

**Berkshire Health Group
(BHG)**

Board Meeting #26- 08

Wednesday, June 10, 2026, at 9:30 a.m.

Meeting Minutes

Board and Alternates Present:

Erika Snyder, Board Chair	Hoosac Valley RSD
Greg Boino, Vice Chair	Central Berkshire RSD
Diane Hall	Town of Great Barrington
Lyndsay Patenaude	Town of Lenox
Joe Bergeron	Mt. Greylock RSD
Melanie Medon	Northern Berkshire RSD
Dave Fierro	Town of Williamstown
Kristen Behnke	Berkshire Hills RSD
Jodi Hollingsworth	Town of Lanesborough

Not Present:

Nicholas Caccamo	Town of Adams
Gina Dario	Town of Lanesborough
Terri Licata	Southern Berkshire RSD

Guests present:

Jim Kelley	BHG Treasurer
Richard Butler	Berkshire Medical Systems
Melissa Falkowski	Town of Lenox
Linda Sciarappa	Town of Williamstown
Rachel Vadnais	Town of Williamstown
Joseph Anderson	Gallagher Benefit Services, Inc. (GBS)
Jess Clifford	Gallagher Benefit Services, Inc. (GBS)

Erika Snyder, Board Chair, called the meeting to order at 9:31 AM.

Ms. Snyder asked for a call of Board members who will be voting. The following voting members were present:

Erika Snyder	Hoosac Valley RSD
Greg Boino	Central Berkshire RSD
Diane Hall	Town of Great Barrington
Lyndsay Patenaude	Town of Lenox
Joe Bergeron	Mt. Greylock RSD
Melanie Medon	Northern Berkshire RSD
Dave Fierro	Town of Williamstown

Approval of the minutes of the April 29th, 2026 (26-07) meeting:

Greg Boino motioned to approve the minutes from April 29th, 2026.

Lyndsay Patenaude seconded the motion. Before a roll call vote, Erika Snyder gave two corrections that needed to be made. There was a roll call vote.

Motion

Erika Snyder	yes
Greg Boino	yes
Diane Hall	yes
Lyndsay Patenaude	yes
Joe Bergeron	yes
Melanie Medon	yes
Dave Fierro	yes
Jodi Hollingsworth	abstained
Kristen Behnke	abstained

The motion passed by majority vote.

Approval of the May and June Warrants:

Before the vote, Joseph Anderson explained that moving forward, he is going to have an itemization of the weekly claims numbers.

Motion

Greg Boino motioned to approve the May and June warrants.

Lyndsay Patenaude seconded the motion. There was a roll call vote.

Erika Snyder	yes
Greg Boino	yes
Diane Hall	yes
Lyndsay Patenaude	yes
Joe Bergeron	yes
Melanie Medon	yes
Dave Fierro	yes
Jodi Hollingsworth	yes
Kristen Behnke	yes

The motion passed by majority vote.

Treasurer's Report:

Jim Kelley gave his report, stating that April was a good month with a \$143,000 profit. The health fund generated a \$223,000 loss, and then dental fund had a \$61,000 loss. The investment fund had a \$427,000 benefit. Jim highlighted there is a constant need of cash. There was a credit in May of approximately \$900,000, and \$555,000 in reinsurance money. The accounts receivable increased by \$202,000, standing at \$757,000 at the end of April. Jim reported with accounts receivable and prescription rebates, the account stood at \$1,500,000. MMDT increased by \$637,000 mainly due to timing differences. The group earned \$9,000 in interest in the month of April, and the balance stands at \$2,036,000. At ten months in, the group has a year to date profit of \$644,000 in the investment fund, with a health fund loss at \$3,011,000. Jim

explained that the claims perchatange of member assessment revenue is running at 99%, thus leaving little to meet the other expenses of the fund. The dental fund year to date profit is \$24,000. The total retained earnings were \$8,692,000. For the May update, Jim explained that he is still missing the reinsurance. Without any change in reinsurance, the group lost \$1,300,000.

GBS Reports:

Joseph Anderson began by stating this is not the latest full GBS report, and that will be available for review at a future meeting. Joseph focused on stop loss through April, with \$757,000 as the substaintial. Joseph highlighted the national trend of claims that are exceeding a million dollars is growing extrodinarily high year after year. Joseph stated that FY25 the total reimbursements were \$934,000, reiterating that stop loss can vary year to year of surplus/deficit, and pricing can be volatile. Joseph explained that when GBS sent out the RFP for stop loss this year, a lot of carriers declinded the quote, stating they cannot be competitive.

Joseph then moved on to the stop-loss proposal. Pricing is sent in June, so the carriers are able to manage the risk and get every possible piece of data. Joseph gave an overview of how in FY21 the specific level was increased from \$225,000 to \$275,000. The total premium is \$1.57 million, and the group is at \$757,000. Blue Cross Blue Shield is at \$1.47 million in total risk exposure, which is the premiums plus the aggregate. Blue Cross's renewal came in at 28.9%. The other quote the group receieved was HM Life, with their renewal coming in at 39.2%. By keeping BCBS, there would be no commission charge to the group, but if there is another carrier, Gallagher would have to charge the group to do the tracking work. Joseph also advised the group to remain at the \$275,000 specific level and not increase to \$300,000.

Lyndsay Patenaude made a motion to approve Blue Cross Blue Shield as the stop loss carrier at the \$275,000 specific level.

Greg Boino seconded the motion. There was a roll call vote.

Motion

Erika Snyder	yes
Greg Boino	yes
Diane Hall	yes
Lyndsay Patenaude	yes
Joe Bergeron	yes
Melanie Medon	yes
Dave Fierro	yes
Jodi Hollingsworth	yes
Kristen Behnke	yes

The motion passed by majority vote.

Wellness Report:

Richard Butler began his report by reviewing the promotion of non-exercise activities, such as mowing the lawn, chopping wood, or chores around the house. The spring health screenings went very well, where members get 20 minutes to talk about their health, which includes a blood pressure/cholesterol/blood sugar check. Richard highlighted Berkshire 150, which several hundred BHG members participated in. Richard also reviewed that the towns and schools of BHG are doing their own health programs this spring, some including golf outings, stained glass making, and sound baths. Richard reported there is ongoing health coaching where members can set goals and healthy habits. The diabetes coaching is continuing to increase, it is up to over forty people. Richard then reviewed his proposal for FY27, where the only projected additional

cost for the next year is the Diabetes Reward Program. The program is up 30% in participation, so Richard proposed a 12% increase.

Kristen Behnke made a motion to approve the proposed budget.

Greg Boino seconded the motion. There was a roll call vote.

Motion

Erika Snyder	yes
Greg Boino	yes
Diane Hall	yes
Lyndsay Patenaude	yes
Joe Bergeron	yes
Melanie Medon	yes
Dave Fierro	yes
Jodi Hollingsworth	yes
Kristen Behnke	yes

The motion passed by majority vote.

Other Business:

There was no other business to discuss.

Next meeting was set for Wednesday August 26, 2026 in Lenox MA.

Meetings were also set for September 23, 2026 virtually, and October 14, 2026 at McCann Technical School.

Erika Snyder, Board Chair, adjourned the meeting by unanimous consent at 10:20 A.M.

*Prepared by Jess Clifford
Gallagher Benefit Services, Inc.*