

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee

Meeting Notice and Agenda

October 6, 2021

10:00 A.M.

Via ZOOM Teleconference

Call to Order	RK
Approval of Minutes of July 2021	RK
Financial Report (Vote) Month of August 2021	JS
Income & Expenses & Operating Expenses For Trust and Wellness Initiative	
Wellness Update	MK
CVS Implementation Update/Card Incentive	JS
FY21 Audit	JS
New Unit Moratorium	JS
Medex 2022 Rate (vote)	JS
EC Elections (vote)	JS
Adjournment	RK

Meeting Schedule

Executive Committee – November XX, 2021, 9:00 a.m., via Zoom - **TBD**

Executive Committee – December 15, 2021, 9:00 a.m., via Zoom

Executive Committee – January 19, 2022, 9:00 a.m., via Zoom

Insurance Advisory Committee – January 26, 2022, 10:00 a.m., via Zoom

Joseph Shea is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/83553909990?pwd=aVJKZmZTMzR5NTNQ1h3ODJvZ2hSdz09>

Meeting ID: 835 5390 9990

Passcode: 489848

One tap mobile

+13017158592,,83553909990#,,,,*489848# US (Washington DC)

+13126266799,,83553909990#,,,,*489848# US (Chicago)

Dial by your location

+1 301 715 8592 US (Washington DC)

+1 312 626 6799 US (Chicago)

+1 646 558 8656 US (New York)

+1 253 215 8782 US (Tacoma)

+1 346 248 7799 US (Houston)

+1 669 900 9128 US (San Jose)

Meeting ID: 835 5390 9990

Passcode: 489848

Find your local number: <https://us02web.zoom.us/j/kcj38BnJ0Z>

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

98 KING STREET
NORTHAMPTON, MA 01060

TO: All Member Trust Units

RE: **Minutes of July 21, 2021**
Insurance Advisory Committee
Via Zoom Teleconference

MEMBERS PRESENT:

Emily Robertson	Lisa Banner	Lisa Blackmer
Donna Foglio	Denise Cashin	Paula Harrison
Jan Warner	Barbara Hancock	Rich Carmignani Jr.
Emily Russo	Jennifer Eichorn	Linda Gross
Shelley Poreda	Christopher Martin	Joan Zuzgo
Linda Blodgett	Eileen Seymour	Gabriele Voelker
Jessalyn Zaykoski	Erin Degnan	Sues' Anne Jason
Angelina Bragdon	Barbara Miller	Heather Rock
Michael Sullivan	Jennifer Day	Michelle Hill
Stephanie Douglass	Beth Gilgun	Lynn Sibley

OTHERS PRESENT:

Joseph Shea	Cynthia Smith	Diane Sexton
Michele Komosa	Mary Houle	Kathy Hannon
Donna Whiteley	Ashley Obrzut	

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.

In Chairman Russ Kaubris' absence, Lisa Banner Chaired the meeting and called it to order at 10:08 a.m. with a quorum present of 75.09% of the weighted vote.

APPROVAL OF MINUTES

On a motion by Michelle Hill, seconded by Barbara Miller, Chair Lisa Banner requested that the minutes of April 14, 2021 be approved by unanimous consent, all were in favor.

FINANCIAL REPORT

Month of May 2021

The Financial Report showed a starting cash balance for May of \$9,544,027.66 with a total monthly income of \$4,248,293.89. The monthly expenses totaled \$5,730,879.20 leaving a total net monthly income of (\$1,482,585.31). The accounts receivable balance was \$2,054,479.57 which if paid on time would have left us with a balance of \$44,260,945.17.

Investments and CD's for May 2021

The investments portfolio value was \$13,257,346.89 with a market change of \$167,305.99 leaving a total of \$13,424,652.88. The starting balance in CD's was \$16,140,745.56, with interest earned of \$3,592.21 leaving a balance of \$16,144,337.77.

On a motion by Barbara Miller, seconded by Michelle Hill, Chair Lisa Banner requested that the financial report be approved by unanimous consent, all were in favor.

JUNE EXPENDITURES

Joe provided a spreadsheet of all the expenditures for the month of June for review.

On a motion by Michael Sullivan, seconded by Denise Cashin, Chair Lisa Banner requested that the list of June expenditures be approved by unanimous consent, all were in favor.

WELLNESS UPDATE

Michele gave an update on the Wellness Initiative program:

- **End of FY2021** – Wellness closed the fiscal year with a total of 27 virtual cooking classes/webinars/seminars offered.
- **Ahealthyme** – The FY21 campaign ended with 400 participants. The new campaign began July 1st.
- **Virtual Fitness Classes** – There are ongoing virtual fitness classes offered thru Wellable that have close to 200 participants.
- **Mini Grants** – The new year mini grants were awarded to 11 units. Michele is hopeful to get back on track with onsite programs.
- **Wellness Credits** – BCBS has awarded the Wellness Initiative with \$30,000 points for credits to be used this year. These point credits are used to pay for online programs, onsite health fairs, workshops, speakers, and gift cards/incentives.

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

OPEN ENROLLMENT/CVS IMPLEMENTATION UPDATE

Joe explained open enrollment was busy with a lot of early school activity. There was more activity than normal with a 1% increase in plan additions.

Joe stated we have begun using the CVS system regularly for all enrollments, changes, and cancellations. Any member taking a specialty drug should have received a direct mailing notifying them of any changes and action they need to take. Members should have also received their new ID cards as well. Joe reminded everyone that July 1st is the beginning of a new plan year meaning a new year to satisfy the RX deductible which many people seemed to have forgotten about. Joe also encouraged units to have members register with CVS Caremark online to review their prescriptions and access a copy of their ID card if needed.

REINSURANCE

Joe stated most of the bids we received for reinsurance this year were in the 20% range for a rate increase as insurance companies are anticipating a spike in claims post-covid. He explained BCBS and Unum were the best and most comparable with Unum showing a \$115,000 savings

over BCBS. Joe explained with our change in pharmacy benefit manager to CVS Caremark, BCBS has increased their administration fee by 10%. Joe stated the Executive Committee recommended changing to Unum for reinsurance.

Michael Sullivan made a motion to change to Unum for our reinsurance for FY22. This was seconded by Rich Carmignani Jr. A roll call vote was taken with all in favor.

BUDGET FY22

Joe presented the budget for FY22 stating increases for unused vacation time payouts, health insurance changes due to staff changes, and IT expenses.

A motion to accept the FY-2022 budget as presented in the amount of \$656,344.00 was made by Michael Sullivan and seconded by Barbara Miller. A roll call vote was taken with all in favor.

FY20 AUDIT REPORT

Joe presented the FY20 audit financial statement, which shows the Trust to be overfunded as claims were down amid the covid pandemic but are starting to rise as people are utilizing services again. Joe also presented the auditor comments and the response to the comments. The first comment states the Trust should utilize a more formal general ledger accounting system, but the EC discussed this and feels the current system in place offers dual control and is therefore sufficient practice for our small office. The second comment stated the Trust should establish an OPEB Trust Fund which the EC discussed and will be proceeding with taking the first steps to complete this.

INCENTIVE PROGRAM FOR COVID VACCINE

Joe stated the Trust is sponsoring a Covid Vaccine Incentive now thru July 31, 2021. An email was already sent to all units with the details. This incentive is voluntary for units to participate in as it is to be administered by the units. This is available only to active employees who are primary subscribers to the Trust insurance. Units must see original vaccination cards as proof. Qualifying members will receive a \$25 CVS gift card. Units must submit their list of participants to the Trust no later than August 9, 2021. Gift cards will be distributed at the end of the promotion. Joe stated he has already received lists from 10 units so far.

IT UPDATE

Joe reported our old server needs to be replaced so we have been working with Paragus IT and Ed Haber (IT consultant for our billing system) to move our system information to the cloud. After we move to the cloud, we will begin discussions with Ed Haber to work on updating our antiquated billing system. Joe stated we were open for any suggestions units have regarding their invoices.

ADMINISTRATION

- Joe explained the start of the school year is our busiest time of year for changes. He asked that all forms be submitted as soon as they are ready. He also explained the importance of early notification of teachers retiring to ensure the appropriate information is received.
- The latest PCORI fee was paid in the amount of \$30,000. This has been renewed for another 5 years.

- Executive Committee elections will be done at our October meeting. We are already aware of 2 vacancies if anyone is interested in running.
- As the Governor has extended the right to continue hosting meetings via zoom, we will continue to do so as well at this time.

ADJOURNMENT

On a motion by Michael Sullivan, seconded by Denise Cashin, Chair Lisa Banner requested to adjourn the meeting at 10:53 a.m. by unanimous consent, all were in favor.

Respectfully submitted,
Cynthia Smith

Meeting Schedule

Executive Committee – August 18, 2021, 9:00 a.m., via ZOOM **(IF NEEDED)**

Executive Committee – September 22, 2021, 9:00 a.m., via ZOOM

Insurance Advisory Committee – October 13, 2021, 10:00 a.m., via ZOOM

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

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

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted 7/1/19-6/30/20	FY-2021 Budgeted 7-1/6-30	FY-2022 Budgeted 7-1/6-30	July	August
	WAGES & BENEF	7/1/19-6/30/20	7-1/6-30	7-1/6-30		
5110	SALARY*	335,000.00	345,000.00	368,000.00	38,594.04	21,302.65
5145	LONGEVITY	575.00	4,000.00	5,000.00		
5130	OVERTIME	-	-	-		
5120	TEMP. EMPLOYEE SAL	-	-	-		
481	FICA (.062)	-	-	-		
5168	MED TAX (.0145)	5,000.00	-	-		
5181	CONTRIBUTORY RET.	88,000.00	98,000.00	104,644.00	107,155.29	2,551.02
5189	EMP. ASST. PROG. EAP	-	-	-		
5184	HEALTH INSURANCE	40,000.00	42,500.00	59,500.00	5,003.85	5,003.85
5185	LIFE INSURANCE	320.00	320.00	350.00	21.30	21.30
5189	UNEMP HEALTH INS TAX	-	-	-		
	TOT. WAGES & BENEFITS	468,895.00	489,820.00	537,494.00	150,774.48	28,878.82

ITEM CODE	BUDGET ITEMS	FY2020 Budgeted 7/1/19-6/30/20	NON SALARY EXP 7/1/19-6/30/20	July	August
5300	ADM. CONT. SERVICES (FS&PP)	-	-		
	Rent	15,000.00	15,450.00	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	
5340	TELEPHONE/INTERNET	3,600.00	3,500.00	3,600.00	405.79
5400	FOOD SUPPLIES	500.00	600.00	600.00	12.47
5420	OFFICE & COMPUTER SUPPLI	2,500.00	2,000.00	2,500.00	
5500	MISC. EXPENSES	500.00	700.00	500.00	63.69
5580	NEWSPAPERS/MAGS/BOOKS	100.00	-	-	
5420	POSTAGE (Stamps)	3,500.00	3,500.00	3,500.00	
5275	POSTAGE METER RENTAL	-	-	-	38.22
5380	MINI GRANTS/WEELNESS	25,000.00	25,000.00	25,000.00	12.33
5420	STATIONERY & OFF. SUPP.	1,250.00	1,750.00	1,750.00	31.99
5700	SURETY BONDS	-	-	-	
5340	TELEPHONES	500.00	500.00	500.00	
5320	TRAINING	3,000.00	3,000.00	3,000.00	96.32
5710	TRAVEL IN/OUT of STATE	4,000.00	3,000.00	4,800.00	
5188	UTILITIES	-	-	-	
	TOT. Indirect Costs	104,650.00	77,700.00	77,850.00	11,481.79
	Total Non-Salary	104,650.00	77,700.00	77,850.00	11,481.79
					1,931.00

9

ITEM CODE	BUDGET ITEMS	FY-2020		FY-2021		FY-2022	
		Budgeted		Budgeted		Budgeted	
		7/1/19-6/30/20	I.T.	7-1/6-30	7-1/6-30	7-1/6-30	August
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
	TOTAL DATA PROCESSING	40,500.00		27,400.00		41,000.00	13,246.38
	TOTALS	614,045.00		594,920.00		656,344.00	175,502.65
							32,763.82

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

ITEMS	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST
Starting Cash Balance	\$9,778,384.94	\$10,024,685.43	\$6,630,957.12	\$7,584,092.81	\$7,601,697.58	\$7,998,592.77	\$7,848,722.05	\$8,881,138.52	\$9,544,027.66	\$8,061,442.35	\$6,050,751.15	\$8,840,726.73
Adjustments												
Total Starting Balance	\$9,778,384.94	\$10,024,685.43	\$6,630,957.12	\$7,584,092.81	\$7,601,697.58	\$7,998,592.77	\$7,848,722.05	\$8,881,138.52	\$9,544,027.66	\$8,061,442.35	\$6,050,751.15	\$8,840,726.73
MONTHLY INCOME												
Total Premium Collected	5,648,499.73	5,268,979.40	6,688,360.90	5,531,323.08	6,118,089.28	5,574,501.37	6,775,290.10	6,394,541.30	4,247,507.54	3,722,871.17	9,130,818.03	5,414,125.09
Interest Income (IMMDT)	1,348.08	893.00	732.72	735.96	755.92	721.96	881.98	799.90	786.35	888.54	786.38	787.96
Other Income or Adjustments		(2,999,500.00)										
BCBS SR Premium Collected												
TOTAL MONTHLY INCOME	5,649,847.81	2,270,372.40	6,689,093.62	5,532,059.04	6,118,845.20	5,575,223.33	6,776,172.08	6,395,341.20	4,248,293.89	3,723,759.71	9,131,604.41	5,414,913.05
MONTHLY EXPENSES												
BCBS Admin Cost (estimate)												
Claim Deposit	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	5,072,300.00	4,956,200.00	4,503,600.00
Reinsurance (Ind.&Aggs.)	(149,819.01)	129,185.70	178,242.36	(50,365.98)	176,512.83	174,988.57	174,768.43	175,487.65	175,369.13	175,540.89		374,928.01
BCBS Settlement												973,019.80
Recon adjust w/Finance												
BCBS Sr Premium Paid												
Other Exp. & Claim Settlement	435,089.48	431,257.48	434,850.88	440,523.96	434,667.92	444,149.55	445,894.85	445,796.20	450,205.12	448,178.59	1,209,926.18	1,583,479.35
Total Plan Expenses	5,357,570.47	5,632,743.18	5,685,393.24	5,462,457.98	5,683,480.75	5,691,438.12	5,692,963.28	5,693,583.85	5,697,874.25	5,696,019.48	6,166,126.18	7,435,027.16
Total Unit Operating Expenses	45,976.85	31,357.53	50,564.69	51,996.29	38,469.26	33,655.93	50,792.33	38,868.21	33,004.95	38,431.43	175,502.65	32,763.82
TOTAL MONTHLY EXPENSES	5,403,547.32	5,664,100.71	5,735,957.93	5,514,454.27	5,721,950.01	5,725,094.05	5,743,755.61	5,732,452.06	5,730,879.20	5,734,450.91	6,341,628.83	7,467,790.98
TOTAL NET MONTHLY INCOME	246,300.49	(3,393,728.31)	953,135.69	17,604.77	396,895.19	(149,870.72)	1,032,416.47	662,889.14	(1,482,585.31)	(2,010,691.20)	2,789,975.58	(2,052,877.93)
BALANCE												
Cash Balance	10,024,685.43	6,630,957.12	7,584,092.81	7,601,897.58	7,998,592.77	7,848,722.05	8,881,138.52	9,544,027.66	8,061,442.35	6,050,751.15	8,840,726.73	6,787,848.80
Adjustments												
ENDING MONTHLY BALANCE	10,024,685.43	6,630,957.12	7,584,092.81	7,601,897.58	7,998,592.77	7,848,722.05	8,881,138.52	9,544,027.66	8,061,442.35	6,050,751.15	8,840,726.73	6,787,848.80

2

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

FUNDS	SEPT	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUGUST
Post Employee Ben. S.B.	107,040.66	106,354.14	104,992.24	105,080.48	104,073.06	103,257.65	102,421.52	101,433.50	100,748.96	99,912.68	98,105.09	97,268.81
Funding	774.76	-	1,549.52	754.76	971.33	971.31	971.31	971.31	971.31		957.66	1,915.32
Expenses	1,461.28	1,361.90	1,461.28	1,762.18	1,786.74	1,807.44	1,959.33	1,655.85	1,807.59	1,807.59	1,793.94	1,793.94
Total	106,354.14	104,992.24	105,080.48	104,073.06	103,257.65	102,421.52	101,433.50	100,748.96	99,912.68	98,105.09	97,268.81	97,390.19
Accrued Vac & Sick Time	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Income												
Expenses												
Total	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96	31,317.96
Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Deposits												
Total Member Deposits	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96	4,444,801.96
Investments												
CD's	13,052,847.98	13,070,076.29	16,084,050.94	16,097,818.32	16,112,274.63	16,119,782.14	16,127,175.59	16,135,893.81	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17
Deposit		3,000,000.00										
Interest	17,228.31	13,974.65	13,767.38	14,456.31	7,507.51	7,393.45	8,718.22	4,851.75	3,592.21	4,135.10	3,760.30	4,170.56
Balance	13,070,076.29	16,084,050.94	16,097,818.32	16,112,274.63	16,119,782.14	16,127,175.59	16,135,893.81	16,140,745.56	16,144,337.77	16,148,472.87	16,152,233.17	16,156,403.73
Portfolio Value	11,831,247.31	11,631,411.32	11,490,806.33	12,298,457.14	12,640,686.70	12,571,595.75	12,697,043.09	12,998,070.21	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68
Deposit												
Interest	(199,835.99)	(140,604.99)	807,650.81	342,229.56	(69,090.95)	125,447.34	301,027.12	259,276.68	167,305.99	119,975.48	168,567.32	177,509.88
Market Change												
Total	11,631,411.32	11,490,806.33	12,298,457.14	12,640,686.70	12,571,595.75	12,697,043.09	12,998,070.21	13,257,346.89	13,424,652.88	13,544,628.36	13,713,195.68	13,890,705.56
Accounts Receivable	1,256,907.23	1,933,414.00	1,270,702.52	1,662,425.08	1,440,624.63	1,756,404.70	892,190.30	396,702.88	2,054,479.57	4,191,649.72	878,593.30	1,287,994.05
Total With Accounts Receivable	40,565,554.33	40,720,340.55	41,832,271.19	42,597,276.97	42,709,972.86	43,007,886.87	43,484,846.26	43,915,691.87	44,260,945.17	44,509,727.11	44,158,137.61	42,696,462.25

Hampshire County Group Insurance Trust

Claim Payments

	CLAIMS		AMOUNT PAID		VARIANCE	CUMULATIVE VAR.
2019 - Jan	\$	4,743,800.39	A	\$	5,000,000.00	\$ (506,682.20)
February	\$	4,992,711.55	A	\$	5,000,000.00	\$ (513,970.65)
March	\$	6,002,513.39	A	\$	5,000,000.00	\$ 488,542.74
April	\$	4,691,042.28	A	\$	5,000,000.00	\$ 179,585.02
May	\$	5,951,683.60	A	\$	5,000,000.00	\$ 1,131,268.62
June	\$	5,242,909.22	A	\$	5,000,000.00	\$ 1,374,177.84
July	\$	3,462,952.74	A	\$	5,000,000.00	\$ (162,869.42)
August	\$	5,939,797.85	A	\$	5,000,000.00	\$ 776,928.43
September	\$	5,166,325.71	A	\$	5,000,000.00	\$ 943,254.14
October	\$	4,136,764.22	A	\$	5,000,000.00	\$ 80,018.36
November	\$	5,655,235.07	A	\$	5,000,000.00	\$ 735,253.43
December	\$	5,125,066.32	A	\$	5,000,000.00	\$ 860,319.75
2020-Jan	\$	4,478,889.48	A	\$	5,072,300.00	\$ 266,909.23
February	\$	5,222,819.59	A	\$	5,072,300.00	\$ 417,428.82
March	\$	5,353,177.63	A	\$	5,072,300.00	\$ 698,306.45
April	\$	3,329,731.92	A	\$	5,072,300.00	\$ (1,044,261.63)
May	\$	4,511,071.96	A	\$	5,072,300.00	\$ (1,605,489.67)
June	\$	4,464,097.48	A	\$	5,072,300.00	\$ (2,213,692.19)
July	\$	7,826,890.70	A	\$	5,072,300.00	\$ 540,898.51
August	\$	4,823,789.64	A	\$	5,072,300.00	\$ 292,388.15
September	\$	4,771,553.13	A	\$	5,072,300.00	\$ (8,358.72)
October	\$	5,348,857.12	A	\$	5,072,300.00	\$ 268,198.40
November	\$	4,979,230.59	A	\$	5,072,300.00	\$ 175,128.99
December	\$	4,604,432.34	A	\$	5,072,300.00	\$ (292,738.67)
Jan-21	\$	5,094,645.16	A	\$	5,072,300.00	\$ (270,393.51)
February	\$	4,866,097.70	A	\$	5,072,300.00	\$ (476,595.81)
March	\$	5,055,328.42	A	\$	5,072,300.00	\$ (493,567.39)
April	\$	6,209,756.93	A	\$	5,072,300.00	\$ 643,889.54
May	\$	5,272,497.71	A	\$	5,072,300.00	\$ 844,087.25
June	\$	5,201,232.55		\$	5,072,300.00	\$ 973,019.80
July	\$	4,233,942.93		\$	4,956,200.00	\$ 250,762.73
August	\$	4,199,688.21		\$	4,503,600.00	\$ (53,149.06)

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

Medex 2022 Recommendation

2021 Rate = \$327.00

2022 Rate = \$327.00

- **No change to benefits/copays**
- **Rx formulary changes (occur annually) effective 1/1/2022 (see attached)**
- **Open enrollment letters will be mailed by 10/15/21. Any changes are to be submitted to the Trust by 11/30/21**



MASSACHUSETTS

Blue MedicareRx (PDP)

CHANGES TO YOUR 2022 BLUE MEDICARERX FORMULARY (DRUG LIST)

Beginning January 1, 2022, your prescription drug coverage will change. Please review the following list to see if any of the medications you take will change tiers or will no longer be covered.

COMPARISON OF 2021 TO 2022 SELECT FORMULARY

3-Tier Select Formulary			
Medication Name	2021	2022	
VALSARTAN/HCTZ	Tier 1	Tier 2	
BUPROPION 12 SR	Tier 1	Tier 2	
LOSARTAN/HCTZ	Tier 1	Tier 2	
OLMESARTAN/HCTZ	Tier 1	Tier 2	
METHENAMINE HIPPURATE	Tier 2	Tier 3	
VALSARTAN	Tier 1	Tier 2	
CIPRO/DEXA SUS 0.3-0.1%	Tier 2	Tier 3	
IRBESARTAN	Tier 1	Tier 2	

2-Tier Select Formulary			
Medication Name	2021	2022	
VALSARTAN	Tier 1	Tier 2	
LOSARTAN/HCTZ	Tier 1	Tier 2	
IRBESARTAN	Tier 1	Tier 2	
BUPROPION 12 SR	Tier 1	Tier 2	
OLMESARTAN/HCTZ	Tier 1	Tier 2	
LEVOCETIRIZINE	Tier 1	Tier 2	
AMLODIPINE/VALSARTAN	Tier 1	Tier 2	
ACEBUTOLOL	Tier 1	Tier 2	

Medications Not Covered (Ask your provider for a covered alternative)*

XIIDRA	AZOPT	BYDUREON PEN	CALCIPOTRIENE
ESOMEPRAZOLE	TRULANCE	AMANTADINE HCL	TYMLOS

*This list isn't all-inclusive, and formulary changes can occur throughout the year.

Independent Licensee of the Blue Cross and Blue Shield Association.

(continued)

UNIT NAME:

UNIT REPRESENTATIVE: _____

REPRESENTATIVE'S TITLE: _____

The Nominated Members are as follows:

Chairperson

- ☐ Russ Kaubris (Franklin County Technical School)
- ☐ _____

Representative from towns or cities of 5000 residents or more

- ☐ Lisa Banner (Belchertown)
- ☐ _____

Representative from towns under 5000 residents

- ☐ Lisa Blackmer (Buckland)
- ☐ _____

Representative of Schools & School Districts

- ☐ Deborah Kuhn (Gateway Regional S. D.)
- ☐ _____

Representatives at large (5)

- ☐ Denise Cashin (Hampshire Regional School District)
- ☐ Michelle Hill (Southwick)
- ☐ Rich Carmignani Jr (Dudley)
- ☐ Donna Whiteley (South Hadley)
- ☐ Emily Russo (Easthampton)
- ☐ _____
- ☐ _____
- ☐ _____

