

Jeff Cyr, Chair
Nicole Casolari, Vice Chair
Carol Constant, Clerk
Andrea Miles
Renee Sweeney

Lisa Wong
Town Administrator

HYBRID SELECTBOARD MEETING AGENDA

TUESDAY, MARCH 3, 2026 - 7 P.M.

SOUTH HADLEY SENIOR CENTER MULTI-PURPOSE ROOM

Join Zoom Webinar from your computer:

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Note: Not all topics listed here may be reached for discussion. In addition, the topics listed are those which the chair reasonably expects will be discussed as of the date of this notice. This meeting may be audio and/or visually recorded.

1. CALL TO ORDER
2. ANNOUNCEMENTS / PUBLIC COMMENT
3. APPROVAL OF MINUTES
Draft Minutes of Feb. 17, 2026
4. CONSENT AGENDA

A. One-Day Beer & Wine License request from Kathleen Van Winkle for April 10 & May 8 at Gaylord Library

Documents:

OD-198.PDF

5. NEW BUSINESS

- A. Seasonal alcohol license approval – The Boathouse
- B. ABCC Seasonal Population Increase Estimation
- C. FY27 Budget Hearing
- D. Vote on override questions to be submitted to Town Clerk for April 14 Annual Town Election.
- E. Exemptions

Documents:

A. AL-2.PDF
B. SEASONALPOPULATIONFORM 2026.PDF
C. WORKING SUMMARY BUDGET FY27.XLSX - SOURCES AND USES.PDF
C. WORKING SUMMARY BUDGET FY27.XLSX - LINE ITEM.PDF
D. BALLOT LANGUAGE OPTIONS (1).PDF
E. EXEMPTIONS MEMO MARCH 2026.PDF

6. OLD BUSINESS

- A. Health Insurance
- B. PILOT Policy

Documents:

A. HCGIT_IAC_2-25.PDF
A. HAMPSHIRE COUNTY GROUP INSURANCE TRUST RX RFP ANALYSIS 20260218 FINAL V2.PDF
A SCAN.PDF
B. PILOT POLICY DRAFT 2026 MARCH.DOCX.PDF

7. ADJOURN

Record No: OD-198

1 Day Alcohol License

Status: Active

Submitted On: 2/19/2026

Primary Location

No location

Owner



No owner information

Applicant

 Kathleen Van Winkle

 
South Hadley, Ma 01075

Applicant Email

Check this box if the applicant does not have an email address. 



Applicants CANNOT purchase alcoholic beverages from a package store. Per the ABCC, please see the list of authorized sources from which to purchase alcohol here: <https://www.mass.gov/info-details/apply-for-a-special-license-or-permit-abcc>

APPLICATIONS MUST BE SUBMITTED AT LEAST TWO WEEKS IN ADVANCE OF AN EVENT. APPLICATIONS SUBMITTED LESS THAN TWO WEEKS IN ADVANCE WILL NOT BE ACCEPTED FOR REVIEW BY THE SELECTBOARD.

Permit Info

Permit For*

1 Day Beer and Wine

Check This Box to Request Multiple Dates

Number of Dates Requested

2

Check This Box If Event(s) Is/Are Being Held On Town Property

Check this box to acknowledge that individual applicants can be approved for up to 30 permits per year. *



Event Details

Date of Event*

05/08/2026

Alternate Date

06/12/2026

I acknowledge that the alternate date is only valid if the event is rescheduled.



Name or Organization Hosting Event*

Gaylord Memorial Library Association

Street address of where the event is held*

47 College St

Hours of event operation (Ex. 8:00 AM - 5:00 PM)*

5:00 PM - 7:30 PM

Hours during which alcohol will be served *

5:30 PM - 7:00 PM

Describe in a paragraph specific details of the event and what is taking place.*

Fundraiser for the library, with small appetizers and wine tasting

Provide a description of where alcohol will be sold and consumed on site.*

In the rotunda and main entrance

Describe how you will designate to where alcohol sales and consumption will be limited on site.*

Let guests know upon entry.

Date of Event*

04/10/2026

Alternate Date

05/08/2026

I acknowledge that the alternate date is only valid if the event is rescheduled.



Name or Organization Hosting Event*

Gaylord Memorial Library Association

Street address of where the event is held*

47 College St

Hours of event operation (Ex. 8:00 AM - 5:00 PM)*

5:00 PM - 7:30 PM

Hours during which alcohol will be served *

5:30 PM - 7:00 PM

Describe in a paragraph specific details of the event and what is taking place.*

Fundraiser for the library, with light snacks and wine tasting

Provide a description of where alcohol will be sold and consumed on site.*

In the rotunda and main entrance

Describe how you will designate to where alcohol sales and consumption will be limited on site.*

Let guests know upon entry.

Signature

I acknowledge that issuance of a 1 Day Alcohol license does not exempt me from additional licensing requirements (ex. entertainment license, mobile food permit, etc.).*



By checking this box and typing my name I do hereby certify under the pains and penalties of perjury that the information provided in this application is true and correct.*



Type your full name*

Kathleen Van Winkle



Record No: AL-2 Renewal

Alcohol License

Status: Renewal

Primary Location

1 ALVORD ST
South Hadley, MA 01075

Owner

BRUNELLE INC
1 ALVORD ST SOUTH HADLEY , MA 01075-1301

Permit Info

Permit For*

Seasonal - All Alcohol License

Check box if renewing license



Business/Licensee Name*

Royave Hospitality Group LLC

DBA*

The Boathouse

ABCC License Number

05067-RS-1176

Location Description

License Category*

All Alcohol

License Class*

Seasonal

Seating Capacity

—

License Type

Restaurant

Workers Comp Insurance Affidavit

I am an employer with full and/or part time employees.

of employees*

100

I am a sole proprietor or partnership and have no employees working for me in any capacity.

We are a corporation and its officers have exercised their right of exemption per c. 152, s. 1(4), and we have no employees.



We are a non-profit organization, staffed by volunteers, with no employees.

Business Type*

Restaurant/Bar/Eating Establishment

Attach a copy of the worker's compensation policy declaration page (showing the policy number and expiration date)

I do hereby certify under the pains and penalties of perjury that the information provided above is true and correct.*

COMMONWEALTH OF MASSACHUSETTS
ALCOHOLIC BEVERAGES CONTROL COMMISSION

95 Fourth Street, Suite 3, Chelsea, MA 02150

Seasonal Population Increase Estimation Form

Calendar Year:

Municipality:

Approved Date:

Alcoholic Beverages Control Commission
c/o Licensing Department
95 Fourth Street, Suite 3
Chelsea, MA 02150

To Whom It May Concern:

Acting under authority contained in M.G.L. Ch. 138, s17, as amended, our Board at a meeting held on

estimated that the temporary increased resident population

of _____, as of July 10, _____ will be _____.

This estimate was made and voted upon by us at a meeting called for the purpose, after due notice to each of the members of the time, place and purpose of said meeting, and after investigation and ascertainment by us of all the facts and after cooperative discussion and deliberation. The estimate is true to the best of our knowledge and belief. The above statements are made under the pains and penalties of perjury.

Very truly yours,

Local Licensing Authorities

TOWN OF SOUTH HADLEY
Fiscal Year 2027
ESTIMATED SOURCES AND USES
 (Document is not final and subject to change)
 February 27, 2026

AMOUNT TO BE RAISED:

| | | |
|-----------------------------------|--------------|-------------------|
| Appropriations | | |
| ----- | | |
| School Department | | 26,286,889 |
| General Government | | 2,581,349 |
| Selectboard | 282,355 | |
| Accountant | 264,362 | |
| Human Resources | 164,601 | |
| Assessor | 202,329 | |
| Collector/Treasurer | 219,365 | |
| Town Clerk | 164,825 | |
| Legal | 95,000 | |
| IT | 457,087 | |
| Elections | 52,875 | |
| Planning/Conservation | 235,639 | |
| Maintenance | 434,911 | |
| Internal Service Fund | 8,000 | |
| Public Safety | | 3,723,723 |
| Police | \$ 3,489,784 | |
| Inspections | \$ 225,739 | |
| Weights and Measures | \$ 8,200 | |
| Injured on Duty | | 50,000 |
| Reserve Fund | | 25,000 |
| DPW | | 4,835,858 |
| Public Works | \$ 1,477,977 | |
| Landfill | \$ 1,417,240 | |
| Water Pollution | \$ 1,858,141 | |
| Sewerage | \$ 82,500 | |
| Snow & Ice | | 102,400 |
| Human Services Department | | 840,814 |
| Libraries | | 782,166 |
| Town Audit | | 42,000 |
| GASB 45 - Actuary | | 4,000 |
| Unclassified Accounts | | 14,885,797 |
| Retirement Fund | \$ 5,277,322 | |
| Unemployment | \$ 101,000 | |
| Streetlights | \$ 105,000 | |
| General Liability | \$ 585,000 | |
| Employee/Retirement Health | \$ 8,290,000 | |
| Town Reports | \$ 500 | |
| FICA/Medicare | \$ 520,000 | |
| Old Firehouse Museum | \$ 6,975 | |
| Workers' Compensation | | 150,000 |
| Health | | 290,642 |
| Debt & Interest | | 2,097,810 |
| Debt & Interest (Debt Exclusion) | | 1,052,800 |
| Connecticut River Markers | | 5,000 |
| Canal Park | | - |
| Ledges Golf Course Enterprise | | 1,663,484 |
| Cable Studio | | 126,532 |
| Conservation Land Fund | | 5,000 |
| Wage & Classification Plan | | 80,000 |
| OPEB Trust Fund | | 300,000 |
| Mosier Stabilization Fund | | - |
| Total Appropriations | | 59,931,264 |
| | | |
| Other Amounts to be Raised | | |
| PVPC Assessment | | 3,568 |
| Overlay Reserve | | 250,000 |
| Cherry Sheet Charges | | 217,254 |
| Cherry Sheet Offsets | | 792,850 |
| School Choice/Charter Tuition | | 3,643,814 |
| Total | | 64,838,750 |

ESTIMATED RECEIPTS:

| | |
|---------------------------------|-------------------|
| Revenues: | |
| ----- | |
| Local Estimated Receipts | 3,554,370 |
| Cherry Sheet | 16,076,782 |
| Debt Exclusion Reimbursement | - |
| Enterprise Funds | 6,158,041 |
| Available Funds | 1,000,000 |
| Electric Light Department Reimb | 1,711,207 |
| Electric Light Department PILOT | 220,000 |
| Total | 28,720,400 |
| | |
| Total to be Raised | 64,838,750 |
| Total Estimated Receipts | 28,720,400 |
| Tax Levy Required | 36,118,350 |
| Actual Tax Levy Limit | 35,065,550 |
| Debt Exclusion to be Raised | 1,052,800 |
| Balance | \$ (0) |

| <u>Amount of Available Funds Proposed to be Voted</u> | |
|---|------------------|
| Conservation Wetlands | 2,000 |
| Boat Excise | 5,000 |
| Dog Refund | 25,000 |
| Aid To Libraries | 29,134 |
| Senior Center Stab | 100,000 |
| Cable Studio Fund | 179,532 |
| Free Cash | 659,334 |
| Total | 1,000,000 |

| <u>Est. Enterprise Funds/ Receipts to be Voted</u> | |
|--|------------------|
| WWTP | 1,940,641 |
| WWTP Debt & Interest | 342,110 |
| Landfill | 1,417,240 |
| Landfill Debt & Interest | - |
| Reimbursement to General Fund | 794,566 |
| Ledges Golf Course Enterprise | 1,319,671 |
| Ledges Golf Course Debt & Interest | 343,813 |
| <small>(assumes a budgeted free cash deficit of \$333,163 for FY26 not including indirect costs in General Fund)</small> | |
| Total | 6,158,041 |

* This is House 1 (Governor's Budget). Traditionally

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|--------------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|-----------------------|
| 1220 Selectboard | | | | | | |
| Town Administrator | \$ 174,990 | \$ 169,990 | \$ 175,000 | \$ 190,000 | \$ 180,000 | |
| Yr End Salary Adjustment | \$ - | \$ 876 | \$ 917 | \$ 1,000 | \$ 930 | |
| Moderator | \$ 500 | \$ 500 | \$ 500 | \$ 500 | \$ 500 | |
| Administrative Assistant | \$ 56,855 | \$ 57,928 | \$ 59,093 | \$ 60,275 | \$ 60,275 | |
| Selectboard | \$ 6,000 | \$ 6,000 | \$ 10,000 | \$ 10,000 | \$ 10,000 | |
| Total Selectboard P/S | \$ 238,345 | \$ 235,294 | \$ 245,510 | \$ 261,775 | \$ 251,705 | |
| Advertising | \$ 178 | \$ 233 | \$ 500 | \$ 500 | \$ 500 | |
| Postage | \$ 20,317 | \$ 29,040 | \$ 20,000 | \$ 20,000 | \$ 20,000 | |
| Other Purchased Services | \$ - | \$ - | \$ - | \$ - | \$ - | |
| Departmental Supplies | \$ - | \$ 284 | \$ 50 | \$ 50 | \$ 50 | |
| Mileage | \$ 150 | \$ - | \$ 300 | \$ 300 | \$ 300 | |
| Dues & Subscriptions | \$ 13,042 | \$ 12,091 | \$ 8,000 | \$ 8,000 | \$ 8,000 | |
| Boards & Commissions | \$ 1,487 | \$ 513 | \$ 1,800 | \$ 1,800 | \$ 1,800 | |
| Total Selectboard O/E | \$ 35,174 | \$ 42,161 | \$ 30,650 | \$ 30,650 | \$ 30,650 | |
| Total Selectboard | \$ 273,519 | \$ 277,455 | \$ 276,160 | \$ 292,425 | \$ 282,355 | \$ 6,195 2.24% |
| 1250 Cable Access | | | | | | |
| Cable Studio Associate | \$ 30,892 | \$ 30,322 | \$ 41,000 | \$ 41,820 | \$ 41,820 | |
| Yr End Salary Adjustment | \$ - | \$ 223 | \$ 400 | \$ 400 | \$ 400 | |
| Director | \$ 53,244 | \$ 57,866 | \$ 59,031 | \$ 60,212 | \$ 60,212 | |
| Total Cable Access P/S | \$ 84,136 | \$ 88,411 | \$ 100,431 | \$ 102,432 | \$ 102,432 | |
| Utilities | \$ 1,783 | \$ - | \$ - | \$ - | \$ - | |
| Studio Equipment | \$ 12,886 | \$ 8,090 | \$ 12,000 | \$ 12,000 | \$ 12,000 | |
| Studio Supplies | \$ 616 | \$ 1,375 | \$ 800 | \$ 800 | \$ 800 | |
| Clothing Allowance: Union | \$ 200 | \$ 600 | \$ 800 | \$ 800 | \$ 800 | |
| Repair & Service | \$ 3,654 | \$ 2,160 | \$ 4,000 | \$ 4,000 | \$ 4,000 | |
| Remote Location Equipment | \$ 4,967 | \$ 4,337 | \$ 5,000 | \$ 5,000 | \$ 5,000 | |
| Access User Equipment | \$ 1,465 | \$ 6,501 | \$ 1,500 | \$ 1,500 | \$ 1,500 | |
| Total Cable Access O/E | \$ 25,571 | \$ 23,063 | \$ 24,100 | \$ 24,100 | \$ 24,100 | |
| Total Cable Access | \$ 109,707 | \$ 111,474 | \$ 124,531 | \$ 126,532 | \$ 126,532 | \$ 2,001 1.61% |
| 1320 Reserve Fund | | | | | | |
| Total Reserve Fund | \$ - | \$ - | \$ 25,000 | \$ 25,000 | \$ 25,000 | \$ - 0.00% |
| 1350 Accountant/Auditor | | | | | | |
| Applications Specialist | \$ 57,166 | \$ 58,011 | \$ 58,877 | \$ 58,877 | \$ 58,877 | |
| Yr End Salary Adjustment | \$ - | \$ 921 | \$ 940 | \$ 940 | \$ 940 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|------------------------|
| Assistant Town Accountant | \$ 76,405 | \$ 77,522 | \$ 78,685 | \$ 78,685 | \$ 78,685 | |
| Town Accountant | \$ 97,685 | \$ 104,000 | \$ 105,560 | \$ 105,560 | \$ 125,560 | |
| Total Accounting P/S | \$ 231,256 | \$ 240,454 | \$ 244,062 | \$ 244,062 | \$ 264,062 | |
| Printing & Binding | \$ - | \$ - | \$ 300 | \$ 300 | \$ 300 | |
| Total Accounting O/E | \$ - | \$ - | \$ 300 | \$ 300 | \$ 300 | |
| Total Accounting | \$ 231,256 | \$ 240,454 | \$ 244,362 | \$ 244,362 | \$ 264,362 | \$ 20,000 8.18% |

1360 Wage and Classification

| | | | | | | |
|--|-----------------|------------------|-------------------|------------------|------------------|----------------------------|
| Merit Plan | \$ 90,000 | \$ 50,000 | \$ 100,000 | \$ 80,000 | \$ 80,000 | |
| Expended/Transferred | \$ (84,003) | \$ (30,264) | \$ - | \$ - | \$ - | |
| Total Wage & Classification | \$ 5,997 | \$ 19,736 | \$ 100,000 | \$ 80,000 | \$ 80,000 | \$ (20,000) -20.00% |

1370 Human Resources

| | | | | | | |
|----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------------|
| Yr End Salary Adjustment | \$ - | \$ 557 | \$ 557 | \$ 568 | \$ 568 | |
| ATA/HR | \$ 106,553 | \$ 121,154 | \$ 122,346 | \$ 124,793 | \$ 124,793 | |
| HR Dept Assistant | \$ 11,118 | \$ 21,243 | \$ 24,157 | \$ 24,640 | \$ 24,640 | |
| Total Human Resources P/S | \$ 117,671 | \$ 142,954 | \$ 147,060 | \$ 150,001 | \$ 150,001 | |
| FSA | \$ 600 | \$ 600 | \$ 600 | \$ 600 | \$ 600 | |
| Temporary Staffing | \$ 6,844 | \$ - | \$ - | \$ - | \$ - | |
| Advertising | \$ 200 | \$ - | \$ 500 | \$ 500 | \$ 500 | |
| Other Purchased Services | \$ 1,036 | \$ - | \$ 1,500 | \$ 1,500 | \$ 1,500 | |
| Payroll Supplies | \$ 474 | \$ 180 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Professional Development | \$ 15,600 | \$ 18,095 | \$ 14,000 | \$ 15,000 | \$ 6,000 | |
| Staff Development | \$ 258 | \$ 3,472 | \$ 9,000 | \$ 10,000 | \$ 5,000 | |
| Tuition Reimbursement | \$ 2,019 | \$ 4,662 | \$ 5,000 | \$ 6,000 | \$ - | |
| Total Human Resources O/E | \$ 27,031 | \$ 27,009 | \$ 31,600 | \$ 34,600 | \$ 14,600 | |
| Total Human Resources | \$ 144,702 | \$ 169,963 | \$ 178,660 | \$ 184,601 | \$ 164,601 | \$ (14,059) -7.87% |

1410 Assessor

| | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--|
| Assessor | \$ 7,500 | \$ 7,500 | \$ 7,500 | \$ 7,500 | \$ 7,500 | |
| Associate Assessor | \$ 91,436 | \$ 98,010 | \$ 99,965 | \$ 101,964 | \$ 101,964 | |
| Asst. to Associate Assessor | \$ 55,776 | \$ 59,093 | \$ 60,279 | \$ 61,485 | \$ 61,485 | |
| Yr End Salary Adjustment | \$ - | \$ 604 | \$ 615 | \$ 615 | \$ 615 | |
| Total Assessors P/S | \$ 154,712 | \$ 165,207 | \$ 168,359 | \$ 171,564 | \$ 171,564 | |
| Professional & Technical | \$ 5,381 | \$ 5,737 | \$ 5,400 | \$ 5,400 | \$ 5,400 | |
| Printing & Binding | \$ - | \$ - | \$ 105 | \$ 105 | \$ 105 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|----------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|-----------------------|
| Microfilming | \$ 232 | \$ 236 | \$ 235 | \$ 235 | \$ 235 | |
| Other Purchased Services | \$ 31,500 | \$ 21,000 | \$ 23,500 | \$ 23,500 | \$ 23,500 | |
| Clothing Allowance: Union | \$ 200 | \$ 200 | \$ 225 | \$ 225 | \$ 225 | |
| Departmental Supplies | \$ 347 | \$ 263 | \$ 500 | \$ 500 | \$ 500 | |
| Mileage | \$ 317 | \$ 373 | \$ 800 | \$ 800 | \$ 800 | |
| Total Assessors O/E | \$ 37,977 | \$ 27,809 | \$ 30,765 | \$ 30,765 | \$ 30,765 | |
| Total Assessor | \$ 192,689 | \$ 193,016 | \$ 199,124 | \$ 202,329 | \$ 202,329 | \$ 3,205 1.61% |

1460 Treasurer/Collector

| | | | | | | |
|--------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------------|
| Assistant Collector/Treasurer | \$ 54,012 | \$ 55,661 | \$ 56,784 | \$ 57,920 | \$ 57,920 | |
| Payroll Stipend | \$ - | \$ 5,000 | \$ 5,000 | \$ 5,000 | \$ 5,000 | |
| Yr End Salary Adjustment | \$ - | \$ 584 | \$ 600 | \$ 600 | \$ 600 | |
| Senior Clerk | \$ 40,040 | \$ - | \$ - | \$ 40,000 | \$ 10,000 | |
| Collector/Treasurer | \$ 96,060 | \$ 96,096 | \$ 98,010 | \$ 99,970 | \$ 99,970 | |
| Total Collector/Treasurer P/S | \$ 190,112 | \$ 157,341 | \$ 160,394 | \$ 203,490 | \$ 173,490 | |
| Professional Services | \$ 32,256 | \$ 38,830 | \$ 35,000 | \$ 35,000 | \$ 35,000 | |
| Printing & Binding | \$ 4,952 | \$ - | \$ - | \$ - | \$ - | |
| Parking Clerk Fees | \$ 72 | \$ - | \$ 150 | \$ 150 | \$ 150 | |
| Clothing Allowance: Union | \$ 400 | \$ 400 | \$ 225 | \$ 225 | \$ 225 | |
| Departmental Supplies | \$ 835 | \$ 640 | \$ 500 | \$ 500 | \$ 500 | |
| Bank Service Charges | \$ 2,571 | \$ 4,107 | \$ 7,000 | \$ 7,000 | \$ 7,000 | |
| Tax Title Recording Fees | \$ 3,970 | \$ - | \$ 3,000 | \$ 3,000 | \$ 3,000 | |
| Total Collector/Treasurer O/E | \$ 45,056 | \$ 43,977 | \$ 45,875 | \$ 45,875 | \$ 45,875 | |
| Total Collector/Treasurer | \$ 235,168 | \$ 201,318 | \$ 206,269 | \$ 249,365 | \$ 219,365 | \$ 13,096 6.35% |

1490 Town Audit

| | | | | | | |
|-------------------------|------------------|------------------|------------------|------------------|------------------|-------------------------|
| Audit | \$ 30,000 | \$ 30,000 | \$ 32,000 | \$ 42,000 | \$ 42,000 | |
| Actuary Study | \$ 4,000 | \$ 4,000 | \$ 4,000 | \$ 4,000 | \$ 4,000 | |
| Total Town Audit | \$ 34,000 | \$ 34,000 | \$ 36,000 | \$ 46,000 | \$ 46,000 | \$ 10,000 27.78% |

1500 Town Clerk

| | | | | | | |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--|
| Assistant Town Clerk | \$ 56,179 | \$ 65,166 | \$ 66,477 | \$ 67,807 | \$ 67,807 | |
| Yr End Salary Correction | \$ - | \$ 564 | \$ 760 | \$ 760 | \$ 760 | |
| Sr.Account Clerk | \$ 18,435 | \$ 12,545 | \$ 15,500 | \$ 15,500 | \$ - | |
| Town Clerk | \$ 79,761 | \$ 81,474 | \$ 83,096 | \$ 84,758 | \$ 84,758 | |
| Total Town Clerk P/S | \$ 154,375 | \$ 159,749 | \$ 165,833 | \$ 168,825 | \$ 153,325 | |
| Conservation Program | \$ - | \$ 2,771 | \$ 5,000 | \$ 5,000 | \$ 2,000 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|---------------------------|
| Other Purchased Services | \$ 3,740 | \$ - | \$ 8,000 | \$ 8,000 | \$ 8,000 | |
| Departmental Supplies | \$ 1,705 | \$ 2,645 | \$ 1,500 | \$ 1,500 | \$ 1,500 | |
| Total Town Clerk O/E | \$ 5,445 | \$ 5,416 | \$ 14,500 | \$ 14,500 | \$ 11,500 | |
| Total Town Clerk | \$ 159,820 | \$ 165,165 | \$ 180,333 | \$ 183,325 | \$ 164,825 | \$ (15,508) -8.60% |
| 1510 Legal Services | | | | | | |
| Total Legal Services | \$ 83,224 | \$ 72,976 | \$ 95,000 | \$ 95,000 | \$ 95,000 | \$ - 0.00% |
| 1550 Information Technology | | | | | | |
| Yr End Salary Correction | \$ - | \$ 322 | \$ 330 | \$ 337 | \$ 337 | |
| Network Technician | \$ 80,644 | \$ 83,658 | \$ 85,322 | \$ 87,028 | \$ 87,028 | |
| Total I.T. P/S | \$ 80,644 | \$ 83,980 | \$ 85,652 | \$ 87,365 | \$ 87,365 | |
| Payroll Services | \$ 38,756 | \$ 38,753 | \$ 38,000 | \$ 39,000 | \$ 39,000 | |
| Hardware | \$ 3,491 | \$ 3,415 | \$ 3,500 | \$ 3,500 | \$ 3,500 | |
| Internet Access | \$ 38,388 | \$ 52,332 | \$ 54,720 | \$ 54,720 | \$ 52,350 | |
| Telephone | \$ 39,794 | \$ 37,245 | \$ 35,872 | \$ 36,000 | \$ 35,872 | |
| Hardware Maintenance | \$ 19,601 | \$ 21,184 | \$ 24,218 | \$ 25,000 | \$ 14,000 | |
| Software Maintenance | \$ 173,257 | \$ 173,929 | \$ 207,830 | \$ 218,222 | \$ 206,000 | |
| Software | \$ 569 | \$ 625 | \$ 1,500 | \$ 1,500 | \$ 1,500 | |
| Other Supplies | \$ 100 | \$ 11,710 | \$ 2,500 | \$ 2,500 | \$ 2,500 | |
| Computer Supplies | \$ 22,314 | \$ 5,234 | \$ 5,000 | \$ 5,000 | \$ 5,000 | |
| Computer Replacement | \$ 5,628 | \$ 9,830 | \$ 5,000 | \$ 10,000 | \$ 10,000 | |
| Total I.T. O/E | \$ 341,898 | \$ 354,256 | \$ 378,140 | \$ 395,442 | \$ 369,722 | |
| Total Information Technology | \$ 422,542 | \$ 438,236 | \$ 463,792 | \$ 482,807 | \$ 457,087 | \$ (6,705) -1.45% |
| 1620 Elections | | | | | | |
| Election Workers | \$ 10,415 | \$ 21,542 | \$ 8,500 | \$ 25,000 | \$ 25,000 | |
| Office Staff | \$ 1,500 | \$ 4,275 | \$ 1,000 | \$ 2,500 | \$ 2,500 | |
| Registrars | \$ 3,000 | \$ 2,000 | \$ 3,000 | \$ 3,000 | \$ 3,000 | |
| Total Elections P/S | \$ 14,915 | \$ 27,817 | \$ 12,500 | \$ 30,500 | \$ 30,500 | |
| Printing & Binding | \$ 23,976 | \$ 23,287 | \$ 15,500 | \$ 11,000 | \$ 11,000 | |
| Street Lists | \$ 834 | \$ 600 | \$ 650 | \$ 650 | \$ 650 | |
| Annual Census | \$ 8,257 | \$ 7,928 | \$ 8,500 | \$ 5,000 | \$ 5,000 | |
| Other Purchased Services | \$ 3,800 | \$ 4,500 | \$ 4,500 | \$ 4,725 | \$ 4,725 | |
| Polling Supplies | \$ 1,716 | \$ 1,055 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Total Elections O/E | \$ 38,583 | \$ 37,370 | \$ 30,150 | \$ 22,375 | \$ 22,375 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|--|-------------------|-------------------|-------------------|-------------------|---------------------|----------------------------|
| Total Elections | \$ 53,498 | \$ 65,187 | \$ 42,650 | \$ 52,875 | \$ 52,875 | \$ 10,225 23.97% |
| 1750 Planning/Conservation | | | | | | |
| Assoc.Planner/Cons Admin | \$ 63,146 | \$ 65,166 | \$ 66,477 | \$ 67,807 | \$ 67,807 | |
| Yr End Salary Correction | \$ - | \$ 808 | \$ 830 | \$ 830 | \$ 830 | |
| Town Planner | \$ 96,587 | \$ 98,010 | \$ 99,964 | \$ 101,963 | \$ 101,963 | |
| Planning/Conservation Coordinator | \$ 45,482 | \$ 46,987 | \$ 47,923 | \$ 48,881 | \$ 43,664 | |
| Total Planning/Conservation P/S | \$ 205,215 | \$ 210,971 | \$ 215,194 | \$ 219,481 | \$ 214,264 | |
| Valley Bike Share | \$ 2,305 | \$ 4,873 | \$ 5,500 | \$ 5,500 | \$ 5,500 | |
| Advertising | \$ 6,345 | \$ 3,110 | \$ 3,500 | \$ 3,500 | \$ 3,500 | |
| Other Services | \$ 32,525 | \$ 17,833 | \$ 23,000 | \$ 23,000 | \$ 10,000 | |
| Land Management Program | \$ 9,997 | \$ 10,268 | \$ 10,000 | \$ 10,000 | \$ - | |
| Clothing Allowance: Union | \$ 200 | \$ 200 | \$ 225 | \$ 225 | \$ 225 | |
| Other Intergovernmental | \$ 3,676 | \$ 1,286 | \$ 4,500 | \$ 4,500 | \$ - | |
| Mileage | \$ 1,113 | \$ 202 | \$ 900 | \$ 900 | \$ 900 | |
| Redevelopment:Other | \$ 300 | \$ 2,085 | \$ 1,250 | \$ 1,250 | \$ 1,250 | |
| Total Planning/Conservation O/E | \$ 56,461 | \$ 39,856 | \$ 48,875 | \$ 48,875 | \$ 21,375 | |
| Total Planning/Conservation | \$ 261,676 | \$ 250,827 | \$ 264,069 | \$ 268,356 | \$ 235,639 | \$ (28,430) -10.77% |
| 1920 Facilities | | | | | | |
| Facilities & Safety Coordinator | \$ 80,558 | \$ - | \$ - | \$ - | \$ - | |
| Yr End Salary Correction | \$ - | \$ 400 | \$ 410 | \$ 410 | \$ 410 | |
| Director of Building Operations | \$ 100,546 | \$ 104,000 | \$ 105,560 | \$ 107,671 | \$ 107,671 | |
| Total Facilities P/S | \$ 181,104 | \$ 104,400 | \$ 105,970 | \$ 108,081 | \$ 108,081 | |
| Electricity | \$ 15,466 | \$ 18,533 | \$ 22,500 | \$ 23,625 | \$ 23,625 | |
| Heating Fuel | \$ 18,081 | \$ 22,536 | \$ 26,000 | \$ 28,600 | \$ 28,600 | |
| Other Purchased Services | \$ 68 | \$ - | \$ - | \$ - | \$ - | |
| Custodial Services | \$ 44,544 | \$ 43,709 | \$ 48,000 | \$ 49,440 | \$ 49,440 | |
| Water | \$ 763 | \$ 796 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Sewer | \$ 720 | \$ 900 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Facilities Management | \$ 23,898 | \$ 27,764 | \$ 28,000 | \$ 28,840 | \$ 28,840 | |
| Repair & Maintenance Building | \$ 37,599 | \$ 55,944 | \$ 40,000 | \$ 41,200 | \$ 41,200 | |
| Alarm Monitoring | \$ 2,512 | \$ 480 | \$ 3,500 | \$ 3,500 | \$ 3,500 | |
| Repair & Maintenance Office Equip. | \$ - | \$ 903 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Other Property Related Service | \$ 14,380 | \$ 28,776 | \$ 39,500 | \$ 40,685 | \$ 40,685 | |
| Rubbish Collection | \$ 74,405 | \$ 86,229 | \$ 96,000 | \$ 101,760 | \$ 101,760 | |
| Building Repair & Mtce Supplies | \$ 26 | \$ 2,500 | \$ 3,000 | \$ 3,090 | \$ 3,090 | |
| Custodial Supplies | \$ 1,496 | \$ 3,066 | \$ 3,000 | \$ 3,090 | \$ 3,090 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 | |
|------------------------------------|------------------|------------------|------------------|-------------------|---------------------|-----------|---------|
| Total Facilities O/E | \$ 233,958 | \$ 292,135 | \$ 312,500 | \$ 326,830 | \$ 326,830 | | |
| Total Facilities | \$ 415,062 | \$ 396,535 | \$ 418,470 | \$ 434,911 | \$ 434,911 | \$ 16,441 | 3.93% |
| 1930 Internal Service Fund | | | | | | | |
| Total Internal Service Fund | \$ 7,870 | \$ 4,489 | \$ 8,000 | \$ 8,000 | \$ 8,000 | \$ - | 0.00% |
| 1950 Town Reports | | | | | | | |
| Total Town Reports | \$ 1,223 | \$ 1,145 | \$ 1,000 | \$ 1,000 | \$ 500 | \$ (500) | -50.00% |
| 2100 Police | | | | | | | |
| Fitness Standards | \$ 11,500 | \$ 12,625 | \$ 12,000 | \$ 12,360 | \$ 12,000 | | |
| Yr End Salary Adjustment | \$ - | \$ 9,328 | \$ 10,457 | \$ 10,771 | \$ 10,417 | | |
| Supervisors | \$ 786,929 | \$ 872,962 | \$ 864,222 | \$ 890,149 | \$ 805,149 | | |
| Dispatcher | \$ 210,532 | \$ 270,310 | \$ 291,223 | \$ 297,047 | \$ 99,016 | | |
| Scheduled Overtime | \$ 148,127 | \$ 172,333 | \$ 142,000 | \$ 146,260 | \$ 146,260 | | |
| Overtime: Other Dept. | \$ 7,213 | \$ 8,174 | \$ 10,500 | \$ 10,815 | \$ 8,500 | | |
| Educational Incentive | \$ 262,086 | \$ 294,065 | \$ 322,653 | \$ 332,333 | \$ 310,333 | | |
| Dispatcher Overtime | \$ 12,296 | \$ 15,629 | \$ 17,040 | \$ 5,792 | \$ 5,792 | | |
| Paid Holidays | \$ 93,831 | \$ 100,526 | \$ 106,645 | \$ 109,844 | \$ 103,644 | | |
| Dispatcher Holidays | \$ 13,700 | \$ 7,781 | \$ 13,754 | \$ 4,675 | \$ 4,675 | | |
| Shift Differentials | \$ 30,455 | \$ 33,005 | \$ 35,586 | \$ 36,654 | \$ 34,254 | | |
| Shift Differentials:Dispatcher | \$ - | \$ - | \$ 3,650 | \$ 3,760 | \$ 3,760 | | |
| Roll Call | \$ 61,584 | \$ 66,502 | \$ 59,775 | \$ 61,568 | \$ 61,568 | | |
| Dispatcher Roll Call | \$ 6,442 | \$ 7,781 | \$ 6,642 | \$ 2,258 | \$ 2,258 | | |
| Comp Time Buyout | \$ 44,516 | \$ 31,700 | \$ 48,000 | \$ 49,440 | \$ 48,000 | | |
| Training Overtime | \$ 39,495 | \$ 45,461 | \$ 57,000 | \$ 58,710 | \$ 40,000 | | |
| Dispatcher Training OT | \$ - | \$ 176 | \$ 2,200 | \$ 2,200 | \$ 773 | | |
| Patrolman | \$ 1,249,453 | \$ 1,289,708 | \$ 1,484,862 | \$ 1,529,408 | \$ 1,460,408 | | |
| On call Detective | \$ 15,300 | \$ 15,000 | \$ 15,600 | \$ 16,068 | \$ 15,600 | | |
| Secretary | \$ 50,776 | \$ 52,915 | \$ 51,279 | \$ 52,817 | \$ 52,817 | | |
| Total Police P/S | \$ 3,044,235 | \$ 3,305,981 | \$ 3,555,088 | \$ 3,632,929 | \$ 3,225,224 | | |
| Electricity | \$ 29,486 | \$ 32,881 | \$ 30,000 | \$ 34,000 | \$ 34,000 | | |
| Heating Fuel | \$ 8,913 | \$ 12,548 | \$ 14,300 | \$ 15,000 | \$ 15,000 | | |
| Training | \$ 36,376 | \$ 26,132 | \$ 30,000 | \$ 30,000 | \$ 22,000 | | |
| Dispatcher Training | \$ - | \$ 500 | \$ - | \$ - | \$ - | | |
| Medical | \$ 1,050 | \$ 1,120 | \$ 3,000 | \$ 3,000 | \$ 2,000 | | |
| Data Processing | \$ 1,237 | \$ 659 | \$ 2,000 | \$ 2,000 | \$ 2,000 | | |
| Other Purchased Services | \$ 2,738 | \$ 14,461 | \$ 14,400 | \$ 14,400 | \$ 14,400 | | |
| Annual Contracts | \$ 65,849 | \$ 66,920 | \$ 75,000 | \$ 75,000 | \$ 75,000 | | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|---------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------------|
| Water | \$ 527 | \$ 533 | \$ 560 | \$ 560 | \$ 560 | |
| Sewer | \$ 360 | \$ 450 | \$ 270 | \$ 600 | \$ 600 | |
| Repair & Maintenance Facilities | \$ 15,818 | \$ 21,357 | \$ 14,500 | \$ 14,500 | \$ 14,500 | |
| Repair & Maintenance Vehicles | \$ 18,345 | \$ 26,524 | \$ 17,500 | \$ 17,500 | \$ 17,500 | |
| Petty Cash | \$ 1,022 | \$ 1,647 | \$ - | \$ - | \$ - | |
| Other Supplies | \$ 6,133 | \$ 7,517 | \$ 4,000 | \$ 4,000 | \$ 4,000 | |
| Uniforms | \$ 11,710 | \$ 4,317 | \$ 4,000 | \$ 4,000 | \$ 4,000 | |
| Infrastructure/Technology | \$ 18,285 | \$ 19,841 | \$ 23,000 | \$ 23,000 | \$ 23,000 | |
| Departmental Supplies | \$ 4,340 | \$ 20,364 | \$ 3,500 | \$ 3,500 | \$ 3,000 | |
| Vehicular Supplies | \$ 42,689 | \$ 34,608 | \$ 33,000 | \$ 33,000 | \$ 33,000 | |
| Total Police O/E | \$ 264,878 | \$ 292,379 | \$ 269,030 | \$ 274,060 | \$ 264,560 | |
| Total Police | \$ 3,309,113 | \$ 3,598,361 | \$ 3,824,118 | \$ 3,906,989 | \$ 3,489,784 | \$ (334,334) -8.74% |

2410 Inspection Services

| | | | | | | |
|--------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------------|
| Assistant Wiring/Plumbing Inspector | \$ 1,190 | \$ 525 | \$ 1,500 | \$ 1,500 | \$ 1,500 | |
| Local Building Official | \$ - | \$ 17,369 | \$ 26,700 | \$ 30,000 | \$ 20,000 | |
| Building Commissioner | \$ 101,301 | \$ 101,962 | \$ 104,000 | \$ 106,080 | \$ 106,080 | |
| Yr End Salary Adjustment | \$ - | \$ 1,316 | \$ 931 | \$ 931 | \$ 931 | |
| Plumbing Inspector | \$ 26,248 | \$ 28,964 | \$ 29,184 | \$ 29,768 | \$ 29,768 | |
| Senior Clerk | \$ 45,315 | \$ 48,880 | \$ - | \$ 50,855 | \$ 10,916 | |
| Wiring Inspector | \$ 28,434 | \$ 29,546 | \$ 37,347 | \$ 38,094 | \$ 38,094 | |
| Total Inspection Services P/S | \$ 202,488 | \$ 228,562 | \$ 199,662 | \$ 257,228 | \$ 207,289 | |
| Other Purchased Services | \$ 8,083 | \$ 513 | \$ 20,000 | \$ 20,000 | \$ 10,000 | |
| Other Supplies | \$ 357 | \$ - | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Clothing Allowance: Union | \$ 600 | \$ 825 | \$ 450 | \$ 450 | \$ 450 | |
| Departmental Supplies | \$ 24 | \$ 294 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Mileage | \$ 5,084 | \$ 5,114 | \$ 6,000 | \$ 6,000 | \$ 6,000 | |
| Total Inspection Services O/E | \$ 14,148 | \$ 6,746 | \$ 28,450 | \$ 28,450 | \$ 18,450 | |
| Total Inspection Services | \$ 216,636 | \$ 235,307 | \$ 228,112 | \$ 285,678 | \$ 225,739 | \$ (2,373) -1.04% |

2440 Weights and Measures

| | | | | | | |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Total Weights and Measures | \$ 7,087 | \$ 7,581 | \$ 8,200 | \$ 8,200 | \$ 8,200 | \$ - 0.00% |
|-----------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|

4000 Department of Public Works

| | | | | | | |
|--------------------------------|------------|------------|------------|------------|------------|--|
| ASCME-On Call | \$ 11,040 | \$ 10,500 | \$ 14,560 | \$ 14,560 | \$ 14,560 | |
| Admin:Yr End Salary Adjustment | \$ - | \$ 3,552 | \$ 609 | \$ 609 | \$ 609 | |
| Admin:Operations Coordinator | \$ 51,743 | \$ 52,478 | \$ 53,725 | \$ 54,800 | \$ 54,800 | |
| Admin:Superintendent | \$ 102,520 | \$ 102,398 | \$ 104,839 | \$ 106,412 | \$ 106,412 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|---|-------------------|-------------------|-------------------|-------------------|---------------------|------------|
| CM:Yr End Salary Correction | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CM:Highway Superintendent | \$ 43,836 | \$ 72,890 | \$ 74,083 | \$ 75,565 | \$ 75,565 | \$ 75,565 |
| CM:Overtime | \$ 16,944 | \$ 21,197 | \$ 18,000 | \$ 22,000 | \$ 18,360 | \$ 18,360 |
| CM:SHMEO | \$ 292,526 | \$ 250,401 | \$ 280,000 | \$ 285,600 | \$ 260,600 | \$ 260,600 |
| CM:Seasonal Staff | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CM:Foreman | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| PK:Yr End Salary Adjustment | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| PK:Overtime | \$ 3,003 | \$ 3,612 | \$ 7,200 | \$ 7,500 | \$ 7,500 | \$ 7,500 |
| PK:Maintenance Craftsman | \$ 212,489 | \$ 222,356 | \$ 228,000 | \$ 232,560 | \$ 202,560 | \$ 202,560 |
| PK:Summer Help | \$ 10,661 | \$ 8,438 | \$ 10,000 | \$ 10,000 | \$ 10,000 | \$ 10,000 |
| PK:Supervisor | \$ 74,821 | \$ 76,773 | \$ 78,614 | \$ 80,186 | \$ 80,186 | \$ 80,186 |
| TR:Warden | \$ 5,262 | \$ 10,000 | \$ 30,000 | \$ 30,000 | \$ 15,000 | \$ 15,000 |
| VM:Yr End Salary Correction | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| VM:Mechanic | \$ 64,624 | \$ 69,231 | \$ 72,123 | \$ 73,565 | \$ 73,565 | \$ 73,565 |
| Total DPW-P/S | \$ 889,469 | \$ 903,826 | \$ 971,753 | \$ 993,357 | \$ 919,717 | |
| Admin:Electricity | \$ 8,149 | \$ 9,254 | \$ 6,800 | \$ 7,500 | \$ 6,800 | \$ 6,800 |
| Admin:Natural Gas | \$ 8,196 | \$ 9,816 | \$ 8,190 | \$ 10,000 | \$ 8,190 | \$ 8,190 |
| Admin:Medical | \$ 295 | \$ 1,125 | \$ 1,600 | \$ 1,600 | \$ 1,600 | \$ 1,600 |
| Admin:Engineer/Architectural | \$ 36,582 | \$ 128,995 | \$ 93,000 | \$ 93,000 | \$ 63,000 | \$ 63,000 |
| Admin:Advertising | \$ - | \$ - | \$ 770 | \$ 770 | \$ 770 | \$ 770 |
| Admin:Postage | \$ 204 | \$ - | \$ 400 | \$ 500 | \$ 400 | \$ 400 |
| Admin:Water | \$ 410 | \$ 357 | \$ 500 | \$ 500 | \$ 500 | \$ 500 |
| Admin:Sewer | \$ 360 | \$ 450 | \$ 550 | \$ 650 | \$ 550 | \$ 550 |
| Admin:Repair & Maintenance Buildings | \$ 15,580 | \$ 11,978 | \$ 12,000 | \$ 12,000 | \$ 12,000 | \$ 12,000 |
| Admin:Uniforms Union/Non-Union | \$ 7,020 | \$ 6,735 | \$ 9,000 | \$ 9,000 | \$ 9,000 | \$ 9,000 |
| Admin:Office/Departmental Supplies | \$ 2,455 | \$ 2,747 | \$ 4,600 | \$ 4,600 | \$ 4,600 | \$ 4,600 |
| Admin:Building Repair & Mtce Supplies | \$ - | \$ 80 | \$ 12,000 | \$ 12,000 | \$ 7,000 | \$ 7,000 |
| CM:Telephone | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CM:Repair & Maintenance Facilities | \$ 7,566 | \$ 3,349 | \$ 4,000 | \$ 4,000 | \$ 4,000 | \$ 4,000 |
| CM:Repair & Maintenance Traffic Equipment | \$ 7,303 | \$ 4,474 | \$ 15,000 | \$ 15,000 | \$ 10,000 | \$ 10,000 |
| CM:Paving & Marking | \$ 31,085 | \$ 55,003 | \$ 45,000 | \$ 45,000 | \$ 45,000 | \$ 45,000 |
| CM:Construction Maintenance Supplies | \$ 161,293 | \$ 81,422 | \$ 100,000 | \$ 100,000 | \$ 90,000 | \$ 90,000 |
| PK:Electricity | \$ 6,070 | \$ 5,178 | \$ 5,900 | \$ 5,900 | \$ 5,900 | \$ 5,900 |
| PK:Heating Fuel | \$ 1,824 | \$ 1,257 | \$ 2,900 | \$ 2,900 | \$ 2,900 | \$ 2,900 |
| PK:Water | \$ 19,845 | \$ 19,216 | \$ 36,000 | \$ 36,000 | \$ 1,000 | \$ 1,000 |
| PK:Sewer | \$ 1,080 | \$ 1,350 | \$ 1,650 | \$ 1,850 | \$ 1,650 | \$ 1,650 |
| PK:Repair & Maintenance Facilities | \$ 46,824 | \$ 71,380 | \$ 50,000 | \$ 60,000 | \$ 50,000 | \$ 50,000 |
| PK:Repair & Maintenance Equipment | \$ 9,049 | \$ 5,265 | \$ 9,000 | \$ 9,000 | \$ 9,000 | \$ 9,000 |
| PK:Groundskeeping Supplies | \$ 36,160 | \$ 32,009 | \$ 37,000 | \$ 37,000 | \$ 27,000 | \$ 27,000 |
| PK:Vehicular Supplies | \$ 2,074 | \$ 2,076 | \$ 2,400 | \$ 2,400 | \$ 2,400 | \$ 2,400 |
| Tree Planting | \$ 2,252 | \$ 9,265 | \$ 2,000 | \$ 2,000 | \$ 2,000 | \$ 2,000 |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------------|
| Tree:Other Purchased Services | \$ 80,823 | \$ 78,805 | \$ 80,000 | \$ 80,000 | \$ 70,000 | |
| Tree:Repair & Maintenance Vehicles | \$ 2,505 | \$ - | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Tree:Groundskeeping Supplies | \$ 781 | \$ 413 | \$ 2,000 | \$ 2,000 | \$ 2,000 | |
| VM:Vehicular Supplies | \$ 58,547 | \$ 56,180 | \$ 65,000 | \$ 65,000 | \$ 65,000 | |
| VM:Gasoline | \$ 60,336 | \$ 55,688 | \$ 55,000 | \$ 55,000 | \$ 55,000 | |
| DPW-Other Expenses | \$ 614,668 | \$ 653,867 | \$ 663,260 | \$ 676,170 | \$ 558,260 | |
| Total Department of Public Works | \$ 1,504,137 | \$ 1,557,692 | \$ 1,635,013 | \$ 1,669,527 | \$ 1,477,977 | \$ (157,036) -9.60% |
| 4230 Snow and Ice Removal | | | | | | |
| Snow and Ice-Overtime | \$ 25,433 | \$ 57,590 | \$ 21,000 | \$ 21,000 | \$ 21,000 | |
| Repair & Maintenance Vehicles | \$ 6,994 | \$ 19,738 | \$ 7,500 | \$ 7,500 | \$ 7,500 | |
| Snow Removal Contracts | \$ 38,159 | \$ 52,494 | \$ 19,000 | \$ 19,000 | \$ 19,000 | |
| Sand | \$ 3,226 | \$ 5,063 | \$ 2,000 | \$ 2,000 | \$ 2,000 | |
| De-Icing Chemicals | \$ 88,545 | \$ 114,192 | \$ 37,400 | \$ 37,400 | \$ 37,400 | |
| Vehicular Supplies | \$ 25,525 | \$ 30,600 | \$ 5,200 | \$ 5,500 | \$ 5,500 | |
| Fuel | \$ 3,359 | \$ 5,626 | \$ 10,000 | \$ 10,000 | \$ 10,000 | |
| Snow and Ice-Other Expenses | \$ 165,808 | \$ 227,713 | \$ 81,100 | \$ 81,400 | \$ 81,400 | |
| Total Snow and Ice Removal | \$ 191,241 | \$ 285,303 | \$ 102,100 | \$ 102,400 | \$ 102,400 | \$ 300 0.29% |
| 4240 Street Lighting | | | | | | |
| Street/Signal Lights | \$ 90,604 | \$ 90,007 | \$ 105,000 | \$ 105,000 | \$ 105,000 | |
| Total Street Lighting | \$ 90,604 | \$ 90,007 | \$ 105,000 | \$ 105,000 | \$ 105,000 | \$ - 0.00% |
| 5110 Board of Health | | | | | | |
| Emergency Mgmt Stipend | \$ - | \$ 5,000 | \$ 5,000 | \$ 5,000 | \$ 5,000 | |
| Yr End Salary Correction | \$ - | \$ 812 | \$ 892 | \$ 892 | \$ 892 | |
| Community Nurse | \$ 41,704 | \$ 3,442 | \$ - | \$ - | \$ - | |
| Director | \$ 87,573 | \$ 92,352 | \$ 94,204 | \$ 96,088 | \$ 96,088 | |
| Health Compliance Officer | \$ 46,460 | \$ 53,518 | \$ 54,580 | \$ 55,672 | \$ 30,130 | |
| Temporary Personnel/OT | \$ - | \$ - | \$ 15,000 | \$ 15,000 | \$ 15,000 | |
| Asst.Public Health Director | \$ 64,803 | \$ 65,166 | \$ 66,477 | \$ 67,807 | \$ 67,807 | |
| Administrative Assistant | \$ - | \$ - | \$ - | \$ - | \$ - | |
| Total Board of Health P/S | \$ 240,540 | \$ 220,290 | \$ 236,153 | \$ 240,459 | \$ 214,917 | |
| Animal Services | \$ 21,418 | \$ 24,377 | \$ 32,000 | \$ 32,000 | \$ 32,000 | |
| Emergency Management Expense | \$ 7,220 | \$ 15,662 | \$ 10,000 | \$ 10,000 | \$ 10,000 | |
| Advertising | \$ - | \$ 66 | \$ - | \$ - | \$ - | |
| Other Purchased Services | \$ 24,608 | \$ 26,122 | \$ 31,000 | \$ 31,000 | \$ 31,000 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|------------------------------|-------------------|-------------------|-------------------|-------------------|---------------------|---------------------------|
| Departmental Supplies | \$ - | \$ 128 | \$ - | \$ - | \$ - | \$ - |
| Medical Supplies | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Clothing Allowance: Union | \$ 400 | \$ 800 | \$ 225 | \$ 225 | \$ 225 | \$ 225 |
| Mileage | \$ 209 | \$ 107 | \$ 2,500 | \$ 2,500 | \$ 2,500 | \$ 2,500 |
| Board of Health O/E | \$ 53,855 | \$ 67,262 | \$ 75,725 | \$ 75,725 | \$ 75,725 | |
| Total Board of Health | \$ 294,395 | \$ 287,551 | \$ 311,878 | \$ 316,184 | \$ 290,642 | \$ (21,236) -6.81% |

5300 Human Services

| | | | | | | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-----------|
| Flexible Staff/Expanded Hours | \$ 4,618 | \$ 551 | \$ - | \$ - | \$ - | \$ - |
| Receptionist | \$ 30,034 | \$ 37,935 | \$ 20,469 | \$ 20,878 | \$ - | \$ - |
| Yr End Salary Adjustment | \$ - | \$ 2,065 | \$ 1,322 | \$ 1,322 | \$ 1,200 | \$ 1,200 |
| Food Service Coordinator (partially grant funded) | \$ 44,333 | \$ 26,347 | \$ 15,001 | \$ 15,301 | \$ 15,301 | \$ 15,301 |
| Café & Kitchen Asst. (partially grant funded) | \$ 15,244 | \$ 12,709 | \$ 12,001 | \$ 12,241 | \$ 12,241 | \$ 12,241 |
| Director | \$ 22,070 | \$ 74,650 | \$ 76,773 | \$ 78,308 | \$ 78,308 | \$ 78,308 |
| Program Coordinator | \$ 51,900 | \$ 52,075 | \$ - | \$ - | \$ - | \$ - |
| Activity & Volunteer Coord | \$ 49,941 | \$ 51,875 | \$ 52,916 | \$ 53,974 | \$ 53,974 | \$ 53,974 |
| Administrative Assistant | \$ 62,028 | \$ - | \$ 21,865 | \$ 22,302 | \$ 22,302 | \$ 22,302 |
| Sr. Center Coordinator | \$ 52,433 | \$ - | \$ - | \$ - | \$ - | \$ - |
| Social Services Coordinator | \$ 52,616 | \$ 51,703 | \$ 53,519 | \$ 53,519 | \$ - | \$ - |
| Driver | \$ 27,333 | \$ 29,417 | \$ 22,663 | \$ 23,116 | \$ 23,116 | \$ 23,116 |
| Transportation Coordinator | \$ - | \$ - | \$ 37,985 | \$ 38,745 | \$ 38,745 | \$ 38,745 |
| Human Svc:Community Prog | \$ 57,001 | \$ 59,030 | \$ 60,216 | \$ 61,420 | \$ 61,420 | \$ 61,420 |
| Yr End Salary Adjustment | \$ - | \$ - | \$ 557 | \$ 600 | \$ 600 | \$ 600 |
| Human Svc:Director | \$ 77,313 | \$ 82,014 | \$ 83,658 | \$ 85,331 | \$ 85,331 | \$ 85,331 |
| Veterans Director | \$ 75,765 | \$ 74,650 | \$ 76,773 | \$ 78,308 | \$ 78,308 | \$ 78,308 |
| Yr End Salary Adjustment | \$ - | \$ - | \$ 296 | \$ 300 | \$ 300 | \$ 300 |
| Total Human Services-P/S | \$ 622,629 | \$ 555,021 | \$ 536,014 | \$ 545,665 | \$ 471,146 | |

| | | | | | | |
|--------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Electricity | \$ 29,259 | \$ 36,815 | \$ 42,367 | \$ 44,909 | \$ 44,909 | \$ 44,909 |
| Natural Gas | \$ 8,944 | \$ 13,030 | \$ 20,537 | \$ 21,769 | \$ 21,769 | \$ 21,769 |
| Printing & Binding | \$ 366 | \$ 471 | \$ 1,200 | \$ 1,200 | \$ 1,200 | \$ 1,200 |
| Advertising | \$ 956 | \$ 72 | \$ 2,900 | \$ 2,900 | \$ 2,900 | \$ 2,900 |
| Postage | \$ 330 | \$ 365 | \$ 500 | \$ 500 | \$ 500 | \$ 500 |
| Other Purchased Services | \$ 4,032 | \$ 3,460 | \$ 6,500 | \$ 6,500 | \$ 6,500 | \$ 6,500 |
| Water | \$ 968 | \$ 1,070 | \$ 900 | \$ 1,000 | \$ 1,000 | \$ 1,000 |
| Sewer | \$ 720 | \$ 900 | \$ 600 | \$ 1,000 | \$ 1,000 | \$ 1,000 |
| Repair & Maintenance Buildings | \$ 17,876 | \$ 27,470 | \$ 15,000 | \$ 20,000 | \$ 20,000 | \$ 20,000 |
| Repair & Maintenance Vehicles | \$ 6,977 | \$ 5,494 | \$ 10,500 | \$ 10,500 | \$ 10,500 | \$ 10,500 |
| Repair & Maintenance Equipment | \$ 10,979 | \$ 6,475 | \$ 12,500 | \$ 12,500 | \$ 12,500 | \$ 12,500 |
| Clothing Allowance: Union | \$ 800 | \$ 1,000 | \$ 1,400 | \$ 1,400 | \$ 1,400 | \$ 1,400 |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|--|-------------------|-------------------|-------------------|-------------------|---------------------|----------------------------|
| Departmental Supplies | \$ 1,327 | \$ 679 | \$ - | \$ 500 | \$ 500 | |
| Custodial Supplies | \$ 24,841 | \$ 22,611 | \$ 50,000 | \$ 50,000 | \$ 45,000 | |
| Mileage | \$ 363 | \$ 683 | \$ 2,200 | \$ 2,200 | \$ 2,000 | |
| Veterans:Other Expenses | \$ 8,704 | \$ 1,723 | \$ 3,000 | \$ 3,000 | \$ 3,000 | |
| Veterans: Benefits | \$ 67,080 | \$ 81,578 | \$ 115,000 | \$ 115,000 | \$ 90,000 | |
| Veterans:Fuel | \$ 30,235 | \$ 34,937 | \$ 36,000 | \$ 36,000 | \$ 36,000 | |
| Veterans:Physicians | \$ 1,811 | \$ 675 | \$ 3,000 | \$ 3,000 | \$ 3,000 | |
| Veterans:Medication | \$ 7,487 | \$ 3,095 | \$ 7,000 | \$ 7,000 | \$ 7,000 | |
| Veterans:Hospital | \$ - | \$ 1,050 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Veterans:Dental | \$ 3,246 | \$ 3,519 | \$ 5,000 | \$ 5,000 | \$ 5,000 | |
| Veterans:Miscellaneous | \$ 48,684 | \$ 47,790 | \$ 60,000 | \$ 60,000 | \$ 50,000 | |
| Veterans:District Administrative Costs | \$ 11,154 | \$ - | \$ - | \$ - | \$ - | |
| Veterans:Celebrations | \$ 990 | \$ 890 | \$ 1,750 | \$ 1,750 | \$ 1,750 | |
| Human Svc:Medical Supplies | \$ - | \$ - | \$ 240 | \$ 240 | \$ 240 | |
| Human Svc:Bike/Walk Committee | \$ 1,000 | \$ 950 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Human Svc:Entertainment | \$ - | \$ - | \$ - | \$ - | \$ - | |
| Human Svc:Sani-Cans | \$ - | \$ - | \$ - | \$ - | \$ - | |
| Total Human Services-O/E | \$ 289,129 | \$ 296,802 | \$ 400,094 | \$ 409,868 | \$ 369,668 | |
| Total Human Services | \$ 911,758 | \$ 851,823 | \$ 936,108 | \$ 955,533 | \$ 840,814 | \$ (95,294) -10.18% |
| 6100 Library | | | | | | |
| Administrative Assistant | \$ 43,151 | \$ 48,880 | \$ 49,858 | \$ 50,856 | \$ 44,499 | |
| Yr End Salary Adjustment | \$ - | \$ 2,025 | \$ 2,175 | \$ 2,219 | \$ 2,175 | |
| Circulation Coordinator | \$ 59,558 | \$ 59,939 | \$ 62,650 | \$ 63,898 | \$ 55,911 | |
| Director | \$ 89,663 | \$ 92,352 | \$ 94,203 | \$ 96,096 | \$ 96,096 | |
| Teen Program Coordinator | \$ 46,468 | \$ 49,858 | \$ 50,856 | \$ 51,875 | \$ 25,938 | |
| Library Tech Service | \$ 50,129 | \$ 56,020 | \$ 38,748 | \$ 39,801 | \$ 39,531 | |
| Library Assistant | \$ 62,506 | \$ 69,049 | \$ 87,818 | \$ 87,625 | \$ 73,836 | |
| Adult Services Librarian | \$ 57,200 | \$ 56,616 | \$ 62,921 | \$ 63,898 | \$ 55,911 | |
| Youth Services Librarian | \$ 46,475 | \$ 57,866 | \$ 51,879 | \$ 52,689 | \$ 52,689 | |
| Youth Services: Gaylord | \$ 17,138 | \$ 18,888 | \$ 19,071 | \$ 19,453 | \$ 19,454 | |
| Branch Librarian: Gaylord | \$ 30,802 | \$ 34,949 | \$ 36,894 | \$ 37,635 | \$ 30,108 | |
| Flex Staff Hours | \$ - | \$ - | \$ 1,000 | \$ 1,000 | \$ - | |
| Library Page | \$ 16,980 | \$ 18,035 | \$ 17,410 | \$ 17,753 | \$ 17,753 | |
| Total Library P/S | \$ 520,070 | \$ 564,477 | \$ 575,483 | \$ 584,798 | \$ 513,901 | |
| Electricity | \$ 34,262 | \$ 40,005 | \$ 42,300 | \$ 46,500 | \$ 42,300 | |
| Natural Gas | \$ 7,601 | \$ 13,694 | \$ 15,000 | \$ 16,500 | \$ 15,000 | |
| Technology | \$ 10,573 | \$ 8,443 | \$ 4,000 | \$ 8,000 | \$ 4,000 | |
| Postage | \$ 853 | \$ 1,167 | \$ 1,200 | \$ 1,500 | \$ 1,200 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------------|
| Contracted Service | \$ 25,070 | \$ 12,760 | \$ 24,000 | \$ 32,000 | \$ 30,000 | |
| Water | \$ 835 | \$ 380 | \$ 850 | \$ 900 | \$ 850 | |
| Sewer | \$ 720 | \$ 900 | \$ 450 | \$ 1,300 | \$ 900 | |
| Facilities Management | \$ 47,186 | \$ 44,798 | \$ 48,000 | \$ 49,500 | \$ 48,000 | |
| Network Services | \$ 27,859 | \$ 27,952 | \$ 28,265 | \$ 28,801 | \$ 28,265 | |
| Educational Supplies | \$ 94,335 | \$ 91,962 | \$ 90,000 | \$ 95,000 | \$ 90,000 | |
| Library Supplies | \$ 8,943 | \$ 5,307 | \$ 2,000 | \$ 6,000 | \$ 2,000 | |
| Uniform Allowance: Union | \$ 3,000 | \$ 3,000 | \$ 3,375 | \$ 3,750 | \$ 3,750 | |
| Custodial Supplies | \$ 3,476 | \$ 1,715 | \$ 2,000 | \$ 2,200 | \$ 2,000 | |
| Mileage | \$ 418 | \$ - | \$ - | \$ 600 | \$ - | |
| Branch: Other | \$ 28,232 | \$ 28,384 | \$ 3,000 | \$ 35,000 | \$ - | |
| Total Library O/E | \$ 293,363 | \$ 280,467 | \$ 264,440 | \$ 327,551 | \$ 268,265 | |
| Total Library | \$ 813,433 | \$ 844,944 | \$ 839,923 | \$ 912,349 | \$ 782,166 | \$ (57,757) -6.88% |
| 6710 Old Firehouse Museum | | | | | | |
| Electricity | \$ 694 | \$ 531 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Natural Gas | \$ 2,149 | \$ 3,913 | \$ 3,900 | \$ 3,900 | \$ 3,900 | |
| Water | \$ 36 | \$ 55 | \$ 50 | \$ 50 | \$ 50 | |
| Repair & Maintenance Buildings | \$ 1,801 | \$ 1,346 | \$ 2,500 | \$ 2,500 | \$ 2,000 | |
| Other Property Related Services | \$ - | \$ - | \$ 200 | \$ 200 | \$ 25 | |
| Total Old Firehouse Museum | \$ 4,680 | \$ 5,845 | \$ 7,650 | \$ 7,650 | \$ 6,975 | \$ (675) -8.82% |
| 7110 Retirement of Debt | | | | | | |
| Total Principal: Long-Term Debt | \$ 2,432,472 | \$ 2,418,885 | \$ 2,490,428 | \$ 2,467,103 | \$ 2,467,103 | \$ (23,325) -0.94% |
| 7510 Interest: Long-Term Debt | | | | | | |
| Total Interest: Long-Term Debt | \$ 930,765 | \$ 843,790 | \$ 762,971 | \$ 680,506 | \$ 680,506 | \$ (82,465) -10.81% |
| 7520 Interest: Short-Term Debt | | | | | | |
| Borrowing Costs | \$ - | \$ - | \$ 3,000 | \$ 3,000 | \$ 3,000 | |
| Total Interest: Short-Term Debt | \$ - | \$ - | \$ 3,000 | \$ 3,000 | \$ 3,000 | \$ - 0.00% |
| 9110 Retirement | | | | | | |
| Total Retirement | \$ 4,343,569 | \$ 4,765,712 | \$ 5,170,346 | \$ 5,277,322 | \$ 5,277,322 | \$ 106,976 2.07% |
| 9130 Unemployment Compensation | | | | | | |
| Total Unemployment Insurance | \$ 62,641 | \$ 94,175 | \$ 101,000 | \$ 101,000 | \$ 101,000 | \$ - 0.00% |
| 9140 Group Health Insurance | | | | | | |
| Total Group Health Insurance | \$ 4,596,638 | \$ 5,049,929 | \$ 6,979,927 | \$ 8,290,000 | \$ 8,290,000 | \$ 1,310,073 18.77% |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 |
|--------------------------------------|------------------|------------------|------------------|-------------------|---------------------|-----------------|
| 9160 Fica/Medicare | | | | | | |
| Total Fica/Medicare | \$ 443,131 | \$ 485,525 | \$ 520,000 | \$ 550,000 | \$ 520,000 | \$ - 0.00% |
| 9450 Liability Insurance | | | | | | |
| Property Insurance | \$ 423,982 | \$ 462,846 | \$ 553,430 | \$ 588,430 | \$ 560,000 | |
| Deductibles | \$ 5,054 | \$ 30,353 | \$ 25,000 | \$ 25,000 | \$ 25,000 | |
| Total Liability Insurance | \$ 429,036 | \$ 493,199 | \$ 578,430 | \$ 613,430 | \$ 585,000 | \$ 6,570 1.14% |
| 2950 Ct. River Channel Marker | | | | | | |
| Total Ct. River Channel Marker | \$ 2,920 | \$ - | \$ 5,000 | \$ 5,000 | \$ 5,000 | \$ - 0.00% |
| 4340 DPW: Landfill | | | | | | |
| Yr End Salary Adjustment | \$ - | \$ 624 | \$ - | \$ 375 | \$ 375 | |
| Overtime | \$ 7,961 | \$ 3,794 | \$ 7,000 | \$ 7,000 | \$ 7,000 | |
| Gate Attendant | \$ 46,894 | \$ 45,760 | \$ 46,626 | \$ 48,491 | \$ 48,491 | |
| Solid Waste Coordinator | \$ 12,808 | \$ 52,478 | \$ 53,725 | \$ 55,874 | \$ 55,874 | |
| Total DPW:Landfill P/S | \$ 67,663 | \$ 102,656 | \$ 107,351 | \$ 111,740 | \$ 111,740 | |
| Engineer/Architectural | \$ - | \$ - | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Printing & Binding | \$ 5,542 | \$ 4,266 | \$ 4,600 | \$ 4,600 | \$ 4,600 | |
| Advertising | \$ 1,287 | \$ 1,353 | \$ 1,700 | \$ 1,700 | \$ 1,700 | |
| Repair & Maintenance Buildings | \$ - | \$ - | \$ 2,000 | \$ 2,000 | \$ 2,000 | |
| Repair & Maintenance Vehicles | \$ 1,699 | \$ 2,848 | \$ 5,000 | \$ 5,000 | \$ 5,000 | |
| Rent/Lease Construction Equipment | \$ 32,950 | \$ 39,375 | \$ 52,000 | \$ 52,000 | \$ 52,000 | |
| Garbage Removal Contract | \$ 702,182 | \$ 716,040 | \$ 780,000 | \$ 780,000 | \$ 780,000 | |
| Tipping Fee | \$ 366,933 | \$ 369,899 | \$ 434,000 | \$ 455,000 | \$ 455,000 | |
| Public Works Supplies | \$ 4,221 | \$ 161 | \$ 3,000 | \$ 3,000 | \$ 3,000 | |
| Uniforms | \$ 525 | \$ 1,257 | \$ 1,200 | \$ 1,200 | \$ 1,200 | |
| PAYT Supplies | \$ 112,083 | \$ 108,270 | \$ - | \$ - | \$ - | |
| Fuel | \$ 5,088 | \$ 4,330 | \$ - | \$ - | \$ - | |
| Total DPW:Landfill O/E | \$ 1,232,510 | \$ 1,247,799 | \$ 1,284,500 | \$ 1,305,500 | \$ 1,305,500 | |
| Total DPW: Landfill | \$ 1,300,173 | \$ 1,350,454 | \$ 1,391,851 | \$ 1,417,240 | \$ 1,417,240 | \$ 25,389 1.82% |
| 4360 DPW:Sewerage | | | | | | |
| Telephone | \$ 1,698 | \$ 1,809 | \$ - | \$ - | \$ - | |
| Other Purchased Services | \$ 53,376 | \$ 33,059 | \$ 60,000 | \$ 60,000 | \$ 60,000 | |
| Repair & Maintenance Vehicles | \$ 162 | \$ 260 | \$ 1,000 | \$ 1,000 | \$ 1,000 | |
| Sewerage Supplies | \$ 17,370 | \$ 9,296 | \$ 20,000 | \$ 20,000 | \$ 20,000 | |
| Uniforms | \$ 740 | \$ - | \$ 1,500 | \$ 1,500 | \$ 1,500 | |

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 | |
|---|---------------------|---------------------|---------------------|---------------------|---------------------|-----------|-------|
| TOTAL DPW:Sewerage | \$ 73,346 | \$ 44,424 | \$ 82,500 | \$ 82,500 | \$ 82,500 | \$ - | 0.00% |
| 4430 DPW:Water Pollution Control | | | | | | | |
| Operations Manager:WWTP | \$ 69,817 | \$ 71,968 | \$ 73,686 | \$ 75,160 | \$ 75,160 | | |
| On Call | \$ 7,080 | \$ 7,140 | \$ 7,280 | \$ 7,280 | \$ 7,280 | | |
| Yr End Salary Adjustment | \$ - | \$ 1,875 | \$ 2,276 | \$ - | \$ - | | |
| Overtime | \$ 32,274 | \$ 33,576 | \$ 31,500 | \$ 35,000 | \$ 35,000 | | |
| Scheduled Overtime | \$ 25,272 | \$ 26,558 | \$ 30,000 | \$ 32,000 | \$ 32,000 | | |
| Technician | \$ 68,514 | \$ 72,784 | \$ 71,927 | \$ 73,366 | \$ 73,366 | | |
| Compliance Manager | \$ 74,821 | \$ 76,773 | \$ 78,614 | \$ 80,186 | \$ 80,186 | | |
| SHMEO | \$ 248,215 | \$ 264,451 | \$ 277,507 | \$ 288,607 | \$ 288,607 | | |
| Supervisor | \$ 66,554 | \$ 69,160 | \$ 70,825 | \$ 72,242 | \$ 72,242 | | |
| Total DPW:WWTP P/S | \$ 592,547 | \$ 624,285 | \$ 643,615 | \$ 663,841 | \$ 663,841 | | |
| Electricity | \$ 194,086 | \$ 227,280 | \$ 234,000 | \$ 234,000 | \$ 234,000 | | |
| Natural Gas | \$ 22,081 | \$ 28,424 | \$ 36,000 | \$ 42,000 | \$ 42,000 | | |
| Heating Fuel | \$ - | \$ 3,026 | \$ 2,500 | \$ 3,000 | \$ 3,000 | | |
| Engineer/Architectural | \$ 27,526 | \$ 5,245 | \$ 25,000 | \$ 25,000 | \$ 25,000 | | |
| Printing & Binding | \$ 2,433 | \$ 2,524 | \$ 3,300 | \$ 3,300 | \$ 3,300 | | |
| Postage | \$ 4,491 | \$ 4,578 | \$ 5,500 | \$ 6,000 | \$ 6,000 | | |
| Other Purchased Services | \$ 66,248 | \$ 282,521 | \$ 160,000 | \$ 160,000 | \$ 160,000 | | |
| Stormwater | \$ 4,324 | \$ 8,970 | \$ 25,000 | \$ 25,000 | \$ 25,000 | | |
| Water | \$ 12,054 | \$ 9,959 | \$ 13,500 | \$ 13,500 | \$ 13,500 | | |
| Repair & Maintenance Buildings | \$ 18,972 | \$ 28,600 | \$ 12,500 | \$ 12,500 | \$ 12,500 | | |
| Repair & Maintenance Vehicles | \$ 1,403 | \$ 164 | \$ 2,400 | \$ 2,400 | \$ 2,400 | | |
| Repair & Maintenance Pump Stations | \$ 16,287 | \$ 24,641 | \$ 82,000 | \$ 82,000 | \$ 82,000 | | |
| Sludge Disposal | \$ 391,218 | \$ 267,459 | \$ 307,000 | \$ 307,000 | \$ 307,000 | | |
| Lab Supplies | \$ 7,605 | \$ 15,421 | \$ 14,000 | \$ 14,000 | \$ 14,000 | | |
| Sewerage Supplies | \$ 63,936 | \$ 96,573 | \$ 54,000 | \$ 75,000 | \$ 75,000 | | |
| Chemicals | \$ 146,930 | \$ 112,589 | \$ 140,000 | \$ 140,000 | \$ 140,000 | | |
| Uniforms | \$ 6,875 | \$ 10,297 | \$ 7,500 | \$ 7,500 | \$ 7,500 | | |
| Office/Computer Supplies | \$ 439 | \$ 184 | \$ 500 | \$ 500 | \$ 500 | | |
| SW/IPP Supplies | \$ - | \$ 180 | \$ 25,000 | \$ 25,000 | \$ 25,000 | | |
| Buildings & Grounds Supplies | \$ 9,337 | \$ 9,907 | \$ 8,100 | \$ 8,100 | \$ 8,100 | | |
| Vehicular Supplies | \$ 2,997 | \$ 475 | \$ 3,100 | \$ 3,100 | \$ 3,100 | | |
| Fuel | \$ 6,408 | \$ 5,427 | \$ 5,400 | \$ 5,400 | \$ 5,400 | | |
| Total DPW:WWTP O/E | \$ 1,005,650 | \$ 1,144,444 | \$ 1,166,300 | \$ 1,194,300 | \$ 1,194,300 | | |
| Total DPW: Water Pollution Control | \$ 1,598,197 | \$ 1,768,730 | \$ 1,809,915 | \$ 1,858,141 | \$ 1,858,141 | \$ 48,226 | 2.66% |

6800 Ledges Golf Course/Valley View

FY2027 Detailed Budget Request

| Department | FY24 Expended | FY25 Expended | FY26 Budgeted | FY27 Requested | FY27 TA Approved | FY26-FY27 | | |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|---------------------|----------------|--|
| Contract: Management | \$ 39,900 | \$ 39,900 | \$ 39,900 | \$ 39,900 | \$ 39,900 | | | |
| Contract: Operations | \$ 764,464 | \$ 830,600 | \$ 847,212 | \$ 868,392 | \$ 868,392 | | | |
| Contract: Maintenance | \$ 625,239 | \$ 701,762 | \$ 715,797 | \$ 733,692 | \$ 733,692 | | | |
| Farm Tax | \$ 6,500 | \$ 6,500 | \$ 6,500 | \$ 6,500 | \$ 6,500 | | | |
| Other Expenses | \$ 3,226 | \$ 14,891 | \$ 15,000 | \$ 15,000 | \$ 15,000 | | | |
| Total Ledges Golf Course | \$ 1,439,329 | \$ 1,593,653 | \$ 1,624,409 | \$ 1,663,484 | \$ 1,663,484 | \$ 39,075 | 2.41% | |
| Workers' Compensation | | | | | | | | |
| Total Workers' Compensation Budgeted | \$150,000 | \$150,000 | \$150,000 | \$150,000 | \$150,000 | \$ - | 0.00% | |
| Injured on Duty | | | | | | | | |
| Total Injured on Duty Budgeted | \$50,000 | \$50,000 | \$50,000 | \$50,000 | \$50,000 | \$ - | 0.00% | |
| OPEB | | | | | | | | |
| Total OPEB Budgeted | \$ 500,000 | \$ 500,000 | \$ 500,000 | \$ 500,000 | \$ 300,000 | \$ (200,000) | -40.00% | |
| Capital Stabilization | | | | | | | | |
| Total Capital Stabilization Budgeted | \$ - | \$ - | \$ - | \$ - | \$ - | | | |
| Mosier School Stabilization | | | | | | | | |
| Total Mosier School Stabilization | \$ 750,000 | \$ - | \$ - | \$ - | \$ - | | | |
| Conservation Land Fund | | | | | | | | |
| Conservation Land Fund Budgeted | \$ 15,000 | \$ 15,000 | \$ 15,000 | \$ 15,000 | \$ 5,000 | \$ (10,000) | -66.67% | |
| SCHOOL | | | | | | | | |
| Total School | \$ 24,584,772 | \$ 25,521,460 | \$ 25,771,460 | \$ 27,500,000 | \$ 26,286,889 | \$ 515,429 | 2.00% | |
| Total General Fund | \$ 23,213,288 | \$ 24,557,606 | \$ 27,467,624 | \$ 29,228,760 | \$ 28,113,009 | \$ 645,385 | 2.35% | |
| Total Misc. Trust | \$ 1,465,000 | \$ 715,000 | \$ 715,000 | \$ 715,000 | \$ 505,000 | \$ (210,000) | -29.37% | |
| Total Receipts Reserved | \$ 2,920 | \$ - | \$ 5,000 | \$ 5,000 | \$ 5,000 | \$ - | 0.00% | |
| Total DPW: Landfill | \$ 1,300,173 | \$ 1,350,454 | \$ 1,391,851 | \$ 1,417,240 | \$ 1,417,240 | \$ 25,389 | 1.82% | |
| Total DPW: WWTP | \$ 1,671,543 | \$ 1,813,154 | \$ 1,892,415 | \$ 1,940,641 | \$ 1,940,641 | \$ 48,226 | 2.55% | |
| Total Ledges | \$ 1,439,329 | \$ 1,593,653 | \$ 1,624,409 | \$ 1,663,484 | \$ 1,663,484 | \$ 39,075 | 2.41% | |
| Total School | \$ 24,584,772 | \$ 25,521,460 | \$ 25,771,460 | \$ 27,500,000 | \$ 26,286,889 | \$ 515,429 | 2.00% | |
| | \$ 53,677,025 | \$ 55,551,327 | \$ 58,867,759 | \$ 62,470,125 | \$ 59,931,263 | \$ 1,063,504 | 1.81% | |

Ballot Language Options

OPTION 1

Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the town's budget and to support ongoing town services across all departments, including public schools, public safety, public library, public works and general government, for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
 No

OPTION 2

Questions 1A and 1B are separate questions. You may vote for or against each question independently. Each question requires a majority of those voting on that question to pass. If both questions pass, Option 1B will prevail as the question with the higher dollar amount.

The proposed funding would support ongoing services across all town departments, including public schools, public safety, the public library, public works, and general government.

1A Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the Town's budget and to support ongoing town services across all departments, including public schools, public safety, public library, public works and general government, for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
 No

1B Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the Town's budget and to support ongoing town services across all departments, including public schools, public safety, public library, public works and general government, for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
 No

OPTION 3

Questions 1A, 1B and 1C are separate questions. You may vote for or against each question independently. Each question requires a majority of those voting on that question to pass. If more than one question passed, the question with the higher dollar amount prevails.

The proposed funding would support ongoing services across all town departments, including public schools, public safety, the public library, public works, and general government.

1A ___ Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the Town's budget and to support ongoing town services across all departments, including public schools, public safety, public library, public works and general government, for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
- No

1B ___ Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the Town's budget and to support ongoing town services across all departments, including public schools, public safety, public library, public works and general government, for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
- No

1C ___ Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the Town's budget and to support ongoing town services across all departments, including public schools, public safety, public library, public works and general government, for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
- No

OPTION 4

Questions 1A and 1B are separate questions. You may vote for or against each question independently. Each question requires a majority of those voting on that question to pass.

The proposed funding for 1A would support ongoing services for the public schools. 1B would support funding across all town departments, including public safety, the public library, public works, and general government.

1A ___ Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the Town's budget and to support public schools for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
- No

1B ___ Shall the Town of South Hadley be allowed to assess an additional \$_____ in real estate and personal property taxes for the purposes of stabilizing the Town's budget and to support ongoing town services, including public safety, public library, public works and general government, for which the monies will be used for the fiscal year beginning July 1, 2026?

- Yes
- No

To: Selectboard
From: Town Administrator Lisa Wong
Re: Exemptions
Date: March 3, 2026

Local Options:

- G.L. c. 59, § 5, Clause 5K: Allows persons over the age of 60 to volunteer to provide services in exchange for a reduction on real property taxes. Accepted at the 11/15/23 Town Meeting
 - G.L. c. 59, § 5, Clause 5L **not adopted**: Allows veterans or spouse if veteran is deceased to volunteer to provide services in exchange for a reduction on real property taxes.
- A. G.L. 59 § 5, Clause 17: \$175.00 for Senior, Surviving Spouse, Minor Child of Deceased Parent
Whole Estate Limit = \$20,000, Senior - Own/occupy property for 10 years. Survivor - None.
- South Hadley adopted Clause 17C, 17D - increase Estate Limit to \$40,000, decrease 5 years
 - 17E - increase Estate Limit automatically each year by state determined COLA. Adopted 5/8/24
 - 17F - increase exemption amount annually by any % up to state determined COLA. Town Meeting must vote to fix the % increase Adopted 5/8/24
 - Clause 18A **not adopted** - tax deferral program - reduce interest below 8%
- B. G.L. c. 59, § 5, Clause 37: \$437.50 for Legally blind - increase exemption to \$500. Adopted 5/8/24
- C. G.L. c. 59, § 5, Clause 41: \$500 for Seniors Age 70+. No durational ownership * or domiciliary**requirement.
Gross Receipts: \$6,000 Single \$7,000 Married Whole Estate: \$17,000 Single \$20,000 Married
- 41B adopted in 1984, 41C adopted in 1987. Limits were increased in 2012 - increase exemption, decrease age, increase limits
 - 41C ½ **not adopted** - reduce age to 65, increase exemption (valuation based exemption)
 - 41D **not adopted** - Increase gross receipts automatically by state determined COLA
- D. G.L. c. 59, § 5, Clause 41A **not adopted**: Senior deferral for age 65+. Gross receipts of \$20,000 or less. Own any 5 years and domicile in Mass for 10 years.
- Town Meeting may vote to Increase gross receipts limit up to income single seniors who are not heads of households may have to qualify for the “circuit breaker” state income tax credit;
Reduce interest below 8%
- E. Hero Act: E. G.L. c. 59, §5, Clauses 22I and 22J **not adopted** - adds two new local options that increase certain veteran exemption amounts and changes how to determine eligibility for the motor vehicle exemption for a veteran with a 100% disability rating or is unemployable due to their service-connected disability.
- 22I: increase the amount of the tax exemption granted to veterans on their domiciles under Clause 22, Clause 22A, Clause 22B, Clause 22C, Clause 22E and Clause 22F annually by a cost-of-living adjustment (COLA) determined by the Department of Revenue (DOR) based on the consumer price index (CPI).
 - 22J: additional exemption up to 100% of the amount of the tax exemption granted to veterans on their domiciles under Clause 22, Clause 22A, Clause 22B, Clause 22C, Clause 22E, Clause 22F.

The Hampshire County Group Insurance Trust

FY27 Renewal Recommendations

February 25, 2026



INSURANCE | BENEFITS | HR SOLUTIONS

Agenda

1. Pharmacy Marketing Results (PBIRx)
2. Medical RFP Results Recommendation
3. FY27 Proposed Rates
4. FY27 Plan Design Recommendations
5. FY27 Rate Recommendations
6. Questions & Answers

Summary of Health Insurance Evaluation and FY27 Recommendations

Vendor Selection and Network Stability

Remaining with BCBS ensures cost competitiveness, quality service, and network continuity, enhancing employee satisfaction and financial stability.

Pharmacy Benefit Strategy

Transitioning pharmacy benefits to Employers Health (CVS coalition) is expected to save \$3.4 million through better contracts and rebate structures amid rising drug costs.

Plan Design and Cost Management

Introducing modest deductibles and copayments aligns with municipal benchmarks, preserving affordability while supporting sustainability and competitiveness. Proposed deductible reduced from \$500/\$1,000 to \$250/\$500 based on feedback and marketing results.

Financial Stability and FY27 Rate Adjustments

Recommend 12.46% rate increase with modest benefit design changes for FY27, which reflects medical trends and actuarial analysis to maintain long-term financial stability for HCGIT. Rate adjustments aim to build the Trust's reserves, providing protection against unexpected claims activity and facilitating the recovery of financial losses from FY26.

Pharmacy RFP Results: PBIRx



Medical RFP Results: Recommendation



RFP Evaluation: Process Overview (Presented 1/21/26 to IAC)

Bid Process: John Garish

Bid invitations were sent to Harvard Pilgrim, Cigna, Aetna, UnitedHealthcare (UHC), and Health Plans Inc. (HPI).

Four proposals were received from HPI, Harvard Pilgrim, Aetna, and Cigna.

UHC declined to quote.

The RFP was not sent to the incumbent, Blue Cross Blue Shield (BCBS), or Mass General Brigham (MGB).

Plan proposals were sent to Hilb by John Garish on 12/8/2025.

Bid Process: Hilb

Hilb issued an amendment to the RFP, capturing important information not included in the initial bid solicitation.

The original RFP was issued to BCBS and MGB.

MGB declined to quote based on network limitations.

BCBS submitted a proposal.

A Best and Final Offer (BAFO) request was released to all five bidders.

Bid Process: Outcome

Four out of five bidders submitted a Best and Final Offer (BAFO), further reducing their administrative costs.

A claims repricing exercise was performed to assess the most competitive costs.

Additionally, a provider disruption report was conducted to evaluate network differentials.

Among the five competitors, BCBS demonstrated the strongest cost and quality performance based on the bid criteria.

The RFP process yielded competitive pricing and administrative fees from all five carriers. Key factors, including claims repricing and provider discounts, significantly influenced the final recommendation, which is to continue with the incumbent, BCBS.

FY27 Proposed Rates



FY27 Rate Renewal: Key Factors

Key considerations for FY27 rate increases include claims fluctuation, medical and pharmacy trends, trust reserves, exiting group claims, and market alignment, with the goal of rebuilding trust reserves to prevent future high increases and mid-year adjustments.



FY27 Proposed Rates: Overview

HCGIT's current loss ratio is 114% for both medical and pharmacy. The proposed FY27 rates include adjustments from both medical and pharmacy procurements.

Medical / Stop Loss

Annual medical trend of 10%.

A 40% projected Stop Loss increase applies to a \$400K deductible, with a loss ratio of about 107%.

Four lasers add \$1.73M in claims liability.

Pharmacy

Annual pharmacy trend of 13%.

Weight loss GLP1 claims, excluded from totals, account for 17% of RX claims.

Estimated RX rebates are currently \$8.8M.

Revised pharmacy claims discounts and rebates from CVS Caremark and Employers Health (CVS).

Additional Considerations

Plan design changes, which include adjustments to copay structures and deductibles, are valued at 3.6 percent.

Any additional savings from foundational Assistance programs

FY27 Rate Projection: Detail (Presented 1/21/26 to IAC)



Hampshire County Group Insurance Trust


Retrospective Two Year Claims Analysis

Effective July 1, 2026

| Experience Period | Blue Care Elect | | Network Blue | | Total | |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|
| | 1/1/2025-12/31/2025 | 1/1/2024-12/31/2024 | 1/1/2025-12/31/2025 | 1/1/2024-12/31/2024 | 1/1/2025-12/31/2025 | 1/1/2024-12/31/2024 |
| Claims/Enrollment | | | | | | |
| Current Subscribers: 4,063 | | 815 | | 3,248 | | |
| Claims/Enrollment | | | | | | |
| Medical Claims Expense (incl. Runout) | \$16,007,664 | \$14,627,526 | \$52,889,624 | \$43,947,016 | \$68,897,289 | \$58,574,541 |
| Pharmacy Claims Expense - Less Weight Loss GLP1s | \$5,528,639 | \$3,971,890 | \$21,546,708 | \$17,303,705 | \$27,075,347 | \$21,275,594 |
| Claims in Excess of \$400,000 | (\$295,029) | (\$688,122) | (\$2,278,954) | (\$1,150,164) | (\$2,573,983) | (\$1,838,286) |
| Net Claims Expense for Experience Period | \$21,241,274 | \$17,911,293 | \$72,157,379 | \$60,100,557 | \$93,398,653 | \$78,011,850 |
| Subscriber Months | 10,448 | 10,312 | 38,755 | 38,631 | 49,203 | 48,943 |
| PEPM | \$2,033.05 | \$1,736.94 | \$1,861.89 | \$1,555.76 | | |
| Adjustment to Incurred 1.03 | \$2,094.04 | \$1,789.04 | \$1,917.74 | \$1,602.43 | | |
| Projected Claims (Combined Annual Trend: 10.85%) | \$2,443.94 | \$2,314.97 | \$2,238.19 | \$2,073.50 | | |
| Current Period: 18 months / Prior Period: 30 months | (16.7%) | (29.4%) | (16.7%) | (29.4%) | | |
| Experience Period Weighting | 100% | 0% | 100% | 0% | | |
| Weighted Projected Claims Per Employee Per Month | | \$2,443.94 | | \$2,238.19 | | |
| Fixed Costs (1) | | \$125.08 | | \$125.08 | | |
| Total Projected Rate Year PEPM | | \$2,569.02 | | \$2,363.27 | | |
| Total Projected Rate Year Annualized | | \$25,125,049 | | \$92,110,779 | | \$117,235,828 |
| Rx Rebates (\$8,800,000) (excl. GLP1s) | | (\$1,796,912) | | (\$7,003,088) | | (\$8,800,000) |
| Lasered Claimants (2) | | \$555,000 | | \$1,175,000 | | \$1,730,000 |
| Total Projected Rate Year for Status Quo Net of Rebates | | \$23,883,137 | | \$86,282,691 | | \$110,165,828 |
| Current Working Rates | | \$22,414,848 | | \$78,059,628 | | \$100,474,476 |
| Change to Working Rates: \$ | | \$1,468,289 | | \$8,223,063 | | \$9,691,352 |
| Change to Working Rates: % | | 6.55% | | 10.53% | | 9.65% |
| Factor for Eliminated Population as of 1/16/26 1.20% | | | | | | 10.96% |
| Recommended Margin 5.00% | | | | | | 15.96% |

FY27 Increase with Employers Health (CVS): 12.48%



|  Hampshire County Group Insurance Trust Retrospective Two Year Claims Analysis Effective July 1, 2026 Rx Vendor: Employers Health | | | | | | | | | |
|--|----------------------|----------------------|----------------------|---------------------|--|-----------------------|---------------------|--|---------------------|
| Experience Period | Blue Care Elect | | | Network Blue | | | Total | | |
| | 1/1/2025-12/31/2025 | | 1/1/2024-12/31/2024 | 1/1/2025-12/31/2025 | | 1/1/2024-12/31/2024 | 1/1/2025-12/31/2025 | | 1/1/2024-12/31/2024 |
| Claims/Enrollment | | | | | | | | | |
| Current Subscribers: | 4,063 | | 815 | | | 3,248 | | | |
| Claims/Enrollment | | | | | | | | | |
| Medical Claims Expense (incl. Runout) | \$16,007,664 | | \$14,627,526 | \$52,889,624 | | \$43,947,016 | \$68,897,289 | | \$58,574,541 |
| Pharmacy Claims Expense - Less Weight Loss GLP1s | \$5,528,639 | | \$3,971,890 | \$21,546,708 | | \$17,303,705 | \$27,075,347 | | \$21,275,594 |
| Claims in Excess of \$400,000 | (\$295,029) | | (\$688,122) | (\$2,278,954) | | (\$1,150,164) | (\$2,573,983) | | (\$1,838,286) |
| Net Claims Expense for Experience Period | \$21,241,274 | | \$17,911,293 | \$72,157,379 | | \$60,100,557 | \$93,398,653 | | \$78,011,850 |
| Subscriber Months | 10,448 | | 10,312 | 38,755 | | 38,631 | 49,203 | | 48,943 |
| PEPM | \$2,033.05 | | \$1,736.94 | \$1,861.89 | | \$1,555.76 | | | |
| Adjustment to Incurred | \$2,094.04 | 1.03 | \$1,789.04 | \$1,917.74 | | \$1,602.43 | | | |
| Projected Claims (Combined Annual Trend: 10.85%) | \$2,443.94 | | \$2,314.97 | \$2,238.19 | | \$2,073.50 | | | |
| Current Period: 18 months / Prior Period: 30 months | (16.7%) | | (29.4%) | (16.7%) | | (29.4%) | | | |
| Experience Period Weighting | 100% | | 0% | 100% | | 0% | | | |
| Weighted Projected Claims Per Employee Per Month | | | | | | | | | |
| Fixed Costs (1) | \$2,443.94 | | \$2,238.19 | \$125.08 | | \$125.08 | | | |
| Total Projected Rate Year PEPM | \$2,569.02 | | \$2,363.27 | | | | | | |
| Total Projected Rate Year Annualized | \$25,125,049 | | \$92,110,779 | | | \$117,235,828 | | | |
| Rx Rebates/Discounts (\$12,256,763) | (\$2,502,764) | (excl. GLP1s) | (\$9,753,999) | | | (\$12,256,763) | | | |
| Lasered Claimants (2) | \$555,000 | | \$1,175,000 | | | \$1,730,000 | | | |
| Total Projected Rate Year for Status Quo Net of Rebates | \$23,177,285 | | \$83,531,780 | | | \$106,709,065 | | | |
| Current Working Rates | \$22,414,848 | | \$78,059,628 | | | \$100,474,476 | | | |
| Change to Working Rates: \$ | \$762,437 | | \$5,472,152 | | | \$6,234,589 | | | |
| Change to Working Rates: % | 3.40% | | 7.01% | | | 6.21% | | | |
| Factor for Eliminated Population as of 1/16/26 | 1.20% | | | | | 7.48% | | | |
| Recommended Margin | 5.00% | | | | | 12.48% | | | |

FY27 Plan Design: Proposed Recommendations



RFP Evaluation: Recommended Plan Design Scenarios HMO Plan

| HMO BLUE New England | | | | | |
|--|----------------|-------------------|---------------|--------------------|----------------------|
| Forecasted PEPM FY 2027 | | \$1,556.78 | | | |
| Enrollment | | 3233 | | | |
| Benefit | Current | Proposed | Factor | Change PEPM | Annual Impact |
| Deductible <i>Applies to all Svcs. Except OV & ER</i> | \$0 | \$250/\$500 | 0.98 | \$31.14 | \$1,207,937 |
| Specialist Copay | \$35 | \$60 | 0.99 | \$15.57 | \$603,968 |
| Outpatient Surgical | \$150 | \$250 | 0.997 | \$4.67 | \$181,191 |
| Inpatient Care | \$250 | \$500 | 0.997 | \$4.67 | \$181,191 |

RFP Evaluation: Recommended Plan Design Scenarios PPO Plan

Blue Care Elect Preferred PPO

Forecasted PEPM FY 2027

\$1,778.25

Enrollment

891

| Benefit | Current | Proposed | Factor | Change PEPM | Annual Impact |
|---|--|--|--------|-------------|------------------|
| Deductible <i>Applies to all Svcs.</i> | \$0 In-Network \$250/\$500 Out-of-Network | \$250/\$500 In-Network and Out-of-Network Combined | 0.975 | \$44.46 | \$475,326 |
| Specialist Copay | \$35 In-Network | \$60 In-Network | 0.99 | \$17.78 | \$190,130 |
| Outpatient Surgical | \$150 In-Network | \$250 In-Network | 0.997 | \$5.33 | \$57,039 |
| Inpatient Care | \$250 In-Network | \$500 In-Network | 0.997 | \$5.33 | \$57,039 |

FY27 Renewal: Recommendation & Vote



FY27 Plan Renewal: HCGIT Voting Options for IAC Members

| FY27 Proposed Plan Renewal Recommendations | | |
|--|---------------------------|-------------|
| | Option A | Option B |
| Proposed | Recommended / Voted by EC | Alternative |
| FY27 Rate Increase | 12.48% | 16.08% |
| Deductible | \$250/\$500 | No Change |
| Specialist Copay | \$60 In-Network | No Change |
| Outpatient Surgical | \$250 In-Network | No Change |
| Inpatient Care | \$500 In-Network | No Change |

FY27 Plan Renewal: Rate Scenarios

| Plan | Coverage Tier | FY 2026 (Eff 10/1/25) | FY 2027 | | |
|--------------------------|---------------|--------------------------|------------|-----------|----------|
| | | | Rates | \$ Change | % Change |
| Network Blue NE HMO | Individual | \$1,007.00 | \$1,133.00 | \$126.00 | 12.48% |
| | Employee + 1 | \$2,344.00 | \$2,637.00 | \$293.00 | 12.48% |
| | Family | \$2,888.00 | \$3,248.00 | \$360.00 | 12.48% |
| Blue Care Elect Pref PPO | Individual | \$1,180.00 | \$1,327.00 | \$147.00 | 12.48% |
| | Family | \$3,221.00 | \$3,623.00 | \$402.00 | 12.48% |

| Plan | Coverage Tier | FY 2026 (Eff 10/1/25) | FY 2027 | | |
|--------------------------|---------------|--------------------------|------------|-----------|----------|
| | | | Rates | \$ Change | % Change |
| Network Blue NE HMO | Individual | \$1,007.00 | \$1,169.00 | \$162.00 | 16.08% |
| | Employee + 1 | \$2,344.00 | \$2,721.00 | \$377.00 | 16.08% |
| | Family | \$2,888.00 | \$3,352.00 | \$464.00 | 16.08% |
| Blue Care Elect Pref PPO | Individual | \$1,180.00 | \$1,370.00 | \$190.00 | 16.08% |
| | Family | \$3,221.00 | \$3,739.00 | \$518.00 | 16.08% |



2.18.2026

Hampshire County Group Insurance Trust

Pharmacy Benefit RFP Results



PRESENTER

David Sirowich
Executive Vice President



PBIRx Pharmacy Benefit Intelligence

Very Specialized Thinking

Rx carve out & self-funded experts with internal team of specialists, pharmacists, consultants, auditors, FSA certified actuaries, analysts, legal, IT personnel & 340B facilitators

Pharmacy Benefit Consulting

- RFP & PBM contract management – negotiate & audit financial terms & service-related performance guarantees
- Vet & facilitate implementation of new programs & vendors
- Retrospective analysis to quantify savings
- Allocation rates for budgeting
- 24/7 dedicated clinical staff for member issues
- First line appeals
- Rebate aggregation for PBMs, health plans, workers' compensation, discount card & long-term care facilities

Clinical Technology Intelligence (CTIRx®)

- Clinical monitoring of monthly data to identify outliers
- Dedicated Team of PharmDs
- Specialty Drug Strategies (SDSRx™)
- Formulary management
- Proprietary Clinical Savings Algorithm Drug Codes (ADC®)
- Strategic Programs: Disease management, opioid safety
- Pharmalucent™ Dashboard performance & adherence metrics
- Appeals reviewed by a PBIRx PharmD
- Specialty drug alternative fund sourcing
- Medical J-code analysis

Pharmacy Benefit Auditing Services (AuditRx®)

- Proprietary program, developed & maintained by PBIRx
- Medi-Span enabled to accurately measure pricing proposals, AWP increases & claims audits

Pharmacy Benefit Actuarial Services (PBAS)

- Retiree Drug Subsidy actuarial attestation, cost reporting, eligibility maintenance & reconciliation
- Self Insured EGWP and Fully Insured PDP, MAPDP analysis

✔ **1st Pharmacy Benefit Consulting Company**

✔ **Celebrating 30+ Years of Service**

✔ **1st Independent Third-Party Audit Software**

✔ **SOC 2 Type 2 Certified**

✔ **Inc. 5000 Fastest Growing Company**

PBIRx RFP&C Process

Objective

PBIRx, Inc. is a pharmacy benefit auditing and consulting firm engaged to analyze self funded pharmacy benefit savings opportunities for Hampshire County Group Insurance Trust. The current self funded Agreement between CVS and Hampshire County Group Insurance Trust is in effect through June 30, 2026. PBIRx prepared a customized Request for Proposal (RFP) which was sent on January 20, 2026, to the following vendors:

| MEDICAL | |
|---------|------------|
| Carrier | PBM Vendor |
| BCBSMA | CVS |

| COALITION | |
|------------------|------------|
| Coalition | PBM Vendor |
| Employers Health | CVS |
| HealthTrust | Optum |

| DIRECT |
|----------|
| PBM |
| CVS |
| Liviniti |
| VytlOne |

PBIRx analyzed the vendor proposals as compared to the current program offered through CVS to determine pricing and service competitiveness.

RFP Process

PBIRx received a raw data file from CVS. PBIRx formatted a de-identified claims repricing file. Upon receipt of the Intent to Bid by the vendors, this file was sent along with the RFP for vendor completion. All vendors were requested to propose pricing and service models based on comparable services, formulary and plan design being offered through the current Hampshire County Group Insurance Trust pharmacy program administered by CVS.

Actual Hampshire County Group Insurance Trust utilized claims were used to compare all pricing models. Upon receipt of Vendor proposals, PBIRx confirmed pricing terms in relation to the proposed repricing files. PBIRx used the current Average Wholesale Price (AWP) of current claim files and calculated estimated total net plan cost based on the following elements:

- Retail Brand / Generic Discount and Dispensing Fees
- Mail Brand / Generic Discount and Dispensing Fees
- Specialty Brand / Generic Discount and Dispensing Fees
- Retail / Mail / Specialty Rebates
- Misc Fees and/or Admin fees

Current costs were reduced by \$4,290,813 to take into account weight loss meds exclusion

- **CVS Renewal:**
 - Estimated savings of \$2,271,736
- **CVS – Employers Health:**
 - Estimated savings of \$3,457,253
 - Foundational Assistance available with estimated **Additional** savings of \$1,902,661
 - No changes to members prescriptions or plan
 - The only change would be a new CVS Account Team
- Carrier and Mid Market PBMs had competitive proposals however not as competitive as the CVS – Employers Health
- BCBSMA cannot implement Foundational Assistance
- All non-CVS vendor changes would have at minimal slight formulary change
- International Savings for Injectables and Diabetics total opportunity estimated at \$1,700,305 through ElectRx to compliment CanaRx

Recommendation

- Move Contract pricing to CVS through Employers Health
- Implement Foundational Assistance through Payd Health
- Implement ElectRx International Program

RFP&C Saving Results



| Plan Assumptions | | | | | | | |
|---|----------------------|------------------------|---------------------|------------------------|-----------------------|-----------------------|-----------------------|
| Proposed Effective Date: | 7/1/2026 | | | | | | |
| Benefits: | Duplicate Current | | | | | | |
| Vendor Comparison | | | | | | | |
| | CVS - Current | CVS - Proposed 2026/27 | BCBSMA | CVS - Employers Health | OptumRx - HealthTrust | Liviniti | VytOne |
| Rx Costs Current (1/1/25-12/31/25): | \$ 26,917,380 | | | | | | |
| Rx Costs above trended to 7/1/26-6/30/27: | \$ 30,544,188 | \$ 28,855,094 | \$ 28,861,203 | \$ 28,974,216 | \$ 28,907,019 | \$30,522,807 | \$ 29,621,753 |
| Reference/Biosimilar Spend: | \$ 1,767,352 | \$ 1,747,993 | \$ 1,693,232 | \$ 1,710,922 | \$ 793,005 | \$ 1,768,726 | \$ 552,538 |
| Average Members: | 9,420 | 9,420 | 9,420 | 9,420 | 9,420 | 9,420 | 9,420 |
| PMPM: | \$ 285.84 | \$ 270.73 | \$ 270.30 | \$ 271.45 | \$ 284.10 | \$ 272.12 | \$ 266.93 |
| Coupon Assistance: | \$ 834,619 | \$ 834,619 | \$ 580,000 | \$ 834,619 | \$ 745,000 | \$ 2,063,885 | \$ 1,396,200 |
| Estimated Rebate Revenue: | \$ 9,328,536 | \$ 9,891,819 | \$ 9,577,850 | \$ 11,175,388 | \$ 4,326,701 | \$ 8,152,178 | \$ 5,680,407 |
| Estimated Rx Claims Cost Less Rebates: | \$ 22,148,385 | \$ 19,876,649 | \$20,396,585 | \$ 18,675,131 | \$ 24,628,324 | \$22,075,470 | \$ 23,097,685 |
| Estimated Rx Claims Cost PMPM: | \$ 195.93 | \$ 175.84 | \$ 180.44 | \$ 165.21 | \$ 217.87 | \$ 195.29 | \$ 204.33 |
| Rx Administration PMPM: | \$ - | \$ - | \$ 1.30 | \$ 0.14 | \$ 3.05 | \$ 9.83 | \$ 3.00 |
| Total Estimated PMPM: | \$ 195.93 | \$ 175.84 | \$ 181.74 | \$ 165.35 | \$ 220.93 | \$ 205.12 | \$ 207.33 |
| Total Estimated Annual Costs: | \$ 22,148,385 | \$ 19,876,649 | \$20,543,537 | \$ 18,691,131 | \$ 24,973,436 | \$23,186,367 | \$23,436,805 |
| Total Estimated Annual Savings: | | \$ 2,271,736 | \$ 1,604,847 | \$ 3,457,253 | \$ (2,825,051) | \$ (1,037,983) | \$ (1,288,420) |
| % Savings: | | 10.26% | 7.25% | 15.61% | -12.76% | -4.69% | -5.82% |
| OPTIONAL SAVINGS | | | | | | | |
| Clinical | | | | \$ 31,455 | \$ 136,000 | \$ 633,695 | \$ 633,695 |
| Foundational Assistance/ Needs Based | | | | \$ 1,902,661 | | | \$ 1,902,661 |
| International Rx: | | \$ 223,430 | \$ 223,430 | \$ 223,430 | \$ 223,430 | \$ 223,430 | \$ 223,430 |
| Total Savings (Includes Optional): | | \$ 2,495,166 | \$ 1,828,277 | \$ 5,614,799 | \$ (2,465,621) | \$ (180,858) | \$ 1,471,366 |
| % Savings: | | 11.27% | 8.25% | 25.35% | -11.13% | -0.82% | 6.64% |
| FORMULARY DISRUPTION (# of Members/Rxs) | | | | | | | |
| Tier 2 to Tier 3 | | | 72 / 118 | | 741 / 3,209 | 164 / 482 | 193 / 565 |
| Tier 2 to Exclude | | | 473 / 2,283 | | 302 / 995 | 208 / 491 | 300 / 1,031 |
| Tier 3 to Tier 2 | | | 3 / 13 | | 141 / 217 | 269 / 717 | 231 / 709 |
| Tier 3 to Exclude | | | 42 / 193 | | 56 / 274 | 99 / 432 | 60 / 245 |

Notes:

1. Current Plan Costs 1/1/25-12/31/25, and trended using a 9% annual drug trend to 7/1/26-6/30/27 - weight loss costs removed & rebates adjusted
2. Estimated Rx Claim Costs based on savings analysis through proposed pricing
3. Coupon assistance savings is net of fees
4. International savings above represent 10% of an estimated \$2,234,300 with the majority of the savings coming from the specialty international vendor
5. Cost estimates are a combination of discounts, dispensing fees, administration fees, and rebates combined with miscellaneous fees and contract language caveats. Caveats include, but are not limited to, Most Favored Nation pricing, rebate exclusions, guarantee exclusions, aggregation language, and calculation methodology. The self funded estimate assumes that Client is at full risk for its self funded pharmacy costs. The above information relies on information provided to PBIRx by a third party

Foundational Assistance Savings



| | Current | | Paydhealth | | Drugs Impacted | | | | | | | |
|----------------------------------|---------|-------------|------------|------------------|----------------|----------|----------|----------|----------|----------|--|--|
| # of Claims | | | 996 | | Actemra | Cosentyx | Gamunex | Litfulo | Revlimid | Trypytyr | | |
| # of Members | | | 155 | | Arcalyst | Crysvita | Hyqvia | Nemludio | Simponi | Tymlos | | |
| Total Current Plan Cost Eligible | \$ | 15,646,449 | \$ | 15,646,449 | Austedo | Dovato | Hyrimoz | Nubeqa | Sotyktu | Upravi | | |
| Estimated Patient Assistance | \$ | (834,619) | \$ | (4,361,656) | Avsola | Dupixent | Jakafi | Nucala | Stelara | Voranigo | | |
| Estimated Rebates | \$ | (2,753,170) | \$ | (2,437,381) | Biktarvy | Duvyzat | Kalydeco | Opzelura | Taltz | Vyndamax | | |
| Estimated Fees | | | \$ | 1,308,587 | Bimzelx | Ebglyss | Kesimpta | Orencia | Tezspire | Xeljanz | | |
| Net Plan Cost | \$ | 12,058,660 | \$ | 10,155,999 | Cabometyx | Enbrel | Kineret | Palynziq | Tivicay | Xolair | | |
| Estimated Net Plan Savings | | | \$ | 1,902,661 | Calquence | Fasenra | Kisqali | Prolia | Tremfya | | | |
| | | | | | Cimzia | Fintepla | Lenvima | Radicava | Triumeq | | | |

General Notes:

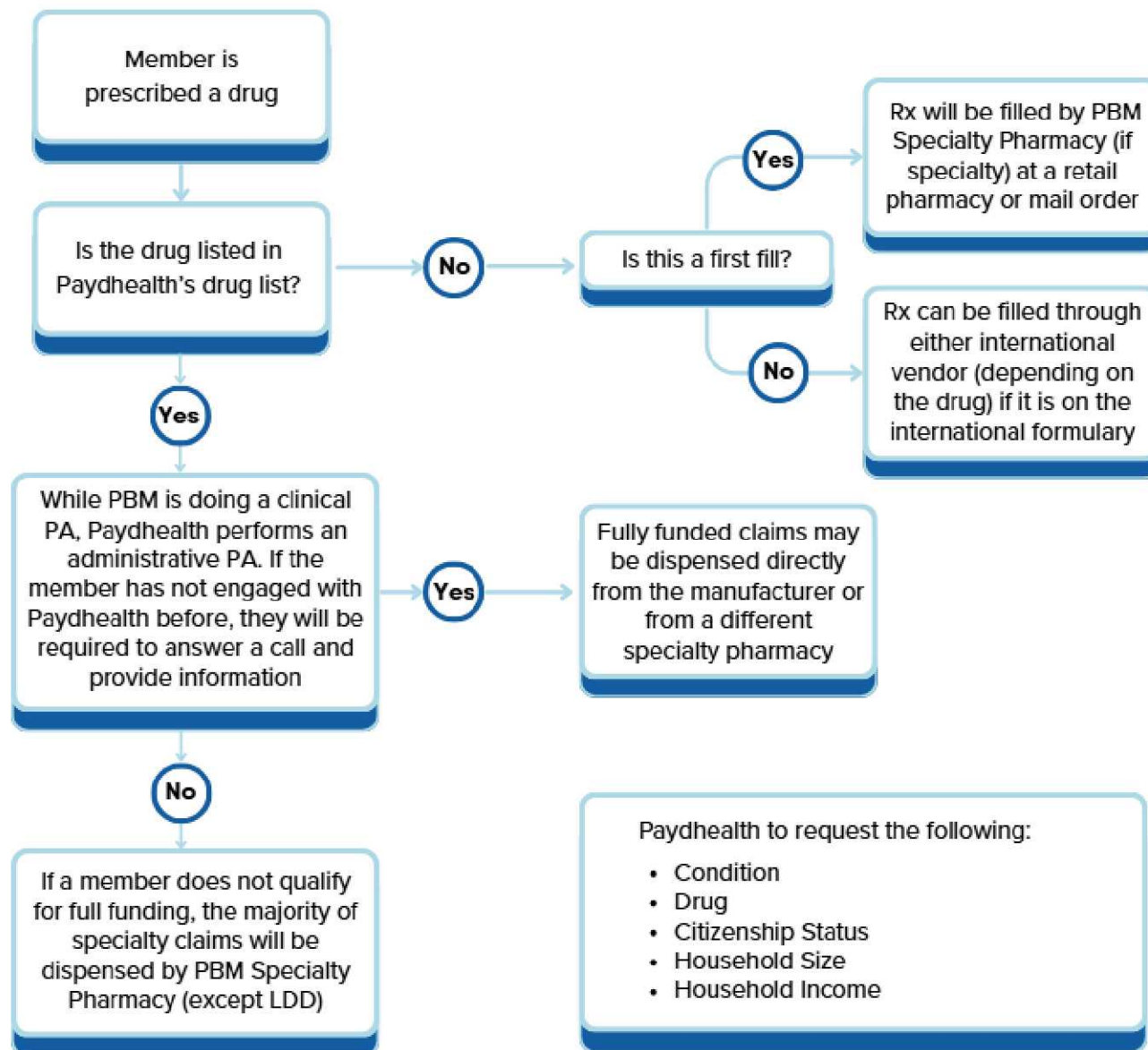
1. January 2025-December 2025 Alternate Funding Eligible Claims
2. Members with a partial year of utilization have been annualized for savings calculations
3. Assumed conversion is 31.9% of Eligible claims and associated Plan Cost
4. Plan Cost is the discounted cost of the medication less member share
5. Paydhealth takes into consideration expected affect of Highly Compensated People (HCP) based industry NAICS number
6. Income stipulations associated with most alternate funding programs
7. The Estimated Net Plan Savings stated above are net of rebate loss and vendor fees (30% of savings based on total cost of medication)
8. Above Estimated Net Plan Savings assumes 30% partial assistance funding and 70% full funding by alternate funder
9. Assumes no claims are currently filled at 340B. If 340B is currently in use, stated savings estimates could be affected. The alternate funding vendor can work with client to exclude during implementation.

The conclusions made in this review are based upon data provided to PBIRx by the PBM.

Quantitative conclusions are accurate to the extent of the data provided.

Self Funded Estimates may be altered due to high-cost medications or increased utilization.

Foundational Assistance Savings for High-Cost Brand Drugs



International Rx Savings

| | |
|---|--|
| CANARX MAINTENANCE BRANDS ESTIMATED ANNUALIZED SAVINGS | ELECTRX SPECIALTY/DIABETES ESTIMATED ANNUALIZED SAVINGS |
| \$533,995 | \$1,700,305 |

| CANARX JAN 2025 – DEC 2025 | | INTERNATIONAL ELIGIBLE (\$) | ESTIMATED SAVINGS (\$) | ESTIMATED ANNUAL SAVINGS (\$) | SAVINGS (%) |
|-------------------------------|------------|--------------------------------|---------------------------|----------------------------------|-------------|
| Total Plan Cost | 32,140,926 | 1,987,294 | 533,995 | 533,995 | 1.66 |
| Total Member Cost | 1,263,638 | 82,937 | 82,937 | 82,937 | 6.56 |
| Members | 381 | | | | |
| Total # of Rx | 123,492 | 1,875 | | | |

| ELECTRX JAN 2025 – DEC 2025 | | INTERNATIONAL ELIGIBLE (\$) | ESTIMATED SAVINGS (\$) | ESTIMATED ANNUAL SAVINGS (\$) | SAVINGS (%) |
|--------------------------------|------------|--------------------------------|---------------------------|----------------------------------|-------------|
| Total Plan Cost | 32,140,926 | 5,444,506 | 1,700,305 | 1,700,305 | 5.29 |
| Total Member Cost | 1,263,638 | 52,420 | 52,420 | 52,420 | 4.15 |
| Members | 188 | | | | |
| Total # of Rx | 123,492 | 841 | | | |

General Notes:

- The conclusions made in this review are based upon data provided to PBIRx by the PBM
- Quantitative conclusions are accurate to the extent of the data provided
- Estimate includes rebate impact and PBIRx Administrative Fee of plan savings
- Stop Loss – Confirm acceptance of out-of-network claims

International Rx Savings Opportunity - CanaRx

| DRUG NAME & STRENGTH | #RX | PLAN COST PER RX – CURRENT (\$) | ESTIMATED PLAN COST PER RX (\$) | ESTIMATED SAVINGS PER RX (\$) | SAVINGS (%) |
|-------------------------|-----|---------------------------------|---------------------------------|-------------------------------|-------------|
| DOVATO TAB 50-300MG | 3 | 7,905 | 3,492 | 4,413 | 55.83 |
| GILENYA CAP 0.5MG | 2 | 4,370 | 1,853 | 2,517 | 57.59 |
| TRIUMEQ TAB | 13 | 3,586 | 1,271 | 2,315 | 64.55 |
| BIKTARVY 50 TAB 200-25 | 13 | 3,892 | 1,579 | 2,313 | 59.42 |
| REXULTI TAB 1MG | 9 | 1,426 | 230 | 1,196 | 83.88 |
| VRAYLAR CAP 3MG | 15 | 1,236 | 210 | 1,026 | 83.00 |
| VRAYLAR CAP 1.5MG | 19 | 1,212 | 214 | 999 | 82.37 |
| RINVOQ TAB 15MG ER | 80 | 2,550 | 2,135 | 414 | 16.25 |
| JARDIANCE TAB 25MG | 59 | 486 | 162 | 324 | 66.66 |
| FARXIGA TAB 10MG | 156 | 450 | 126 | 323 | 71.93 |
| TRELEGY AER 200MCG | 109 | 443 | 143 | 301 | 67.85 |
| TRELEGY AER 100MCG | 63 | 410 | 114 | 296 | 72.23 |
| FARXIGA TAB 5MG | 43 | 434 | 152 | 283 | 65.08 |
| ELIQUIS TAB 5MG | 447 | 411 | 147 | 265 | 64.35 |
| ENTRESTO TAB 49-51MG | 19 | 590 | 354 | 236 | 39.98 |
| ENTRESTO TAB 97-103MG | 19 | 503 | 281 | 222 | 44.11 |
| ELIQUIS TAB 2.5MG | 106 | 259 | 111 | 149 | 57.34 |
| LINZESS CAP 72MCG | 26 | 340 | 238 | 102 | 30.02 |
| ENTRESTO TAB 24-26MG | 30 | 354 | 259 | 95 | 26.86 |
| OTEZLA TAB 30MG | 23 | 1,370 | 1,285 | 85 | 6.18 |
| BREO ELLIPTA INH 100-25 | 106 | 147 | 66 | 80 | 54.79 |
| VAGIFEM VTB 10MCG | 114 | 127 | 50 | 77 | 60.72 |
| BREO ELLIPTA INH 200-25 | 123 | 150 | 85 | 64 | 42.99 |
| SLYND TAB 4MG | 60 | 101 | 47 | 54 | 53.35 |
| RESTASIS EMU 0.05% OP | 15 | 568 | 550 | 18 | 3.17 |

International Rx Savings Opportunity - ElectRx

| DRUG NAME & STRENGTH | #RX | PLAN COST PER RX – CURRENT (\$) | ESTIMATED PLAN COST PER RX (\$) | ESTIMATED SAVINGS PER RX (\$) | SAVINGS (%) |
|---------------------------|-----|---------------------------------|---------------------------------|-------------------------------|-------------|
| STIVARGA TAB 40MG | 1 | 20,422 | 7,644 | 12,778 | 62.57 |
| STELARA INJ 90MG/ML | 37 | 23855.2 | 12172.7 | 11,683 | 48.97 |
| CABOMETYX TAB 20MG | 10 | 21,891 | 10,957 | 10,934 | 49.95 |
| BIMZELX INJ 320MG/2 | 8 | 17,105 | 9,690 | 7,414 | 43.35 |
| KISQALI TAB 600DOSE | 14 | 13,392 | 6,505 | 6,887 | 51.43 |
| XTANDI CAP 40MG | 6 | 11,048 | 4,336 | 6,712 | 60.75 |
| VERZENIO TAB 150MG | 4 | 12,547 | 6,126 | 6,421 | 51.17 |
| SKYRIZI INJ 360/2.4 | 28 | 17,928 | 12,071 | 5,857 | 32.67 |
| SKYRIZI INJ 150MG/ML | 8 | 17,568 | 12,071 | 5,497 | 31.29 |
| SKYRIZI PEN INJ 150MG/ML | 45 | 16,873 | 12,071 | 4,802 | 28.46 |
| SIMPONI INJ 100MG/ML | 13 | 8,996 | 5,268 | 3,729 | 41.45 |
| COSENTYX PEN INJ 150MG/ML | 17 | 4,023 | 1,224 | 2,799 | 69.57 |
| TAGRISSO TAB 80MG | 2 | 13,897 | 11,546 | 2,351 | 16.91 |
| CREON CAP 36000UNT | 22 | 2,216 | 216 | 2,000 | 90.24 |
| XIFAXAN TAB 550MG | 23 | 2,656 | 911 | 1,745 | 65.70 |
| LITFULO CAP 50MG | 23 | 3,620 | 2,179 | 1,441 | 39.81 |
| ERLEADA TAB 240MG | 5 | 8,761 | 7,386 | 1,375 | 15.70 |
| HUMIRA PEN INJ 40/0.4ML | 20 | 4,878 | 3,989 | 889 | 18.22 |
| KESIMPTA INJ 20/.4ML | 20 | 6,500 | 5,832 | 669 | 10.29 |
| VELTASSA POW 8.4GM | 14 | 1,571 | 944 | 628 | 39.94 |
| OPZELURA CRE 1.5% | 15 | 1,856 | 1,247 | 609 | 32.81 |
| OZEMP .25/.5 INJ 2MG/3ML | 225 | 1,077 | 527 | 549 | 51.03 |
| OZEMPIC 1MG INJ 4MG/3ML | 173 | 938 | 495 | 443 | 47.24 |
| MIEBO DRO 1.3GM/ML | 25 | 534 | 215 | 319 | 59.71 |
| ENBREL SRCLK INJ 50MG/ML | 53 | 3,222 | 3,101 | 121 | 3.77 |

International Rx



✓ ZERO Copays through CANARX and ElectRx

The International Rx programs helps to keep more money in members' pockets. There are no copays, shipping charges or out-of-pocket costs to sign up. The program is FREE to members.

✓ Signing up is fast & easy

Members can enroll at any time.

CanaRx: To enroll, members submit an enrollment form, a copy of their photo ID and a prescription written for a 3-month supply with 3 refills. Enrollment forms can be completed online, or a hard copy can be faxed, uploaded to the secure site (CanaRx.com) or mailed to CANARX.

ElectRx: To enroll, members call 833-353-2879. ElectRx representatives will complete the enrollment over the phone. ElectRx will request a prescription written for a 3-month supply with 3 refills.

CANARX and ElectRx can even help with receiving a member's prescription by reaching out to the prescriber on their behalf — you just need to ask! Please note, when taking a 'new-to-you' medication, a local 30-day trial is required before ordering through the international Rx programs.

✓ Worry-free refills

The international Rx vendors will proactively call members every quarter to let them know they are due for a refill.

✓ Medications right to the member's mailbox

Medications are shipped right to the member's mailbox. No more standing in line at the pharmacy.

✓ Safe

Medications are shipped in the manufacturers sealed packaging.

✓ Customer Service

CANARX offers a website to check medication availability, enroll online (or download the enrollment form), watch a short program video, download a membership card and view FAQs. **Members can call us at 1-866-893-6337**

ElectRx can call **833-353-2879** with questions or to check medication availability and to enroll

Clinical Savings Carve-Out

Clinical Programs recommended, with **60-day Member Notice via PBM Letter**

| PROGRAM TYPE | DISEASE STATE | # OF RXS | ESTIMATED PLAN SAVINGS (\$) |
|---------------------|------------------------------------|----------|-----------------------------|
| Step Therapy | Dermatology - Psoriasis | 73 | 66,627 |
| Step Therapy | Urology | 84 | 62,617 |
| Step Therapy | Dermatology - Rosacea | 13 | 7,381 |
| Step Therapy | Neurology - Multiple Indications | 28 | 7,293 |
| Step Therapy | Hyperlipidemia | 5 | 2,883 |
| Step Therapy | Ophthalmic - Glaucoma | 2 | 363 |
| Step Therapy | Dermatology - Multiple Indications | 2 | 182 |
| Step Therapy | Benign Prostate Hyperplasia | 3 | 17 |
| Prior Authorization | Ophthalmic - Immunomodulators | 195 | 155,365 |
| Prior Authorization | GI Disease | 23 | 67,274 |
| Prior Authorization | GI Disease | 86 | 53,410 |
| Prior Authorization | Gynecology - Birth Control | 94 | 23,652 |
| Prior Authorization | Antinauseant | 3 | 784 |
| Prior Authorization | Gynecology-Birth Control | 2 | 713 |
| Prior Authorization | Analgesic - Topical | 28 | - |
| Exclusion | Multiple Indications | 355 | 145,198 |
| Exclusion | Gynecology - Birth Control | 79 | 25,188 |
| Exclusion | Dermatology - Acne | 40 | 14,748 |

General Notes:

- **Data based on 12 months of data Jan 2025 – Dec 2025**
- Clinical programs recommended with 60-day grandfathering – estimated annual plan savings notated
- Clinical recommendations and estimated savings are based on current drug information available; including, but not limited to: changes in utilization, information on new drugs, indications, generics, biosimilars, dosages, grandfathering, etc.
- Rebate programs that vary by PBM could alter the estimated savings and recommendations

Clinical Savings Carve-Out

Clinical Programs recommended, **with Grandfathering**

| PROGRAM TYPE | DISEASE STATE | # OF RXS | CURRENT PLAN COST (\$) |
|---------------------|-------------------------------------|----------|------------------------|
| Step Therapy | Mental Health Agents/Antipsychotics | 62 | 95,289 |
| Step Therapy | ADD/ADHD | 194 | 70,652 |
| Step Therapy | Mental Health Agents/Depression | 58 | 46,906 |
| Step Therapy | Neurology - AntiConvulsant | 6 | 17,627 |
| Prior Authorization | Respiratory - COPD | 172 | 115,743 |
| Prior Authorization | Testosterone | 391 | 17,668 |
| Prior Authorization | Infectious Disease | 13 | 7,241 |
| Prior Authorization | Dermatology - Psoriasis | 4 | 748 |

General Notes:

- **Data based on 12 months of data Jan 2025 – Dec 2025**
- Clinical programs recommended with no member disruption to current utilizers
- Clinical recommendations and estimated costs are based on current drug information available; including, but not limited to: changes in utilization, information on new drugs, indications, generics, biosimilars, dosages, grandfathering, etc.
- Rebate programs that vary by PBM could alter the estimated savings and recommendations



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HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Insurance Advisory Committee

Meeting Notice and Agenda

February 25, 2026

10:00 am

ZOOM Meeting

| | |
|---|-------|
| Call to Order | RC |
| Approval of IAC Minutes (January 21, 2026 Meeting) | RC |
| Financial Report (January) | SP |
| Wellness Update | MK |
| Boston Mutual | MC |
| HILB/PBIRX Presentations | DC/DS |
| Proposed Rate/Plan/Carrier Changes (Vote) | RC |
| Other Business | RC |
| Adjournment | RC |

Meeting Schedule

Executive Committee – March 4, 2026, 9:00 a.m. ZOOM

Executive Committee – March 18, 2026, 9:00 a.m. ZOOM

Insurance Advisory Committee – March 25, 2026, 10:00 a.m. ZOOM

Executive Committee – TBD, 9:00 a.m. ZOOM

Cindy Graves is inviting you to a scheduled Zoom meeting.

Topic: IAC Mtg 2/25/26 at 10am

Time: Feb 25, 2026 10:00 AM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/81571724563?pwd=aVbFeAJRba8ZGytvy1AVDYab2Fli2m.1>

Meeting ID: 815 7172 4563

Passcode: 948680

One tap mobile

+16469313860,,81571724563#,,,,*948680# US

+13017158592,,81571724563#,,,,*948680# US (Washington DC)

Join instructions

<https://us02web.zoom.us/join/81571724563/invitations?signature=6stXfbEYYHPfWPtG7hY3C1nggurHh7s0dCGCWYuwf1Q>

**HAMPSHIRE COUNTY GROUP INSURANCE TRUST
88 KING STREET
NORTHAMPTON, MA 01060**

TO: All Member Trust Units

RE: **Minutes of January 21, 2026**
Insurance Advisory Committee
Via Zoom Teleconference

MEMBERS PRESENT:

| | | |
|--------------------|----------------------|------------------|
| Paul McLatchy III | Cathy Levreault | Joanne Cleveland |
| Susan Bobe | Cara Leach | Sarah Reynolds |
| Ashley Obrzut | Meg McWherter | Rachel Emerson |
| Paula Harrison | Sean McDonald | Allan Kidston |
| Sara Kimball | Rich Carmignani, Jr. | Emily Russo |
| Liz Bouchard | Linda Gross | Jan Ameen |
| Ashley Manley | Shelley Poreda | Stacy Stewart |
| Ray Purington | Allan Kidston | Marc Richard |
| Lauren Wilcox | Patti Rutkowski | Andrew Levine |
| Virginia Gabert | Mia Francesconi | Sharon Ashleigh |
| Ryan Mailloux | Eileen Seymour | Gabriele Voelker |
| Jessalyn Zaykoski | Michele Turner | Kristin Cormier |
| Angelina Bragdon | Kari Scytkowski | Barbara Miller |
| Heather Rock | Donna Whiteley | Cindy Schofield |
| Nadine Cignoni | Jennifer Boulais | Liz Sullivan |
| Steve Deloye | Julie Wonkka | Jennifer Day |
| Sharon Strzegowski | | |

OTHERS PRESENT:

| | | |
|-------------------|-----------------|-----------------|
| Cynthia Graves | Michele Komosa | Karen Karowski |
| Danielle Chaplick | Susan Shillue | Mariana Gil |
| Steve Sadowski | Mary McCallahan | Tracy Foster |
| Heidi Fountain | Dawn Scaparotti | Ted Lewis |
| John Garrish | Mary Houle | Shaun Suhoski |
| Maureen Humphrey | Brenda Lessard | Nadine Coughlin |
| Taffy Basset Fox | Sues'Anne Jason | |

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 10:03 a.m. with a quorum present of 87.80% of the weighted vote.

MINUTES

The minutes of the meeting of December 17, 2025, were accepted by unanimous consent.

FINANCIALS

Month of December 2025

The Financial Report showed a starting cash balance for December of \$479,076.67 with a total monthly income of \$14,894,359.45, which includes the CVS rebate of \$3,025,188.26. The monthly expenses totaled \$10,362,185.80 leaving a total net monthly income of \$4,532,173.65. The accounts receivable balance was \$655,974.66, which if paid on time, would have left us with a balance of \$5,188,148.31.

Shelly Poreda gave an overview of the financial report, highlighting page 10, the financial summary, correcting the November ending balances to read December ending balances. She pointed out that medical claims for December were down \$400,000 and pharmacy claims by \$250,000 compared to November. She also reviewed the projections through the end of June.

GIC UPDATE

The groups that are leaving the Trust are Bernardston, Chesterfield, FRCOG, Leyden, Pioneer Valley Regional School District and Southampton. The total monthly premium loss is currently \$599,818.40. It was noted that the claim runoff period is 18 months.

HILB UPDATES

HILB gave a presentation on the RFP results and preliminary FY27 rates and plan design changes that they are recommending. A long discussion followed on the union negotiation process, particularly if units have not adopted 32B section 21-23 yet. HILB has offered to conduct a webinar on the timeline and steps required to get plan design changes through the 32B process. Their current recommendation is for a 15.96% increase if no plan design changes are made. They then presented plan design changes they would recommend. The RFP for the pharmacy contract has not been completed so numbers are subject to change. Those numbers will be available in time for the February 25, 2026 IAC meeting.

OTHER BUSINESS

Michele Komosa said the Wellness Initiative is doing great and she will provide a full update at a future meeting.

LAST MINUTE ITEMS

There were none at this time.

ADJOURNMENT

Chairman Rich Carmignani, Jr. adjourned the meeting 12:21 p.m.

Respectfully submitted,
Karen Karowski

Executive Committee – February 11, 2026, 9:00 a.m., via ZOOM
Executive Committee – February 18, 2026, 9:00 a.m., via ZOOM
Insurance Advisory Committee – February 25, 2026, 10:00 a.m., via ZOOM

| | | | | |
|-----------|------|--------------|-----------------------|---|
| 1/2/2026 | 7231 | 389.69 | ACSA/PPI | Dental/Vision Ins - JAN |
| 1/2/2026 | 7232 | 49.25 | Boston Mutual | Life Ins |
| 1/2/2026 | 7233 | 5,713.91 | CanaRx | Rx expense 12/16-12/31 |
| 1/2/2026 | 7234 | 6,250.00 | Edward Haber | IT work |
| 1/2/2026 | 7235 | 1,000.00 | M&B Holdings | Rent JAN |
| 1/2/2026 | ACH | 199,134.15 | Stealth Partner Group | Reinsurance- JAN |
| 1/5/2026 | ACH | 3,272,550.07 | BCBS | JAN Monthly Claim prefunding & NOV settlement |
| 1/12/2026 | ACH | 627,780.02 | CVS | Rx weekly |
| 1/14/2026 | ACH | 8,794.16 | Checkwriters | payroll 1/15 |
| 1/15/2026 | ACH | 3,063,950.00 | BCBS | JAN Monthly claim funding, second half |
| 1/16/2026 | 7236 | 97.57 | CMS | Phone |
| 1/16/2026 | ACH | 481,143.98 | CVS | Rx weekly |
| 1/20/2026 | ACH | (7.09) | Checkwriters | 4th Qtr 2025 Reconciliation |
| 1/23/2026 | 7237 | 5,028.83 | CanaRx | Rx expense 1/1-1/15 |
| 1/23/2026 | 7238 | 6,321.00 | HCGIT | Health Insurance - FEB |
| 1/23/2026 | 7239 | 2,233.68 | Hamp Retirement | JAN Deductions |
| 1/23/2026 | 7240 | 5,500.00 | Wellable | Wellness program subscription Mar 26 - Feb 27 |
| 1/23/2026 | ACH | 645,940.47 | CVS | Rx weekly |
| 1/28/2026 | ACH | 1,590.45 | Netlogix | IT service |
| 1/28/2026 | ACH | 288.59 | Comcast | Internet |
| 1/28/2026 | ACH | 9,344.94 | Checkwriters | payroll 1/29 |
| 1/29/2026 | ACH | 662,188.13 | CVS | Rx weekly |
| 1/30/2026 | ACH | 659,710.82 | Blue Medicare Rx | Medicare RX PDP - DEC |

9,664,992.62

Cgh
2/6/26

②

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

2/25/26

Financial Summary

Cash Assets

| Cash Accounts | June Ending Balance | January Ending Balance |
|------------------------|----------------------------|-------------------------------|
| Operating Accounts | \$5,840,650.23 | \$9,381,286.29 |
| Certificate of Deposit | \$1,253,632.84 | \$0.00 |
| Portfolio Account | \$3,364,488.66 | \$0.00 |
| OPEB Trust | \$334,897.77 | \$342,702.80 |
| Total Cash | \$10,793,669.50 | \$9,723,989.09 |

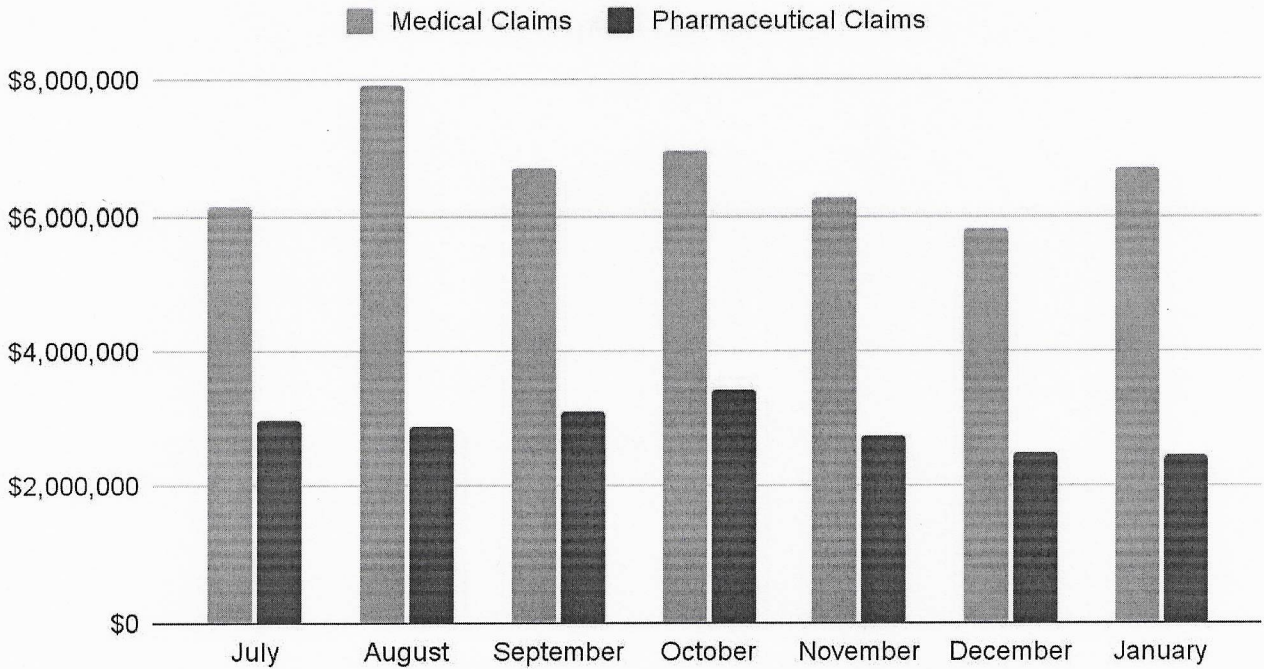
Other Assets

| Type | June Ending Balance | January Ending Balance |
|---------------------|----------------------------|-------------------------------|
| Accounts Receivable | \$4,456,131.78 | \$886,444.99 |

Total Assets

| Asset Type | June Ending Balance | January Ending Balance |
|-------------------|----------------------------|-------------------------------|
| Cash | \$10,793,669.50 | \$9,723,989.09 |
| Other | \$4,456,131.78 | \$886,444.99 |
| Total Assets | \$15,249,801.28 | \$10,610,434.08 |

Medical Claims and Pharmaceutical Claims



January medical claims increased compared to December, while pharmacy claims remained level.

The January actuals reflect a \$389,720 deficit. The end-of-year anticipated net cash balance is \$1,727,523.

Year-to-date projections and fiscal year 2026 projections are outlined in the charts on the next page.

Year-to-Date Projections

| Projected | July | August | September | October | November | December | January | Total |
|------------|----------------|---------------|----------------|----------------|---------------|----------------|---------------|----------------|
| Revenue | \$8,750,000 | \$8,550,000 | \$12,070,000 | \$9,820,000 | \$9,820,000 | \$12,170,000 | \$9,780,000 | \$70,960,000 |
| Expenses | (\$10,054,200) | (\$9,884,200) | (\$10,815,000) | (\$10,615,000) | (\$9,184,200) | (\$10,115,000) | (\$9,379,500) | (\$70,047,100) |
| Net Income | (\$1,304,200) | (\$1,334,200) | \$1,255,000 | (\$795,000) | \$635,800 | \$2,055,000 | \$400,500 | \$912,900 |

Year-to-Date Actuals

| Actual | July | August | September | October | November | December | January | Total |
|------------|----------------|----------------|----------------|----------------|---------------|---------------|----------------|----------------|
| Revenue | \$8,548,814 | \$8,843,436 | \$11,971,247 | \$9,668,363 | \$9,635,538 | \$12,834,683 | \$9,618,569 | \$71,120,650 |
| Expenses | (\$10,150,003) | (\$11,660,604) | (\$10,685,957) | (\$10,637,441) | (\$9,946,452) | (\$9,285,866) | (\$10,008,290) | (\$72,374,614) |
| Net Income | (\$1,601,189) | (\$2,817,168) | \$1,285,289 | (\$969,077) | (\$310,914) | \$3,548,817 | (\$389,720) | (\$1,235,962) |

Year-to-Date Projection vs Actual Variance

| Variance | July | August | September | October | November | December | January | Total |
|------------|-------------|---------------|------------|-------------|-------------|-------------|-------------|---------------|
| Revenue | (\$201,186) | \$293,436 | (\$98,753) | (\$151,637) | (\$184,462) | \$664,683 | (\$161,431) | \$160,650 |
| Expenses | (\$95,803) | (\$1,776,404) | \$129,043 | (\$22,441) | (\$762,252) | \$829,134 | (\$628,790) | (\$2,327,514) |
| Net Income | (\$296,989) | (\$1,482,968) | \$30,289 | (\$174,077) | (\$946,714) | \$1,493,817 | (\$790,220) | (\$2,166,863) |

Fiscal Year 2026 Total Projections

| 2026 | Projected | Actual YTD + Projected through June |
|----------|-----------------|-------------------------------------|
| Revenue | \$124,360,000 | \$124,340,936 |
| Expenses | (\$120,344,600) | (\$122,613,413) |
| Net | \$4,015,400 | \$1,727,523 |

Hampshire County Group Insurance Trust

TRANSACTION REPORT JANUARY 2026 (FY26)

| STARTING BALANCE GENERAL FUND (M&T BANK) | | | | \$ (226,206.34) |
|--|---------------------------------|--------------|--------------|-------------------|
| 2026 | TRANSACTION | A/P DEBIT | A/R CREDIT | |
| JAN | M&T BANK | | | |
| | | | | \$ (226,206.34) |
| 1 | BLUE CROSS BLUE SHIELD | 6,336,500.07 | | \$ (6,562,706.41) |
| 2 | M&T BANK (FROM ESB) | | 5,000,000.00 | \$ (1,562,706.41) |
| 2 | M&T BANK | | 49,927.73 | \$ (1,512,778.68) |
| 20 | M&T BANK | | 1,084,073.18 | \$ (428,705.50) |
| 22 | M&T BANK | | 289,805.58 | \$ (138,899.92) |
| 26 | M&T BANK | | 4,000,000.00 | \$ 3,861,100.08 |
| 27 | M&T BANK | | 459,186.97 | \$ 4,320,287.05 |
| 28 | M&T BANK | | 409,337.74 | \$ 4,729,624.79 |
| 30 | M&T BANK | | 33,259.00 | \$ 4,762,883.79 |
| 30 | CVS CAREMARK | 2,417,052.60 | | \$ 2,345,831.19 |
| 30 | PAYROLL | 18,132.01 | | \$ 2,327,699.18 |
| 30 | INTEREST | | 6,854.26 | \$ 2,334,553.44 |
| | | | | \$ 2,334,553.44 |
| | | | | \$ 2,334,553.44 |
| | | | | \$ 2,334,553.44 |
| STARTING BALANCE GENERAL FUND (EASTHAMPTON SAVINGS BANK x5596) | | | | \$ 5,237,456.66 |
| 2026 | TRANSACTION | A/P DEBIT | A/R CREDIT | |
| JAN | EASTHAMPTON SAVINGS BANK | | | |
| | | | | \$ 5,237,456.66 |
| 1 | STEALTH/STOP LOSS | 199,134.15 | | \$ 5,038,322.51 |
| 2 | ESB (TO MTB) | 5,000,000.00 | | \$ 38,322.51 |
| 2 | ESB | | 111,955.00 | \$ 150,277.51 |
| 2 | ESB | | 280,870.93 | \$ 431,148.44 |
| 5 | ESB | | 160,606.00 | \$ 591,754.44 |
| 5 | ESB | | 55,966.00 | \$ 647,720.44 |
| 9 | ESB | | 814.86 | \$ 648,535.30 |
| 12 | ESB | | 271,839.00 | \$ 920,374.30 |
| 14 | ESB | | 826,463.13 | \$ 1,746,837.43 |
| 15 | ESB | | 160,745.00 | \$ 1,907,582.43 |
| 15 | ESB | | 105,496.32 | \$ 2,013,078.75 |
| 16 | ESB | | 75,652.00 | \$ 2,088,730.75 |
| 20 | ESB | | 13,811.00 | \$ 2,102,541.75 |
| 20 | ESB | | 6,572.00 | \$ 2,109,113.75 |
| 21 | ESB | | 70,836.00 | \$ 2,179,949.75 |
| 21 | ESB | | 83,076.07 | \$ 2,263,025.82 |
| 21 | ESB | | 14,998.00 | \$ 2,278,023.82 |
| 22 | ESB | | 225,978.67 | \$ 2,504,002.49 |
| 22 | ESB | | 81,901.00 | \$ 2,585,903.49 |
| 22 | ESB | | 244,057.39 | \$ 2,829,960.88 |
| 22 | ESB | | 279,055.33 | \$ 3,109,016.21 |
| 22 | ESB | | 858,504.80 | \$ 3,967,521.01 |
| 22 | ESB | | 10,531.00 | \$ 3,978,052.01 |
| 23 | ESB | | 18,691.00 | \$ 3,996,743.01 |
| 23 | ESB | | 57,299.65 | \$ 4,054,042.66 |
| 23 | ESB | | 13,471.00 | \$ 4,067,513.66 |
| 26 | ESB (TO MTB) | 4,000,000.00 | | \$ 67,513.66 |
| 26 | ESB | | 160,062.00 | \$ 227,575.66 |
| 26 | ESB | | 326,345.35 | \$ 553,921.01 |
| 26 | ESB | | 115,222.00 | \$ 669,143.01 |

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

INCOME AND EXPENSE REPORT

| ITEMS | FEB | MAR | APR | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | JANUARY |
|---------------------------------|----------------|--------------|----------------|----------------|----------------|---------------|----------------|--------------|----------------|----------------|---------------|--------------|
| Starting Cash Balance | 769,509.74 | 1,374,868.15 | 2,585,805.86 | (1,211,050.10) | 1,726,324.83 | 1,289,856.50 | 3,928,350.63 | 2,065,435.68 | 3,072,941.07 | 1,435,636.70 | 479,076.67 | 5,011,250.32 |
| Adjustments | | | | | | | | | | | | |
| Total Starting Balance | 769,509.74 | 1,374,868.15 | 2,585,805.86 | (1,211,050.10) | 1,726,324.83 | 1,289,856.50 | 3,928,350.63 | 2,065,435.68 | 3,072,941.07 | 1,435,636.70 | 479,076.67 | 5,011,250.32 |
| MONTHLY INCOME | | | | | | | | | | | | |
| Total Premium Collected | 6,971,549.48 | 7,113,861.16 | 5,733,876.86 | 8,662,499.92 | 4,216,395.73 | 11,883,562.27 | 8,540,065.72 | 8,941,123.65 | 9,943,338.15 | 8,121,068.55 | 11,862,397.44 | 9,392,264.73 |
| Interest Income (MMDT) | 4,244.57 | 4,915.06 | 2,880.52 | 5,955.54 | 5,133.53 | 4,826.21 | 6,403.21 | 7,314.26 | 5,578.63 | 5,283.97 | 6,773.75 | 10,104.11 |
| CVS Rebate (Quarterly) | | | | | | | | | | | 3,025,188.26 | 0.00 |
| Other Income or Adjustments | | | | | | | | | | | | |
| BCBS SR Premium Collected | | | | | | | | | | | | |
| TOTAL MONTHLY INCOME | 6,975,794.05 | 7,118,776.22 | 5,736,757.38 | 8,668,455.46 | 4,221,529.26 | 11,888,388.48 | 8,546,468.93 | 8,948,437.91 | 9,948,916.78 | 8,126,352.52 | 14,894,359.45 | 9,402,368.84 |
| MONTHLY EXPENSES | | | | | | | | | | | | |
| BCBS Admin Cost (estimate) | | | | | | | | | | | | |
| Claim Deposit | 4,925,167.78 | 6,453,754.80 | 6,057,531.86 | 5,962,534.78 | 5,786,383.98 | 8,943,510.34 | 7,166,257.06 | 6,153,533.46 | 7,910,554.94 | 6,689,348.23 | 6,069,200.00 | 6,127,900.00 |
| BCBS Settlement | | | | | | | | | | | 890,712.03 | 208,600.07 |
| Reinsurance (Ind.&Agg.) | 108,354.27 | (3,407.47) | 55,503.18 | 28,970.51 | (31,398.30) | (35,796.67) | (296,941.76) | 202,462.12 | 200,838.53 | 201,549.04 | 200,805.13 | 199,134.15 |
| Recon adjust w/finance | | | | | | | | | | | | |
| BCBS Sr Premium Paid | | | | | | | | | | | | |
| Other Exp. & Claim Settlement | 2,979,386.92 | 1,055,857.82 | 3,453,317.77 | 3,487,583.52 | 1,641,677.58 | 3,587,364.65 | 3,506,306.64 | 1,528,056.25 | 3,425,648.82 | 3,388,945.61 | | |
| CVS Claims | | | | | | | | | | | 2,471,503.84 | 2,417,052.60 |
| Blue Medicare RX PDP | | | | | | | | | | | 657,904.38 | 659,710.82 |
| CanRx | | | | | | | | | | | 10,819.67 | 10,742.74 |
| Total Plan Expenses | 8,012,908.97 | 7,506,205.15 | 9,566,352.81 | 9,479,088.81 | 7,396,663.26 | 12,495,078.32 | 10,375,621.94 | 7,884,051.83 | 11,537,042.29 | 10,279,842.88 | 10,300,945.05 | 9,623,140.38 |
| Total Unit Operating Expenses | 57,526.67 | 51,633.36 | 67,260.53 | 51,991.72 | 61,334.33 | 210,705.71 | 40,562.25 | 57,487.22 | 49,178.86 | 78,137.70 | 61,240.75 | 38,709.79 |
| TOTAL MONTHLY EXPENSES | 8,070,435.64 | 7,557,838.51 | 9,633,613.34 | 9,531,080.53 | 7,457,997.59 | 12,705,784.03 | 10,416,184.19 | 7,941,539.05 | 11,586,221.15 | 10,357,980.58 | 10,362,185.80 | 9,661,850.17 |
| TOTAL NET MONTHLY INCOME | (1,094,641.59) | (439,062.29) | (3,896,855.96) | (862,625.07) | (3,236,468.33) | (817,395.55) | (1,869,715.26) | 1,006,898.86 | (1,637,304.37) | (2,231,628.06) | 4,532,173.65 | (259,481.33) |
| BALANCE | | | | | | | | | | | | |
| Cash Balance | (325,131.85) | 935,805.86 | (1,311,050.10) | (2,073,675.17) | (1,510,143.50) | 472,460.95 | 2,058,635.37 | 3,072,334.54 | 1,435,636.70 | (795,991.36) | 5,011,250.32 | 4,751,768.99 |
| Adjustments | 1,700,000.00 | 1,650,000.00 | 100,000.00 | 3,800,000.00 | 2,800,000.00 | 3,455,889.68 | 6,800.31 | 606.53 | | 1,275,068.03 | 0.00 | 0.00 |
| ENDING MONTHLY BALANCE | 1,374,868.15 | 2,585,805.86 | (1,211,050.10) | 1,726,324.83 | 1,289,856.50 | 3,928,350.63 | 2,065,435.68 | 3,072,941.07 | 1,435,636.70 | 479,076.67 | 5,011,250.32 | 4,751,768.99 |

HAMPSHIRE COUNTY GROUP INSURANCE TRUST

Fund And Investment Information

| FUNDS | FEB | MAR | APR | MAY | JUNE | JULY | AUGUST | SEPTEMBER | OCTOBER | NOVEMBER | DECEMBER | JANUARY |
|--------------------------------|----------------|----------------|---------------|----------------|----------------|----------------|--------------|---------------|--------------|----------------|---------------|---------------|
| Post Employee Ben. S.B. | 61,217.71 | 58,988.91 | 57,930.13 | 56,871.35 | 56,982.59 | 55,923.81 | 53,695.01 | 53,806.25 | 52,747.47 | 51,688.69 | 49,459.89 | 47,511.11 |
| Funding | | 1,170.02 | 1,170.02 | 2,340.04 | 1,170.02 | 2,228.80 | 2,340.04 | 1,170.02 | 1,170.02 | 0.00 | 1,170.02 | 3,278.72 |
| Expenses | 2,228.80 | 2,228.80 | 2,228.80 | 2,228.80 | 2,228.80 | 2,228.80 | 2,228.80 | 2,228.80 | 2,228.80 | 2,228.80 | 3,118.80 | 3,142.45 |
| Total | 58,988.91 | 57,930.13 | 56,871.35 | 56,982.59 | 55,923.81 | 53,695.01 | 53,806.25 | 52,747.47 | 51,688.69 | 49,459.89 | 47,511.11 | 47,647.38 |
| 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 | 4,463,551.96 | 4,463,551.96 | 4,463,551.96 | 4,463,551.96 | 4,463,551.96 | 4,463,551.96 | 4,488,051.96 | 4,501,551.96 | 4,501,551.96 | 4,526,051.96 | 4,526,051.96 | 4,550,551.96 |
| Deposits | | | | | | 24,500.00 | 13,500.00 | | 24,500.00 | 0.00 | 24,500.00 | 0.00 |
| Total Member Deposits | 4,463,551.96 | 4,463,551.96 | 4,463,551.96 | 4,463,551.96 | 4,463,551.96 | 4,488,051.96 | 4,501,551.96 | 4,501,551.96 | 4,526,051.96 | 4,526,051.96 | 4,550,551.96 | 4,550,551.96 |
| OPEB Trust | 328,388.89 | 329,648.46 | 331,048.34 | 332,408.81 | 333,721.52 | 334,897.77 | 336,078.17 | 337,186.99 | 338,413.84 | 339,606.67 | 340,645.65 | 341,721.59 |
| Interest | 1,259.57 | 1,399.88 | 1,360.47 | 1,312.71 | 1,176.25 | 1,180.40 | 1,108.82 | 1,226.85 | 1,192.83 | 1,038.98 | 1,075.94 | 981.21 |
| OPEB Trust | 329,648.46 | 331,048.34 | 332,408.81 | 333,721.52 | 334,897.77 | 336,078.17 | 337,186.99 | 338,413.84 | 339,606.67 | 340,645.65 | 341,721.59 | 342,702.80 |
| Investments | | | | | | | | | | | | |
| CD's | 6,233,987.90 | 5,555,405.94 | 3,923,230.27 | 3,839,051.76 | 2,047,431.42 | 1,253,632.84 | 1,258,956.49 | 1,263,580.83 | 1,268,178.34 | 1,272,648.39 | 0.00 | 0.00 |
| Deposit/Withdrawal | (700,000.00) | (1,650,000.00) | (100,000.00) | (1,800,000.00) | (800,000.00) | | | | | (1,275,062.97) | 0.00 | 0.00 |
| Interest | 21,418.04 | 17,824.33 | 15,821.49 | 8,379.66 | 6,201.42 | 5,323.65 | 4,624.34 | 4,597.51 | 4,470.05 | 2,414.58 | 0.00 | 0.00 |
| Balance | 5,555,405.94 | 3,923,230.27 | 3,839,051.76 | 2,047,431.42 | 1,253,632.84 | 1,258,956.49 | 1,263,580.83 | 1,268,178.34 | 1,272,648.39 | 0.00 | 0.00 | 0.00 |
| Portfolio Value | 8,224,068.06 | 7,228,416.19 | 6,953,131.67 | 6,851,991.84 | 5,154,766.73 | 3,364,488.66 | 7,302.39 | 571.53 | 0.00 | 5.06 | 0.00 | 0.00 |
| Deposit/Withdrawal | (1,000,000.00) | | | (2,000,000.00) | (2,000,000.00) | (3,455,889.68) | (8,050.31) | (606.53) | 5.06 | (5.06) | 0.00 | 0.00 |
| Interest | 4,348.13 | (275,284.52) | (101,139.63) | 302,774.89 | 209,721.93 | 98,703.41 | 1,319.45 | 35.00 | | | | |
| Market Change | | | | | | | | | | | | |
| Total | 7,228,416.19 | 6,953,131.67 | 6,851,991.84 | 5,154,766.73 | 3,364,488.66 | 7,302.39 | 571.53 | 0.00 | 5.06 | 0.00 | 0.00 | 0.00 |
| Accounts Receivable | 518,891.07 | 534,150.97 | 1,900,280.17 | 328,596.28 | 4,456,131.78 | 862,927.27 | 657,555.64 | 1,479,153.64 | 1,180,816.21 | 2,699,778.94 | 655,974.66 | 886,444.99 |
| Total With Accounts Receivable | 19,561,088.64 | 18,880,167.16 | 16,264,423.75 | 14,142,693.29 | 15,249,801.28 | 10,966,679.88 | 8,911,006.84 | 10,744,304.28 | 8,837,771.64 | 8,126,331.07 | 10,638,327.60 | 10,610,434.08 |

12/17/25 IAC Meeting: Projections 20% 10/1/25 + 20% MEDEX 1/1/26

| | July | August | September | October | November | December | January | February | March | April | May | June | Total |
|----------------------------|---------------------|--------------------|---------------------|---------------------|--------------------|---------------------|--------------------|---------------------|--------------------|--------------------|---------------------|---------------------|----------------------|
| Revenue | | | | | | | | | | | | | |
| Premium | 8,350,000 | 8,350,000 | 9,820,000 | 9,820,000 | 9,820,000 | 10,070,000 | 9,780,000 | 9,780,000 | 9,780,000 | 9,780,000 | 9,780,000 | 9,780,000 | 114,910,000 |
| Stop Loss reimbursement | 400,000 | 200,000 | 150,000 | | | | | 100,000 | 100,000 | 200,000 | 250,000 | 250,000 | 1,650,000 |
| CVS Rebate | | | 2,100,000 | | | 2,100,000 | | | 1,800,000 | | | 1,800,000 | 7,800,000 |
| Total Revenue | 8,750,000 | 8,550,000 | 12,070,000 | 9,820,000 | 9,820,000 | 12,170,000 | 9,780,000 | 9,880,000 | 11,680,000 | 9,980,000 | 10,030,000 | 11,830,000 | 124,360,000 |
| Expenses | | | | | | | | | | | | | |
| BCBS Funding | (6,069,200) | (6,069,200) | (7,000,000) | (7,500,000) | (6,069,200) | (7,000,000) | (6,200,000) | (7,500,000) | (6,200,000) | (6,200,000) | (7,500,000) | (7,000,000) | (80,307,600) |
| CVS Claims | (2,900,000) | (2,900,000) | (2,900,000) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (28,500,000) |
| CanRx | (10,500) | (10,500) | (10,500) | (10,500) | (10,500) | (10,500) | (11,000) | (11,000) | (11,000) | (11,000) | (11,000) | (11,000) | (129,000) |
| Fed Pcori Fee | (40,000) | | | | | | | | | | | | (40,000) |
| Hamp Retirement Assessment | (130,000) | | | | | | | | | | | | (130,000) |
| HCGIT Op Expenses | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (720,000) |
| Blue Medicare Rx fee | (640,000) | (640,000) | (640,000) | (640,000) | (640,000) | (640,000) | (704,000) | (704,000) | (704,000) | (704,000) | (704,000) | (704,000) | (8,064,000) |
| Stop Loss Premium | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (2,454,000) |
| Total Expenses | (10,054,200) | (9,884,200) | (10,815,000) | (10,615,000) | (9,184,200) | (10,115,000) | (9,379,500) | (10,679,500) | (9,379,500) | (9,379,500) | (10,679,500) | (10,179,500) | (120,344,600) |
| Net Cash | (1,304,200) | (1,334,200) | 1,255,000 | (795,000) | 635,800 | 2,055,000 | 400,500 | (799,500) | 2,300,500 | 600,500 | (649,500) | 1,650,500 | 4,015,400 |

2/18/26 EC Meeting: Actuals + 20% 10/1/25 + 19.0% MEDEX 1/1/26

| | July | August | September | October | November | December | January | February | March | April | May | June | Total |
|----------------------------|---------------------|---------------------|---------------------|---------------------|--------------------|--------------------|---------------------|---------------------|--------------------|--------------------|---------------------|---------------------|----------------------|
| Revenue | | | | | | | | | | | | | |
| Premium | 8,308,728 | 8,343,313 | 9,762,643 | 9,666,501 | 9,635,519 | 9,809,495 | 9,618,569 | 9,700,285 | 9,780,000 | 9,780,000 | 9,780,000 | 9,780,000 | 113,965,052 |
| Stop Loss reimbursement | 240,086 | 500,123 | - | 1,863 | 20 | | | | 100,000 | 200,000 | 250,000 | 250,000 | 1,542,091 |
| CVS Rebate | | | 2,208,604 | | 3,025,188 | | | | 1,800,000 | | | 1,800,000 | 8,833,792 |
| Total Revenue | 8,548,814 | 8,843,436 | 11,971,247 | 9,668,363 | 9,635,538 | 12,834,683 | 9,618,569 | 9,700,285 | 11,680,000 | 9,980,000 | 10,030,000 | 11,830,000 | 124,340,936 |
| Expenses | | | | | | | | | | | | | |
| BCBS Funding | (6,153,533) | (7,910,555) | (6,689,348) | (6,959,912) | (6,277,800) | (5,824,892) | (6,682,939) | (7,500,000) | (6,200,000) | (6,200,000) | (7,500,000) | (7,000,000) | (80,898,980) |
| CVS Claims | (2,899,440) | (2,844,728) | (3,078,596) | (2,765,466) | (2,714,476) | (2,471,504) | (2,417,053) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (2,200,000) | (30,191,262) |
| CanRx | (11,918) | (10,970) | (5,628) | (8,023) | (16,766) | (10,820) | (10,743) | (11,000) | (11,000) | (11,000) | (11,000) | (11,000) | (129,868) |
| Fed Pcori Fee | (39,719) | | | | | | | | | | | | (39,719) |
| Hamp Retirement Assessment | (130,358) | | | | | | | | | | | | (130,358) |
| HCGIT Op Expenses | (74,458) | (40,562) | (57,487) | (49,179) | (78,138) | (61,241) | (38,710) | (60,000) | (60,000) | (60,000) | (60,000) | (60,000) | (699,774) |
| Blue Medicare Rx fee | (636,287) | (650,608) | (652,436) | (652,160) | (657,703) | (657,904) | (659,711) | (704,000) | (704,000) | (704,000) | (704,000) | (704,000) | (8,086,810) |
| Stop Loss Premium | (204,290) | (203,181) | (202,462) | (202,701) | (201,569) | (200,805) | (199,134) | (204,500) | (204,500) | (204,500) | (204,500) | (204,500) | (2,436,642) |
| Total Expenses | (10,150,003) | (11,660,604) | (10,685,957) | (10,637,441) | (9,946,452) | (9,227,166) | (10,008,290) | (10,679,500) | (9,379,500) | (9,379,500) | (10,679,500) | (10,179,500) | (122,613,413) |
| Net Cash | (1,601,189) | (2,817,168) | 1,285,289 | (969,077) | (310,914) | 3,607,517 | (389,720) | (979,215) | 2,300,500 | 600,500 | (649,500) | 1,650,500 | 1,727,523 |

| | | | | | | | | | | | | | |
|-----------------|-----------|-------------|--------|-----------|-----------|-----------|-----------|-----------|---|---|---|---|-------------|
| Variance | (296,989) | (1,482,968) | 30,289 | (174,077) | (946,714) | 1,552,517 | (790,220) | (179,715) | - | - | - | - | (2,287,877) |
|-----------------|-----------|-------------|--------|-----------|-----------|-----------|-----------|-----------|---|---|---|---|-------------|

Hampshire County Group Insurance Trust - PLAN COUNTS

2025

2026

JAN FEB MAR APR MAY JUNE JULY AUG SEPT OCT NOV DEC JAN FEB MAR

NETWORK BLUE NE (HMO)

| | | | | | | | | | | | | | | |
|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| G1 - Individual | 619 | 611 | 612 | 614 | 610 | 605 | 633 | 627 | 613 | 618 | 618 | 615 | 618 | 614 |
| G1 - Employee + 1 | 320 | 315 | 313 | 315 | 313 | 313 | 330 | 326 | 331 | 344 | 341 | 333 | 339 | 330 |
| G1 - Family | 537 | 541 | 536 | 531 | 530 | 530 | 553 | 552 | 547 | 562 | 559 | 550 | 556 | 534 |
| G1 - TOTAL HMO | 1476 | 1467 | 1461 | 1460 | 1453 | 1448 | 1516 | 1505 | 1491 | 1524 | 1518 | 1498 | 1513 | 1478 |
| G2 - Individual | 715 | 716 | 723 | 723 | 723 | 728 | 718 | 708 | 699 | 720 | 707 | 707 | 706 | 700 |
| G2 - Employee + 1 | 377 | 379 | 370 | 371 | 368 | 366 | 379 | 379 | 375 | 369 | 363 | 358 | 360 | 356 |
| G2 - Family | 641 | 638 | 642 | 639 | 641 | 641 | 645 | 645 | 644 | 668 | 676 | 667 | 675 | 659 |
| G2 - TOTAL HMO | 1733 | 1733 | 1735 | 1733 | 1732 | 1735 | 1742 | 1732 | 1718 | 1757 | 1746 | 1732 | 1741 | 1715 |
| TOTAL INDIVIDUAL | 1334 | 1327 | 1335 | 1337 | 1333 | 1333 | 1351 | 1335 | 1312 | 1338 | 1325 | 1324 | 1324 | 1314 |
| TOTAL EMP+1 PLANS | 697 | 694 | 683 | 686 | 681 | 679 | 709 | 705 | 706 | 713 | 704 | 691 | 699 | 686 |
| TOTAL FAMILY PLANS | 1178 | 1179 | 1178 | 1170 | 1171 | 1171 | 1198 | 1197 | 1191 | 1230 | 1235 | 1217 | 1231 | 1193 |
| TOTAL HMO PLANS | 3209 | 3200 | 3196 | 3193 | 3185 | 3183 | 3258 | 3237 | 3209 | 3281 | 3264 | 3230 | 3254 | 3193 |

BLUE CARE ELECT PREFERRED (PPO)

| | | | | | | | | | | | | | | |
|------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| G1 - Individual | 207 | 209 | 209 | 211 | 210 | 215 | 217 | 215 | 212 | 203 | 207 | 205 | 207 | 201 |
| G1 - Family | 271 | 272 | 270 | 270 | 272 | 271 | 267 | 264 | 266 | 246 | 240 | 237 | 239 | 231 |
| G1 - TOTAL PPO | 478 | 481 | 479 | 481 | 482 | 486 | 484 | 479 | 478 | 449 | 447 | 442 | 446 | 432 |
| G2 - Individual | 176 | 174 | 176 | 176 | 181 | 180 | 177 | 178 | 172 | 164 | 165 | 160 | 162 | 164 |
| G2 - Family | 221 | 223 | 225 | 228 | 226 | 225 | 229 | 227 | 232 | 206 | 202 | 203 | 202 | 205 |
| G2 - TOTAL PPO | 397 | 397 | 401 | 404 | 407 | 405 | 406 | 405 | 404 | 370 | 367 | 363 | 364 | 369 |
| TOTAL INDIVIDUAL | 383 | 383 | 385 | 387 | 391 | 395 | 394 | 393 | 384 | 367 | 372 | 365 | 369 | 365 |
| TOTAL FAMILY PLANS | 492 | 495 | 495 | 498 | 498 | 496 | 496 | 491 | 498 | 452 | 442 | 440 | 441 | 436 |
| TOTAL PPO PLANS | 875 | 878 | 880 | 885 | 889 | 891 | 890 | 884 | 882 | 819 | 814 | 805 | 810 | 801 |

MEDEX

| | | | | | | | | | | | | | | |
|--------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| G1 - Individual | 1435 | 1440 | 1443 | 1447 | 1447 | 1447 | 1491 | 1507 | 1511 | 1511 | 1517 | 1539 | 1523 | 1535 |
| G2 - Individual | 1417 | 1411 | 1416 | 1422 | 1424 | 1422 | 1430 | 1434 | 1441 | 1447 | 1451 | 1451 | 1451 | 1449 |
| TOTAL MEDEX PLANS | 2852 | 2851 | 2859 | 2869 | 2871 | 2869 | 2921 | 2941 | 2952 | 2958 | 2968 | 2990 | 2974 | 2984 |
| TOTAL - ALL PLANS | 6936 | 6929 | 6935 | 6947 | 6945 | 6943 | 7069 | 7062 | 7043 | 7058 | 7046 | 7025 | 7038 | 6978 |

(5)

FY27 PLAN DESIGN CHANGE OPTIONS

| | CURRENT PLAN DESIGN | | | Option A | | | Option B | | |
|----------------------------|---------------------|----------------------------|--|------------------|--|--|-----------------|----------------------|--|
| | HMO | PPO | | HMO | PPO | | HMO | PPO | |
| | Network Blue NE | Blue Care Elect Pref | | Network Blue NE | Blue Care Elect Pref | | Network Blue NE | Blue Care Elect Pref | |
| | \$0 In-Network | \$0 In-Network | | \$250/\$500 | \$250/\$500 In-Network and Out-of-Network Combined | | No Change | No Change | |
| Deductible | \$0 In-Network | \$250/\$500 Out-of-Network | | \$250/\$500 | \$250/\$500 In-Network and Out-of-Network Combined | | No Change | No Change | |
| Specialist Copay | \$35 In-Network | \$35 In-Network | | \$60 In-Network | \$60 In-Network | | No Change | No Change | |
| Outpatient Surgical | \$150 In-Network | \$150 In-Network | | \$250 In-Network | \$250 In-Network | | No Change | No Change | |
| Inpatient Care | \$250 In-Network | \$250 In-Network | | \$500 In-Network | \$500 In-Network | | No Change | No Change | |

FY27 ACTUAL RATE INCREASES COINCIDING WITH THE PLAN DESIGN CHANGE OPTIONS

| | CURRENT RATES | | | Option A | | | Option B | | |
|-------------------|-----------------|----------------------|--|-----------------|----------------------|--|-----------------|----------------------|--|
| | HMO | PPO | | HMO | PPO | | HMO | PPO | |
| | Network Blue NE | Blue Care Elect Pref | | Network Blue NE | Blue Care Elect Pref | | Network Blue NE | Blue Care Elect Pref | |
| | \$1,007.00 | \$1,180.00 | | \$1,133.00 | \$1,327.00 | | \$1,169.00 | \$1,370.00 | |
| INDIVIDUAL | \$1,007.00 | \$1,180.00 | | \$1,133.00 | \$1,327.00 | | \$1,169.00 | \$1,370.00 | |
| EMP+1 | \$2,344.00 | - | | \$2,637.00 | - | | \$2,721.00 | - | |
| FAMILY | \$2,888.00 | \$3,221.00 | | \$3,248.00 | \$3,623.00 | | \$3,352.00 | \$3,739.00 | |

Based on HILB's recommendations, the Executive Committee voted on 2/18/26 to recommend to the IAC: To maintain our medical coverage with BCBS, changing our plan designs for the HMO and PPO plans as outlined in Option A with the premium rate increase of 12.48%, and change our pharmacy benefit manager to CVS Employers Health Coalition, all effective July 1, 2027.

The Town of South Hadley Payment In Lieu of Tax (PILOT) Policy

South Hadley recognizes that tax-exempt organizations contribute directly to the quality of life within the community and welcomes them to the Town. In order to maintain the financial health of the community and to continue to provide a range of quality services, the Town must preserve its existing tax base and expand that revenue source where reasonably possible. It is the Town's policy to distribute the burden of cost in a fair method among all users of services: citizens, taxpayers, and tax-exempt institutions.

M.G.L. Chapter 59 section 5 enables the granting of tax-exempt status to certain tax-exempt organizations. Once an organization is granted an exemption, the Town cannot legally require that a tax-exempt organization pay a property tax. Therefore:

1. The Town will seek voluntary PILOT Agreements with all tax-exempt institutions within the community that own real property, or that rent real property from the Town.
2. These written PILOT Agreements should be based upon fair market value and a tax levy. PILOT Agreements should be established, based upon a percentage of the amount that the tax exempt property would pay if not exempt. The percentage should be determined based on the tax levy amount that supports the critical services of the Town's Police, Fire and Public Works operations. The Town has determined that this share is equal to at least 25% of the full levy;
3. If a tax-exempt organization enters into a voluntary PILOT agreement, the Town may offer to phase in the impact over a period of time. The Town expects to negotiate PILOT agreements, whereby once the payment target is reached, the payment will annually increase by an escalation factor generally equal to the average historic growth in annual tax levy;
4. For smaller, community-based tax-exempt organizations with controlling interests in properties assessed at less than \$2,000,000 in FY 2025 assessed value, consideration for community service may be granted as part of an approach to establish the basis for a PILOT Agreement. This value ceiling would be inflated by 2.5% per year in subsequent years. The Town may base such a PILOT Agreement on 15% of the full levy;
5. A PILOT Agreement will remain in force for the entire tenure of its contractual term as long as the use established in the PILOT Agreement has not changed. All property under the PILOT Agreement must still meet all the requirements for eligibility for exempt status;
6. A PILOT Agreement does not replace the requirement that each organization seeking property tax exemption must file a "Return of Property Held for Charitable Purposes" form (State Tax Form #3ABC) with the Board of Assessors on or before March first of each year.

EFFECTIVE: July 1, 2026

draft