,266.15)
1		PEOPLE'S UNITED		252,719.65	$ (365,546.50)
1		PEOPLE'S UNITED		177,156.02	$ (188,390.48)
1		PEOPLE'S UNITED		171,673.06	$ (16,717.42)
2		PEOPLE'S UNITED		172308.72	$ 155,591.30
3		PEOPLE'S UNITED		29,118.97	$ 184,710.27
3		PEOPLE'S UNITED		17,038.48	$ 201,748.75
10		PEOPLE'S UNITED		1,445.20	$ 203,193.95
16		PEOPLE'S UNITED		272,727.92	$ 475,921.87
16		PEOPLE'S UNITED		97,292.43	$ 573,214.30
16		PEOPLE'S UNITED		155,544.60	$ 728,758.90
21		PEOPLE'S UNITED		6,396.52	$ 735,155.42
22		BLUE MEDICARE RX (MAY)	438,149.50		$ 297,005.92
22		PEOPLE'S UNITED		257,694.41	$ 554,700.33
23		PEOPLE'S UNITED		11,500.68	$ 566,201.01
23		PEOPLE'S UNITED		12,030.24	$ 578,231.25
24		PEOPLE'S UNITED		47,956.68	$ 626,187.93
27		PEOPLE'S UNITED		310,186.62	$ 936,374.55
27		PEOPLE'S UNITED		62,354.40	$ 998,728.95
28		PEOPLE'S UNITED		8,746.20	$ 1,007,475.15
29		PEOPLE'S UNITED		165,198.06	$ 1,172,673.21
29		PEOPLE'S UNITED		26,719.92	$ 1,199,393.13
29		PEOPLE'S UNITED		138,361.17	$ 1,337,754.30
30		PEOPLE'S UNITED		573,045.50	$ 1,910,799.80
30		PEOPLE'S UNITED		11,126.68	$ 1,921,926.48
30		PEOPLE'S UNITED		123,669.56	$ 2,045,596.04
30		CVS CAREMARK (JUNE)	1,549,372.52		$ 496,223.52
30		CVS CAREMARK QRTLY REBATES		1,349,644.04	$ 1,845,867.56
30		PAYROLL (JUNE)	33,450.31		$ 1,812,417.25
30		ACCOUNTS PAYABLE (JUNE)	15,210.78		$ 1,797,206.47
30		INTEREST		180.15	$ 1,797,386.62
					$ 1,797,386.62
					$ 1,797,386.62
					$ 1,797,386.62
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					$ 1,797,386.62

					$ 1,797,386.62
					$ 1,797,386.62
					$ 1,797,386.62
		MEMBER UNIT DEPOSITS ON HAND			
JUNE			Starting Balance>>>>>>>>>>>>>>>		$ 4,444,801.96
					$ 4,444,801.96
30		Total			**$ 4,444,801.96**
		PEOPLE'S UNITED			
JUNE		Post Employee Benefits Fund	Starting Balance>>>>>>>>>>>>>>>		$ 89,863.67
30		Retiree Health & Life Ins.	1,793.94	957.66	$ 89,027.39
30		Total			**$ 89,027.39**
		PEOPLE'S UNITED			
JUNE		Accrued Vacation & Sick Time Fund	Starting Balance>>>>>>>>>>>>>>>		$ 31,317.96
					$ 31,317.96
30		Total			**$ 31,317.96**
		OPEB			
JUNE		CD-Easthampton Savings			$ 300,322.31
30		9 mos. @ 0.40% x1851		98.74	$ 300,421.05
		Total			**$ 300,421.05**
		INVESTMENTS			
JUNE		CD-Florence Savings			$ 6,432,471.36
30		6 mos. @ 0.150% (renewed 4/5/22)		792.52	$ 6,433,263.88
30		Total			**$ 6,433,263.88**
JUNE		CD-Easthampton Savings			$ 9,760,145.77
30		9 mos. @.400 (renewed 12/6/21) x7548		366.09	$ 9,760,511.86
30		9 mos. @.400 (renewed 2/16/22) x7499		1,375.52	$ 9,761,887.38
30		9 mos. @.400 (renewed 5/6/22) x7481		1,467.20	$ 9,763,354.58
		Total			**$ 9,763,354.58**
JUNE		Portfolio Value JUNE 1, 2022			$ 12,790,301.84
		Additional Investment			$ 12,790,301.84
30		Investment Earnings/Loss		(882,162.69)	**$ 11,908,139.15**
		Total			**$ 34,767,712.59**

MONTHLY ACCOUNTS RECEIVABLE

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

FOR JULY 2022 PREMIUMS

JULY PREMIUMS NOT PAID
AS OF JUNE 30, 2022

TO AVOID LATE ASSESSMENT FEE INVOICE MUST BE PAID **BEFORE**:
July 18, 2022

ATHOL	185,523.61	**7/1/2022**
BELCHERTOWN	604,260.21	**7/7/2022**
BELCHERTOWN WATER DISTRICT	2,402.12	**7/7/2022**
CHARLTON	166,390.96	**7/1/2022**
CHESTERFIELD/GOSHEN RSD	25,152.44	**7/7/2022**
CUMMINGTON	4,510.64	**7/11/2022**
GATEWAY	264,523.91	**7/1/2022**
GOSHEN	3,880.72	**7/5/2022**
GRANBY	183,560.21	**7/1/2022**
HADLEY	167,546.84	**7/5/2022**
HAMPSHIRE REGIONAL SD	200,405.85	**7/7/2022**
HOLLAND	42,771.36	**7/11/2022**
MIDDLEFIELD	2,225.60	**7/11/2022**
ORANGE	203,388.52	**7/5/2022**
PLAINFIELD	4,038.07	**7/5/2022**
SHFD #1	74,211.64	**7/8/2022**
WILLIAMSBURG	72,592.92	**7/7/2022**
ASHFIELD	11,256.94	**7/1/2022**
BERNARDSTON	13,095.96	**7/1/2022**
BUCKLAND	21,869.36	**7/5/2022**
CHARLEMONT	7,481.32	**7/1/2022**
FRANKLIN CTY SOLID WASTE MGMT	4,278.28	**7/1/2022**
FRANKLIN REGIONAL COG	58,251.96	**7/1/2022**
FRANKLIN REG RETIREMENT SYS	3,848.60	**7/1/2022**
FRANKLIN REG TRANSIT AUTH	2,065.80	**7/1/2022**
FRONTIER RSD	170,614.31	**7/6/2022**
GILL	10,546.80	**7/11/2022**
LEYDEN	3,022.72	**7/5/2022**
MONTAGUE	124,276.86	**7/1/2022**
NEW SALEM/WENDELL USD	56,294.77	**7/1/2022**
PIONEER VALLEY RSD	170,106.66	**7/5/2022**
ROWE	61,904.09	**7/1/2022**
SHELBURNE	22,860.32	**7/5/2022**
SO DEERFIELD WATER SUPPLY DIST	5,259.28	**7/5/2022**
SOUTH HADLEY	524,885.48	**7/1/2022**
SOUTHWICK	86,042.72	**7/1/2022**
SUNDERLAND WATER DIST	1,454.83	**7/7/2022**
WARWICK	7,358.32	**7/7/2022**
WENDELL	4,068.71	**7/1/2022**
WHATELY	42,145.20	**7/7/2022**
	$ 3,620,374.91	

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

PLAN								2022							
HMO BLUE	**JUNE**	**JULY**	**AUGUST**	**SEPT**	**OCT**	**NOV**	**DEC**	**JAN**	**FEB**	**MAR**	**APR**	**MAY**	**JUNE**	**JULY**	**AUGUST**
H-Employee Only	566	568	560	560	573	579	586	588	585	583	592	591	592	590	590
H-Employee + 1	374	378	381	370	372	368	366	371	367	368	360	360	357	360	361
H-Family	541	549	551	551	557	561	559	557	560	554	553	554	550	552	551
Total H HMO	1481	1495	1492	1481	1502	1508	1511	1516	1512	1505	1505	1505	1499	1502	1502
F-Employee Only	696	705	694	689	706	714	715	718	709	708	709	702	698	696	685
F-Employee + 1	373	377	368	366	370	379	379	380	379	382	380	380	378	383	379
F-Family	676	670	663	664	659	657	664	666	663	659	658	658	655	642	649
Total F HMO	1745	1752	1725	1719	1735	1750	1758	1764	1751	1749	1747	1740	1731	1721	1713
Total Employee Plans	1262	1273	1254	1249	1279	1293	1301	1306	1294	1291	1301	1293	1290	1286	1275
Total Employee + 1	747	755	749	736	742	747	745	751	746	750	740	740	735	743	740
Total Family Plans	1217	1219	1214	1215	1216	1218	1223	1223	1223	1213	1211	1212	1205	1194	1200
Total H&F HMO Plans	**3226**	**3247**	**3217**	**3200**	**3237**	**3258**	**3269**	**3280**	**3263**	**3254**	**3252**	**3245**	**3230**	**3223**	**3215**
BLUE CARE ELECT PREFERRED (PPO)															
H-Employee Only	177	184	189	190	194	190	189	185	184	182	182	184	184	188	190
H-Family	238	241	242	238	238	240	242	240	243	247	246	245	243	252	252
Total H PPO	415	425	431	428	432	430	431	425	427	429	428	429	427	440	442
F-Employee Only	119	126	128	124	121	124	128	127	128	129	132	133	134	135	137
F-Family	129	143	142	141	141	147	150	151	149	152	151	150	149	170	173
Total F PPO	248	269	270	265	262	271	278	278	277	281	283	283	283	305	310
Total Employee Plans	296	310	317	314	315	314	317	312	312	311	314	317	318	323	327
Total Family Plans	367	384	384	379	379	387	392	391	392	399	397	395	392	422	425
Total H&F PPO Plans	**663**	**694**	**701**	**693**	**694**	**701**	**709**	**703**	**704**	**710**	**711**	**712**	**710**	**745**	**752**
MEDEX															
H-Employee Only	1250	1263	1263	1268	1275	1284	1283	1288	1286	1288	1288	1290	1294	1309	1318
F-Employee Only	1273	1274	1280	1282	1284	1285	1287	1293	1304	1296	1296	1302	1309	1319	1322
Total MEDEX Plans	**2523**	**2537**	**2543**	**2550**	**2559**	**2569**	**2570**	**2581**	**2590**	**2584**	**2584**	**2592**	**2603**	**2628**	**2640**
TOTAL - All Plans	**6412**	**6478**	**6461**	**6443**	**6490**	**6528**	**6548**	**6564**	**6557**	**6548**	**6547**	**6549**	**6543**	**6596**	**6607**

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**

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

6/1/2022	wire	4,519,500.00	BCBS	xxx		Yes	Monthly Claim prefunding
6/1/2022	wire	186,767.32	Stealth Partner Group				Reinsurance- June
6/1/2022	5783	22.00	Verizon				Phone
6/1/2022	5784	1,300.00	King St Realty	5270			Rent - June
6/1/2022	5785	221.34	Joseph Shea				Misc office expenses
6/1/2022	5786	49.25	Boston Mutual				Life Insurnace - June
6/1/2022	5787	138.09	PPI - ACSA Group Ins				Dental Insurance -June
6/3/2022	ACH	367,131.66	CVS Claims				Rx claims
6/6/2022	ACH	1,363.00	Paragus Strategic		5300		Various IT
6/7/2022	ACH	(103,407.16)	UNUM				Reinsurance reimburseable
6/8/2022	ACH	11,114.42	Checkwriters				Net Payroll,6/8/22
6/10/2022	ACH	399,516.35	CVS Claims				Rx claims
6/10/2022	5788	72.83	National Grid				Electric
6/10/2022	5789	10,800.00	Edward Haber				Billing software cleanup
6/10/2022	5790	8,723.80	CanaRx	xxx		Yes	CanaRx claims
6/14/2022	5791	5,146.00	HCGIT				Health Insurance - July
6/14/2022	5792	201.14	Comcast	5340			Internet
6/21/2022	ACH	379,891.69	CVS Claims				Rx claims
6/21/2022	5793	109.00	Travelers				Workers comp coverage
6/21/2022	5794	116.63	AEON				Telephone Expense
6/21/2022	5795	8,518.70	CanaRx	xxx		Yes	CanaRx claims
6/22/2022	ACH	16,205.71	Checkwriters				Net Payroll,6/22/22
6/22/2022	ACH	438,149.50	Blue Medicare Rx	xxx		Yes	Medex Rx premium
6/22/2022	5796	400.00	Patrick Goggins				Parking
6/22/2022	5797	2,590.78	Hampshire Retirement Board				June retirement allocation
6/22/2022	5798	19.80	Eversource				Gas
6/23/2022	ACH	(56,345.92)	UNUM				Reinsurance reimburseable
6/27/2022	5799	178.97	Joseph Shea				Misc office expenses- June
6/27/2022	ACH	(1,349,644.04)	CVS Claims - Rebates				Rx rebate
6/28/2022	ACH	402,832.82	CVS Claims				Rx claims
6/29/2022	5800	41.23	Joseph Shea				Lunch w/Patrick Brock, Hamp retirement
6/29/2022	5801	364.84	Cindy Graves-Harrison				Office supplies
		5,252,089.75					

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CVS caremark

REBATE DISTRIBUTION SUMMARY

Date Produced: 06/30/2022

Collection Period: 03/01/2022 thru 05/31/2022

Rebate ID: 00124410

Payment Type: ACH

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

Company/Vendor: 301-912074

Distribution Summary

Inv Qtr	Client Collections	Amount Due	Prior Distribution	Current Distribution	Undistributed
2021Q3	$906,894.72	$1,224,129.41	$1,224,129.41	$0.00	$0.00
2021Q4	$1,005,539.30	$1,365,063.24	$1,365,063.24	$0.00	$0.00
2022Q1	$619,366.90	$1,349,644.04	$0.00	$1,349,644.04	$0.00
Total	**$2,531,800.92**	**$3,938,836.69**	**$2,589,192.65**	**$1,349,644.04**	**$0.00**

(17)

ADMINISTRATIVE HOUSEKEEPING REMINDERS

COMPLETING A FORM

All forms should be completed by the member and typed or written legibly for accuracy. Units should include additional information in the remarks section to help identify what is taking place and forms should be signed by the subscriber and unit. **No forms will be processed if they are incomplete or missing required documentation.**

NETWORK BLUE (HMO) ENROLLMENTS

HMO enrollments require PCP information. PCP ID numbers can be found using the BCBS Find a Doctor link on our website. All BCBS PCP ID's follow the "700Jxxxxx" format. Nurse Practitioners (NP) and Physicians Assistants (PA) are not acceptable, we must have the information for the physician these NP's and PA's work under for processing.

CANCELLATIONS 041 vs. 061

- **041 is voluntary**, meaning the member is still eligible for coverage thru you but they are choosing to cancel it. The member's signature is required on the form.
- **061 is left employment**, meaning the employee no longer works for you regardless of by who's choosing. They are no longer eligible for the benefit as a non-employee. The member's signature is not required on the form, only the unit signature.
- The remarks section should always include a reason, IE: "left employment", "voluntary, has other coverage".

CHANGES TO COVERAGE

The form should be completed with all member information as coverage currently is. The changes should be explained in the remarks section, IE: "cancel dep _____, age 26", "cancel spouse, vol", "chg sub to Medex, spouse to NB/I"....

LEAVE OF ABSENCE (LOA)

When a person **goes out on a LOA**, their insurance should be treated as if they are a person who left employment. Coverage should be cancelled, and Cobra should be offered. If Cobra is elected, a form should be provided to the Trust to change the member's status to Cobra or reinstate coverage accordingly.

When a person **comes back from a LOA**, they should be treated as a new hire, and new hire enrollment procedures should be followed.

INQUIRIES

Please provide the member's name when asking any questions. It helps us provide the most accurate information on the member and what could potentially be required based on the situation.

ID CARD/NUMBER REQUESTS

Too many requests to provide the information for all. BCBS ID numbers may be provided on occasion when absolutely needed. CVS Caremark ID cards can be looked up by creating an account online (ID number is not required for this). Members should also be encouraged to create accounts online to access copies of their ID cards instead of having new ones issued.

Mindi Smith
Stealth Partner Group, an Amwins Company
100 Front Street, Suite 610
Worcester, MA 01608
T:(203)-258-3889
mindi.smith@amwins.com

stealth PARTNER GROUP
An Amwins Company

GROUP: ***Hampshire County Group Insurance Trust***
EFFECTIVE DATE: ***July 1, 2022***

SPECIFIC STOP LOSS		Current	Renewal	Option 1	Option 2
CARRIER:		Unum	Unum	Unum	Unum
Carrier Rating:		A	A	A	A
TPA:		BCBS MA	BCBS MA	BCBS MA	BCBS MA
PPO Network:		BCBS MA	BCBS MA	BCBS MA	BCBS MA
UR Vendor:		BCBS MA	BCBS MA	BCBS MA	BCBS MA
PBM:		CVS Caremark	CVS Caremark	CVS Caremark	CVS Caremark
Specific Benefits Included:		Medical & Rx	Medical & Rx	Medical & Rx	Medical & Rx
Plan Lifetime Maximum:		Unlimited	Unlimited	Unlimited	Unlimited
Specific Lifetime Maximum Reimbursement:		Unlimited	Unlimited	Unlimited	Unlimited
Individual Specific Deductible:		$ 275,000	$ 275,000	$ 285,000	$ 300,000
Specific Contract:		12/24	12/24	12/24	12/24
1612	EE Only	$ 20.94	$ 22.41	$ 20.95	$ 18.89
2350	Family	$ 65.65	$ 67.70	$ 62.98	$ 54.94
3962	Composite	$ 47.46	$ 49.27	$ 45.88	$ 40.27
Monthly Specific Premium		$ 188,032.78	$ 195,219.92	$ 181,774.40	$ 159,559.68
Annual Specific Premium		$ 2,256,393.36	$ 2,342,639.04	$ 2,181,292.80	$ 1,914,716.16
% Difference			4%	-3%	-15%
TOTAL REINSURANCE EXPENSE					
Annual Fixed Premium		$ 2,256,393.36	$ 2,342,639.04	$ 2,181,292.80	$ 1,914,716.16
% Difference			4%	-3%	-15%
Maximum Cost Liability		$ 2,256,393.36	$ 2,342,639.04	$ 2,181,292.80	$ 1,914,716.16
% Difference			4%	-3%	-15%

Specific Advance	Included	Included	Included	Included
Plan Mirroring	Included	Pending Review of PD	Pending Review of PD	Pending Review of PD
Disclosure Status		*FIRM with acceptance by 05/24/2022*	*FIRM with acceptance by 05/24/2022*	*FIRM with acceptance by 05/24/2022*

Commissions: **0.0%**

Stealth Partner Group may receive fees or compensation as a result of placing and servicing this business or insurance policy. Compensation may include underwriting and management fees, consulting fees, override commission, or other various forms of remuneration."

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

PROPOSED BUDGET FY-2023

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

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted	FY-2021 Budgeted	FY-2022 Budgeted	FY-2023 Budgeted
	WAGES & BENEFI	7/1/19-6/30/20	7-1/6-30	7-1/6-30	7-1/6-30
5110	SALARY*	335,000.00	345,000.00	368,000.00	370,000.00
5145	LONGEVITY	575.00	4,000.00	5,000.00	6,000.00
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	106,719.00
5189	EMP. ASST. PROG. EAP		-	-	
5184	HEALTH INSURANCE	40,000.00	42,500.00	59,500.00	61,500.00
5185	LIFE INSURANCE	320.00	320.00	350.00	350.00
5189	UNEMP HEALTH INS TAX		-	-	
	TOT. WAGES & BENEFITS	468,895.00	489,820.00	537,494.00	544,569.00

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	16,500.00
	Parking	1,200.00	1,200.00	500.00	500.00
5305	ADM. CONT. SERVICES (Audit)	12,000.00	12,500.00	13,500.00	16,500.00
5320	LEGAL	32,000.00	5,000.00	3,000.00	-
5340	TELEPNONE/INTERNET	3,600.00	3,500.00	3,600.00	
5490	FOOD SUPPLIES	500.00	600.00	600.00	600.00
5420	OFFICE & COMPUTER SUPPLIE	2,500.00	2,000.00	2,500.00	2,500.00
5580	MISC. EXPENSES	500.00	700.00	500.00	500.00
5580	NEWSPAPER/MAGS/BOOKS	100.00	-		
5420	POSTAGE (Stamps)	3,500.00	3,500.00	3,500.00	3,500.00
5275	POSTAGE METER RENTAL				
5380	MINI GRANTS/WELLNESS	25,000.00	25,000.00	25,000.00	20,000.00
5420	STATIONERY & OFF. SUPP.				
5780	SURETY BONDS	1,250.00	1,750.00	1,750.00	1,750.00
5340	TELEPHONES		-	-	
5320	TRAINING	500.00	500.00		
5710	TRAVEL IN/OUT of STATE	3,000.00	3,000.00	3,000.00	5,000.00
5186	UTILITIES	4,000.00	3,000.00	4,800.00	5,500.00
	TOT. Inderect Costs		-	-	
	Total Non-Salary	104,650.00	77,700.00	77,850.00	72,850.00

PROPOSED BUDGET FY-2023

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted	FY-2021 Budgeted	FY-2022 Budgeted	FY-2023 Budgeted
	I.T.	7/1/19-6/30/20	7-1/6-30	7-1/6-30	7-1/6-30
6000	COMPUTER HARDWARE	20,000.00	-	-	
5420	COMPUTER SOFTWARE		-	-	
5420	COMPUTER SUPPLIES	500.00	1,000.00	1,000.00	5,000.00
5850	DESK TOP PCs	2,000.00			
5300	MISC PROF & TECH SERV.**	18,000.00	26,400.00	40,000.00	136,800.00
	TOTAL DATA PROCESSING	40,500.00	27,400.00	41,000.00	141,800.00
	TOTALS	**614,045.00**	594,920.00	656,344.00	759,219.00

Exhibit 1B

Hampshire County
Medical Claims Repricing
Relative Claim Costs by Major Service Category
In & Out-of-Network Claims

Medical Claims Incurred 8/2020 - 7/2021, Paid Through 9/2021

Claim Type	Carrier A Relative Costs	Carrier B Relative Costs	Carrier C Relative Costs
Inpatient Hospital	100.0%	83.4%	92.3%
Outpatient Hospital[2]	100.0%	129.2%	124.7%
Physician	100.0%	99.8%	102.7%
Other[3]	100.0%	94.4%	98.6%
Total	100.0%	107.1%	108.5%

[1]Before any benefits are applied

[2]Includes independent lab

[3]Includes private duty nursing/home health, ambulance, durable medical equipment, and orthotics/prosthetics

Proprietary Information containing trade secrets and/or commercial and financial information exempt from disclosure under any applicable state or federal law including without limitation the federal Freedom of Information Act (5 U.S.C. § 552) and similar state laws.

Hampshire County Group Insurance Trust (HCGIT) Summary – Annualized

Client Savings Estimate – Annualized

Client Name	Hampshire County Group Insurance Trust (HCGIT)
Members	9,280
Date Range	09/01/2021 - 08/31/2022

Opportunity Summary – Annualized

Estimated PrudentRx Savings	**$1,348,336**
% of Specialty Savings	**18.5%**
PrudentRx Program Fees	**$337,084**
Estimated Net Savings **	***$1,011,252 (13.9%)***

	Total Spend* (Client & Member)	Member Cost Share	Current Client Spend	Scripts	Avg. Script Cost
Total	$7,338,863	$39,920	$7,298,943	1,327	$5,529

Implementing the PrudentRx Copay Program will have a projected annual savings of $1,011,252 (13.9%) of projected annual Specialty Spend

*Estimated gross spend is annualized based on claim data provided. **Estimated Net savings is an estimate based on utilizing a 30% cost share and member baseline cost share in underlying data with deductible amounts carried over. Actual savings may vary based on specialty drug spend, benefit plan design, member demographics, and other factors.

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HSRx
HealthSmartRx Solutions

Smart Rx Assist Medical Savings Analysis - Hampshire County
Created 4/14/2022

Number of Targeted Claims	Total Targeted Claim Plan Cost	Total Estimated Gross Savings
410	$2,660,552.81	**$1,209,448.26**
Percentage of Savings/Drug Cost	**Gross Savings per Targeted Claim**	
45.46%	$2,949.87	

HS Rx Fee	**$362,834.48**
Net Trust Savings	**$846,613.78**