**HAMPSHIRE COUNTY GROUP INSURANCE TRUST**

**88 KING STREET**

**NORTHAMPTON, MA 01060**

TO: All Member Trust Units

RE: **Minutes of April 11, 2024**

 Insurance Advisory Committee

 Via Zoom Teleconference

**MEMBERS PRESENT:**

Julie Wonkka Catherine Levreault Joanne Misiaszek

Jane Wolfe Cara Leach Lynn Dyer

Don Humason Meg McWherter Rachel Emerson

Paula Harrison Jan Warner Sarah Kimball

Rich Carmignani Jr. Jennifer Eichorn Russ Kaubris

Linda Gross Ashley Manley Shelley Poreda

Deborah Kuhn Chris Martin Maureen Humphrey

Patti Rutkowski Brenda Keir Sharon Ashleigh

Ryan Mailloux Eileen Seymour Jessalyn Zykoski

Amber Robidoux Sues’Anne Jason Angelina Bragdon

Kari Scytkowski Donna Whiteley Jennifer Day

Irene Houle Nadine Cignoni Mildred Colon

Sharon Strzegowski

**OTHERS PRESENT:**

Joseph Shea Cynthia Graves Jessica Hebert

Michele Komosa Lori Hall Gloria Congram

Tammy Wendolowski Lisa Choiniere Nadine Coughlin

Patrick McIntyre Mary Houle Rosalind Serrano

Chuck Romboletti Liz Bouchard

**CALL TO ORDER**

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

Chairman Rich Carmignani Jr called the meeting to order at 10:01 a.m. with a roll call that presented a quorum of 82.45% of the weighted vote.

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**APPROVAL OF MINUTES**

Chairman Rich Carmignani Jr requested that the minutes of January 31, 2024 be approved, motion by Shelley Poreda, seconded by Catherine Levreault accepted by unanimous consent.

**FINANCIAL REPORT**

The Financial Report for the month of March was presented reflecting a starting balance of $1,297,704.49 with a total monthly income received of $6,729,936.22 and monthly expenses of $7,580,712.45 with a total net monthly income of ($850,776.23) and an ending month balance of $446,928.26 with accounts receivable of $1,248.979.19 leaving a total of $28,277,439.91

*Investments and CD’s for March 2024*

The investments portfolio value was $10,947,319.61 with a market change of $351,432.74, leaving a total of $11,298,752.35. The starting balance in CD’s was $10,367,534.07 with interest earned of $41,073.56 leaving a balance of $10,408,607.63

*MARCH EXPENDITURES*

The expenditures for the month of March were reviewed.

Chairman Rich Carmignani Jr requested that the full financial report, including the expenditures be approved. On a motion made by Shelley Poreda, seconded by Catherine Levreault financial report was accepted by unanimous consent.

**WELLNESS**

* Learn to Live online webinars for April were sent to all units. There are 5 webinars this month. One on substance abuse, one on managing stress and worry and 3 on women’s health.
* April’s newsletter was sent to all units at the beginning of the month.
* April 10th kicked of the A HEALTHY ME step Challenge. Reminder that A HEALTHY ME switched platforms. The new platform is [**https://wellness.ahealthyme.com/**](https://wellness.ahealthyme.com/)
* Through Wellable, we are launching the “Fitness Fundamentals” Challenge on April 15th which will last 5 weeks. This challenge encourages participants to move more and focus on fitness fundamentals.
* Michele would like to thank the 8 units that offered onsite seminars and/or cooking classes. There are 2 more scheduled before the end of this insurance year. Additional thanks to the 4 units hosting benefits and wellness fairs in April and May. The goal of the benefits and wellness fairs are to ensure they run concurrent with open enrollment. To make them more inviting for subscribers, the wellness initiative works with Wellness Concepts Inc to offer onsite informative and fun workshops and cooking demonstrations. For these additional workshops we need an 8 week lead time. Next year we will need to implement a February 1st submission deadline to allow for ample planning time.

**BILLING UPDATE**

Joe advised we have been emailing bills electronically for the last 2 months, no more paper copies will be provided.

**SPOUSE AUDIT/MARITAL STATUS AFFIDAVIT**

Joe explained that changes were made to the language of the original MSA. A full audit would be done once the cover letter is completed, more to come on the audit date.

**ANNUAL MENTAL HEALTH WELLNESS EXAM**

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

**EXPANDED WELLNESS BENEFIT**

Joe advised that the extended Fitness Benefits will be available at no additional cost to the Trust or members starting July 1, 2024. The Fitness Benefit remains at $150 **per plan regardless of how many dependents are on that plan** but has expanded to include reimbursement for more things relating to fitness.

**OPEN ENROLLMENT FY-25**

Joe explained the open enrollment process for this year. Units can begin their open enrollment immediately; the information was already distributed to all units via email. Open enrollment for members will end on May 17, 2024. Units will have until May 24, 2024 to provide all enrollment information and required documentation to the Trust for processing. There will be no exceptions to this deadline. Please provide all completed information as you have it ready, do not hold items until the end if they are complete.

**LAST MINUTE ITEMS**

None

**ADJOURNMENT**

Meeting adjourned at 10:21am

Respectfully submitted,

Jessica Hebert

**Meeting Schedule**

Executive Committee – May 15, 2024, 9:00 am via ZOOM

Executive Committee – June 20, 2024, 9:00 am via ZOOM

Insurance Advisory Committee – July 17, 2024, 10:00 am via ZOOM