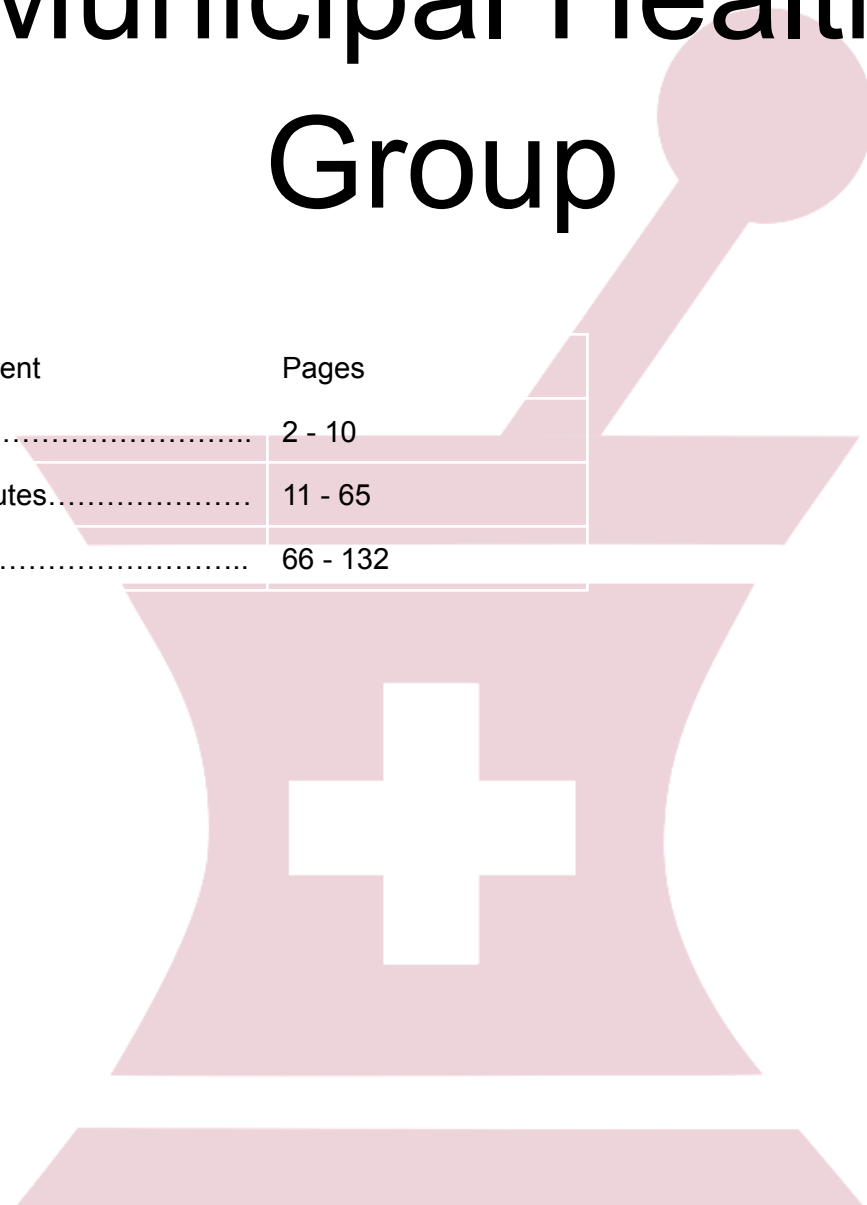


Cape Cod, MA Municipal Health Group

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The information contained in this packet is the product of Freedom of Information Act requests filed by the Partnership for Safe Medicines. For additional info, please feel free to contact Shabbir Imber Safdar at shabbir@safemedicines.org or (415) 630-3736.

BUSINESS ASSOCIATE AGREEMENT

BETWEEN

CANARX GROUP, INC. and CANARX SERVICES, INC.

AND

GALLAGHER BENEFIT SERVICES, INC.

This Business Associate Agreement (“Agreement”) is entered into on July 7, 2022 (“Agreement Effective Date”) by and between CANARX GROUP, INC., a Barbados corporation (hereinafter, “CGI”), and CANARX SERVICES, INC., an Ontario corporation, (hereinafter, “CSI”), with (hereinafter, collectively, “CANARX”), and GALLAGHER BENEFIT SERVICES, INC., a Delaware corporation, (hereinafter, “GALLAGHER BENEFIT SERVICES, INC.”),

WITNESSETH:

WHEREAS, CANARX and GALLAGHER BENEFIT SERVICES, INC.’s clients may each be a “covered entity” within the meaning of “covered entity” as defined in 45 C.F.R. § 160.103; and

WHEREAS, CANARX may be a business associate of each of GALLAGHER BENEFIT SERVICES, INC. and / or of one or more of GALLAGHER BENEFIT SERVICES, INC.’s clients, and GALLAGHER BENEFIT SERVICES, INC. and / or one or more of GALLAGHER BENEFIT SERVICES, INC.’s clients may each be a business associate of CANARX within the meaning of Definition (i)(2) of “business associate” as set forth in 45 C.F.R. § 160.103; and

WHEREAS, GALLAGHER BENEFIT SERVICES, INC. provides health benefits to individual participants and beneficiaries; and

WHEREAS, CANARX may provide services to individual persons who are participants in, or beneficiaries of, GALLAGHER BENEFIT SERVICES, INC.; and

WHEREAS, CANARX is not present, and does not do business in, the United States, but does business with American citizens, residents, and nationals in Canada and elsewhere outside the United States; CANARX is not subject to the laws of the United States or of any State; CGI is subject to the laws of Barbados; CSI is subject to the laws of Canada and of the Province of Ontario; CANARX wishes nonetheless to protect the privacy interests of Americans in a manner that is consistent with the express contractual obligations of CANARX to the individual patients who have engaged it as their agent and, further, that is as consistent as possible with the requirements of the Health Insurance Portability and Accountability Act of 1986 (“HIPAA”);

the Health Information Technology for Economic and Clinical Health Act (“HITECH”), enacted as part of the American Recovery and Reinvestment Act of 2009; and of amendments thereto and of rules and regulations promulgated thereunder, including the “Interim Final Rule” promulgated by the United States Department of Health and Human Services at 77 Fed. Reg. 1556 (Jan. 10, 2012), the “Omnibus Final Rule” promulgated by the United States Department of Health and Human Services at 78 Fed. Reg. 5566 (Jan. 25, 2013) and the rules codified at 45 C.F.R. Parts 160, 162, and 164; all as amended from time to time; and

WHEREAS, CANARX and GALLAGHER BENEFIT SERVICES, INC. both wish to comply with the HIPAA Rules (defined herein at Section A(2)(c)) to the fullest extent that each may do so under the laws that govern them, and whether or not such laws and rules apply to them, and, in any event, to safeguard the privacy and private health information of individual patients and / or persons served by CANARX; and

WHEREAS, CANARX serves as the agent outside the United States of individual American patients in the obtaining of information about prices and availability of prescription medicine, the selection of a dispensing pharmacy, the performance of drug utilization reviews, the obtaining of the professional services of pharmacists and physicians outside the United States in connection with the processing of a prescription for medicine, the handling of prescription orders, payments to dispensing pharmacies and to professionals and others who services were obtained in connection with the fulfillment of a prescription and the delivery of prescription medicine to the patient or member, and billing to, and collection from, employers and / or plan sponsors of benefits payable on behalf of the patient or person, that may be confidential and must be afforded special treatment and protection; and

WHEREAS, CANARX and GALLAGHER BENEFIT SERVICES, INC. may make available and/or transfer to each other certain information for the purpose of permitting GALLAGHER BENEFIT SERVICES, INC. to consult with CANARX on utilization, eligibility for benefits, the preparation of cost analyses, the making of payments on behalf of the patient or member; the performance of acts directed by the patient or member; or for other proper purposes; and

WHEREAS, GALLAGHER BENEFIT SERVICES, INC. may have access to and/or receive from CANARX protected health information, as defined at 45 C.F.R. § 160.103, that may be used or disclosed only in accordance with this Agreement and the HIPAA Rules;

NOW, THEREFORE, in consideration of the mutual promises made herein, CANARX and GALLAGHER BENEFIT SERVICES, INC. agree as follows:

A. Definitions

1. Catch-all definition:

The following terms used in this Agreement, whether or not capitalized, shall have the same

meaning as those terms in the HIPAA Rules: Breach, Data Aggregation, Designated Record Set, Disclosure, Health Care Operations, Individual, Minimum Necessary, Notice of Privacy Practices, Protected Health Information, Required By Law, Secretary, Security Incident, Subcontractor, Unsecured Protected Health Information, and Use.

2. Specific definitions:

(a) Business Associate. “Business Associate” shall generally have the same meaning as the term “business associate” at 45 CFR 160.103, and in reference to the parties to this Agreement, shall mean either or both of CANARX and GALLAGHER BENEFIT SERVICES, INC. depending on the particular activity of each.

(b) Covered Entity. “Covered Entity” shall generally have the same meaning as the term “covered entity” at 45 CFR 160.103, and in reference to the parties to this Agreement, shall mean either or both of CANARX and the clients of GALLAGHER BENEFIT SERVICES, INC. depending on the particular activity of each.

(c) HIPAA Rules. “HIPAA Rules” shall mean the Privacy, Security, Breach Notification, and Enforcement Rules at 45 CFR Part 160 and Part 164.

(d) Required by Law. “Required by Law” shall have the same meaning as that term has in the HIPAA Rules.

B. Obligations of the Parties.

The parties, whether as Business Associate or sub-Business Associate of the other, respectively, or both, agree that the obligations arising under this Agreement apply to the protected health information of any participant or beneficiary of a client of GALLAGHER BENEFIT SERVICES, INC. to whom CANARX provides services.

1. Obligations and Activities of Business Associate

Business Associate agrees that it shall:

(a) Not use or disclose protected health information other than as permitted or required by the Agreement or as required by law;

(b) Use appropriate safeguards, and comply with Subpart C of 45 CFR Part 164 with respect to electronic protected health information, to prevent use or disclosure of protected health information other than as provided for by the Agreement;

(c) Report to Covered Entity and each other any use or disclosure of protected health information not provided for by the Agreement of which it becomes aware, including breaches of unsecured protected health information as required at 45 CFR 164.410, and any security incident of which

it becomes aware; and in the event of a breach, CANARX and GALLAGHER BENEFIT SERVICES, INC. shall confer and, in the absence of an agreement to the contrary, CANARX shall handle breach notifications to individuals, the HHS Office for Civil Rights (OCR), the plan sponsor (whether or not the plan sponsor is a party to this Agreement), and, in its discretion, others including the news media;

(d) In accordance with 45 CFR 164.502(e)(1)(ii) and 164.308(b)(2), if applicable, ensure that any subcontractors that create, receive, maintain, or transmit protected health information on behalf of the Business Associate agree to the same restrictions, conditions, and requirements that apply to the Business Associate with respect to such information;

(e) Make available protected health information in a designated record set sent to the designees of both CANARX, Covered Entity and GALLAGHER BENEFIT SERVICES, INC. as necessary to satisfy the obligations of each under 45 CFR 164.524;

(f) Make any amendment(s) to protected health information in a designated record set as directed or agreed to by the covered entity pursuant to 45 CFR 164.526, or take other measures as necessary to satisfy covered entity's obligations under 45 CFR 164.526; and, in the event that either party receives a request directly from the individual, CANARX shall act with reasonable speed on such request and shall inform GALLAGHER BENEFIT SERVICES, INC. of such action and of such conforming actions as may be required;

(g) Maintain and make available to each other the information required to provide an accounting of disclosures to the each other and to the individual as necessary to satisfy each party's obligations under 45 CFR 164.528;

(h) To the extent either party is to carry out one or more of the other party's obligation(s) under Subpart E of 45 CFR Part 164, comply with the requirements of Subpart E that apply to the covered entity in the performance of such obligation(s); and

(i) Make its internal practices, books, and records available to the Secretary or other regulator or court with jurisdiction over it for purposes of determining compliance with the HIPAA Rules.

2. Permitted Uses and Disclosures by Business Associate

(a) Each party may use or disclose protected health information, in the case of CANARX, as necessary to perform services as set forth in its agency agreement with the individual, subject to the terms and conditions thereof, and as permitted by its power of attorney thereunder; and, in the case of GALLAGHER BENEFIT SERVICES, INC., if it is not itself the plan sponsor then as necessary to perform the services set forth in its service agreement, if any, with the benefits plan sponsor. Where the obligations of either party require it to de-identify information in accordance with 45 CFR 164.514(a)-(c) the party shall do so.

(b) Business Associate may use or disclose protected health information as required by law.

(c) Business Associate agrees to make uses and disclosures and requests for protected health information consistent with covered entity's minimum necessary policies and procedures as disclosed to Business Associate as Appendix A to this Agreement.

(d) Business Associate may not use or disclose protected health information in a manner that would violate Subpart E of 45 CFR Part 164 if done by covered entity.

(e) Business Associate may use protected health information for the proper management and administration of the Business Associate or to carry out the legal responsibilities of the Business Associate.

(f) Business Associate may provide data aggregation services relating to the health care operations of the covered entity.

3. Provisions for Privacy Practices and Restrictions

(a) Each party shall inform the other party of any limitation(s) in the notice of privacy practices of covered entity under 45 CFR 164.520, to the extent that such limitation may affect Business Associate's use or disclosure of protected health information and to the extent Business Associate is aware of such limitation.

(b) Each party shall inform the other party of any changes in, or revocation of, the permission by an individual to use or disclose his or her protected health information, to the extent that such changes may affect Business Associate's use or disclosure of protected health information and to the extent Business Associate is aware of such change.

(c) Each party shall inform the other party of any restriction on the use or disclosure of protected health information that covered entity has agreed to or is required to abide by under 45 CFR 164.522, to the extent that such restriction may affect Business Associate's use or disclosure of protected health information and to the extent Business Associate is aware of such restriction.

4. Permissible Requests by Business Associate

Each Business Associate shall not request another Business Associate to use or disclose protected health information in any manner that would not be permissible under Subpart E of 45 CFR Part 164 if done by covered entity.

5. Term and Termination

(a) Term. The Term of this Agreement shall be one year from the date hereof and shall renew automatically (that is, without requiring the performance by any party by any affirmative act) for a one-year term each year on the anniversary of the date hereof unless (i) not fewer than thirty (30) days prior to any such anniversary or at any time, a party gives written notice to all other

parties of its election not to renew the Agreement, in which case the Agreement shall terminate on the anniversary next following after the notice of termination or (ii) any party terminates for cause as authorized in paragraph (b) of this Section.

(b) Termination for Cause. Each party authorizes termination of this Agreement by another party, if any party determines that another party has violated a material term of the Agreement and assertedly breaching party has not cured the breach or ended the violation within the time specified by the party asserting the occurrence of the breach. Such termination for cause shall be accomplished by the giving by the terminating party to every other party of written notice of the termination, setting forth the cause and stating the date of termination for cause.

(c) Obligations of Business Associate Upon Termination.

Upon termination of this Agreement for any reason, Business Associate, with respect to protected health information created, maintained, or received by Business Associate, shall, unless return or destruction is deemed infeasible:

(i) Retain only that protected health information which is necessary for Business Associate to continue its proper management and administration or to carry out its legal responsibilities;

(ii) Return to the other Business Associate or, if agreed to by Business Associate, destroy, the remaining protected health information that the Business Associate still maintains in any form;

(iii) Continue to use appropriate safeguards and comply with Subpart C of 45 CFR Part 164 with respect to electronic protected health information to prevent use or disclosure of the protected health information, other than as provided for in this Section, for as long as Business Associate retains the protected health information;

(iv) Not use or disclose the protected health information retained by Business Associate other than for the purposes for which such protected health information was retained and subject to the same conditions set out in this Agreement which applied prior to termination; and

(v) Return to the other Business Associate or destroy, the protected health information retained by Business Associate when it is no longer needed by Business Associate for its proper management and administration or to carry out its legal responsibilities.

(d) Survival. The obligations of Business Associate under this Section shall survive the termination of this Agreement.

C. Miscellaneous Provisions

- (a) Regulatory References. A reference in this Agreement to a section in the HIPAA Rules means the section as in effect or as amended.
- (b) It is agreed and understood that GALLAGHER BENEFIT SERVICES, INC. is not a party to any agency agreement between CANARX and any individual.
- (c) It is agreed that CANARX is not a party to any agreement between GALLAGHER BENEFIT SERVICES, INC. and any plan sponsor, pharmacy benefits manager, or any other party, other than in the event that any of them is a party to this Agreement or to any similar agreement made with CANARX for the purpose of safeguarding the privacy-protected information of patients and program members.
- (d) Amendment. The parties agree to take such action as is necessary to amend this Agreement from time to time as is necessary for compliance with the requirements of the HIPAA Rules and any other applicable law.
- (e) Interpretation. Any ambiguity in this Agreement shall be interpreted to harmonize the HIPAA Rules with the laws and rules of Barbados, Canada, the Province of Ontario, or any other jurisdiction that may be applicable, and not to require any party to violate the laws of any nation, state, or province with jurisdiction over it. The parties agree that this Agreement will be governed by and construed in accordance with the laws of the State of Illinois.
- (f) The parties shall exercise good faith in the performance of this Agreement.
- (g) Entire Agreement. This Agreement constitutes the entire agreement between the parties with respect to the subject matter herein. There are no understandings or other agreements which are not fully expressed in this Agreement, and no change, waiver or discharge of obligations arising under this Agreement shall be valid unless in writing and executed by the party against whom such change, waiver or discharge is sought to be enforced.
- (h) Notices. Whenever under this Agreement a party is required to give notice to the other party, such notice shall be deemed given if mailed by First Class Certified United States or Canadian mail, return receipt requested, postage prepaid or hand-delivered, including by a recognized commercial courier service, with confirmed receipt, and addressed as follows:

If to CANARX:

Mr. G. Robert Howard
President
CANARX SERVICES, INC.
235 Eugenie Street West
Suite 105D
Windsor, Ontario N8X 2X7
Canada

with a copy to:

Mr. Joseph A. Morris
Morris & De La Rosa
6171 North Sheridan Road
Suite 312
Chicago, Illinois 60660
U.S.A.

If to GALLAGHER BENEFIT
SERVICES, INC.:

Anita Verheul
Area President
GALLAGHER BENEFIT SERVICES, INC.
470 Atlantic Avenue
Boston, Massachusetts 02210
U.S.A.

IN WITNESS WHEREOF, CANARX and GALLAGHER BENEFIT SERVICES, INC. have caused this Agreement to be signed and delivered by their duly authorized representatives, as of the date first set forth above.

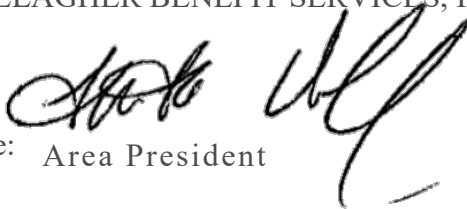
CANARX GROUP, INC., a Barbados corporation


By: RYAN HIGHLAND
Title: DIRECTOR

CANARX SERVICES, INC., an Ontario corporation


By: G. Robert Howard
Title: President

GALLAGHER BENEFIT SERVICES, INC., a Delaware corporation


By:
Title: Area President

**MINUTES OF THE
CAPE COD MUNICIPAL HEALTH GROUP**

Board Meeting

Wednesday, January 29, 2020, 10:00 AM
COMM Fire District, Centerville, MA

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, January 29, 2020 at 10:00 AM at the COMM Fire District, Centerville, MA. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair	Dukes County
A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Lisa Vitale	Town of Brewster
Debra Blanchette	Town of Barnstable
Erin Orcutt	Cape Cod Regional Technical High School
John Kelly	Town of Orleans
Debra Heemsoth	Town of Dennis
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset Regional High School
Bob Whritenour	Town of Oak Bluffs
Robert Howard	Bourne Recreation Authority
Jillian Douglass	Town of Chatham
Judy Sprague	COMM Fire District
Krystal Abrams	COMM Fire District
Jennifer Kelson	Buzzards Bay Water District
Miriam Spencer	Town of Wellfleet
Alexander Williams	Town of Provincetown
Beth Deck	Cape Cod Collaborative
Nancy Cushing	Barnstable County
Tracy Scalia	Town of Mashpee
Leanne Gray	Mashpee Water District
Richard Buffington	Barnstable Fire District
Nancy Ward	Bourne Water District
Susan Laak	Town of Eastham
Amy Bullock	Town of Harwich
Maureen Fruci	North Sagamore Water District
Teresa Johnson	Sandwich Water District
Kathleen Isernio	Monomoy Regional School District

Guests Present:

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Brian Callow	Rockland Trust Investments
Barbara Howard	Rockland Trust Investments
Megan Downey	Town of Barnstable
Elise Zarcaro	Town of Provincetown

Kristi Eldredge
Cindy Richards
Shay Petronelli
Erin Hurd
Laura Scroggins
Bob Kademian, RPh
Gabrielle Pitcher
Julie Scansaroli
Bill Hickey
Nina Conroy
Fred Winer
Carol Cormier
Karen Carpenter
Karen Quinlivan

Town of Orleans
Town of Orleans
Bourne Water District
Town of Barnstable
Town of Barnstable
PBIRx
Blue Cross Blue Shield of MA (BCBSMA)
Blue Cross Blue Shield of MA (BCBSMA)
Harvard Pilgrim Health Care (HPHC)
Delta Dental of MA
Tufts – Retiree Plans
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

Noreen Mavro-Flanders, Chair, called the meeting to order at 10:02 AM.

Noreen Mavro-Flanders announced the upcoming retirement of Karen Carpenter effective March 13, 2020. She thanked her for her many years of service to the group and wished her the very best in her retirement. Karen Quinlivan from GBS will be taking her place.

Approval of the minutes of the October 23, 2020 Board meeting:

The wrong meeting minutes were in the packet, therefore, vote will need to be postponed until the next Board meeting.

Board Vice Chair Vacancy:

Noreen Mavro-Flanders said the Steering Committee is recommending Erin Orcutt for the Vice Chair vacancy, and Beth Deck expressed interest in the Steering Committee alternate vacancy.

Skip Finnell motioned that that the Board approve Erin Orcutt as Board Vice Chair and Beth Deck as Steering Committee alternate.

Motion

Jillian Douglas seconded the motion. The motion passed by unanimous vote.

Investment Committee and Investment Manager’s Report:

Debra Blanchette, Investment Subcommittee Chair, said the Investment Subcommittee is working on developing a Rate Stabilization Policy. The subcommittee will wait to form portfolio management strategies until after one is formed.

Ms. Blanchette introduced Brian Callow and Barbara Howard from Rockland Trust Investments.

Mr. Callow reviewed the calendar year-end results. He first pointed to the Return Seeking Target Allocation as of 12/31, comprised of 55% stock and 45% bond creating a balanced fund. He said these are continually reviewed to compare against market performance and to make sure the fund complies with investment policy. The portfolio can be rebalanced to remain within stated target ranges for both Money Market and Accruals, and Fixed Income and Equities. Returns for FY20 year to date were 5.94% and 17.88% for the prior 12 months. Capital Preservation had a FY20 year-to-date return of 1.05% and 12-month rate of return of 3.51%. These were just slightly lower than Benchmarks for both. The Equity Fund Performance showed returns were higher than benchmarks for FY20 to date and prior 12 months. The same could be said for Fixed Income Fund Performance. Mr. Callow said that the portfolio is in very good condition.

Treasurer's report:

Treasurer, Rich Bienvenue, CPA, reviewed financial reports (unaudited figures) through December 31, 2019. He said there was \$39.3M Total Equity as of 12/31 representing a \$2.6M increase since the beginning of the fiscal year. A target Fund Balance of 8-12% of claims on hand for the prior 12 months would be \$17M. The health fund trust balance is about \$36 million. Mr. Bienvenue said rate setting could utilize the excess fund balance to stabilize rates going forward. Mr. Bienvenue said CCMHG had two of the best three claims years in a row but he urged caution. He indicated that the audit should be finalized at the next Steering Committee meeting. He also said that the proportionate share of the Fund Balance increase due to the Town of Sandwich's withdrawal from CCMHG on June 30, 2019 is calculated to be \$854,193.

Motion

Noreen Mavro-Flanders also said that last year there was a zero percent rate increase and CCMHG also distributed \$6.8M in RDS subsidy back to the governmental units.

Rich Bienvenue said that premium holidays do not help municipal budgets. He said a rate stabilization policy helping to keep yearly rate increases low will help. CCMHG is paying its own claims and the last historical fund balance report showed that it was money from RDS and investments that led to the healthy fund balance and not overpayment of premiums.

Wellness Report:

Mainland Wellness Report - Deanna Desroches said that the Wellness Guides were mailed on January 8th and she has more if any are needed.

Noreen Mavro-Flanders thanked Ms. Desroches for her hard work and great results.

Ms. Desroches said that the guides will not be printed again but will include annual updates. Biometric screenings are ongoing with scheduled screenings at health fairs in Provincetown, Mashpee and Falmouth. If a unit is interested, she asked that it please give one-month advance notice. Work is ongoing for the Spring Couch to 5K Program and walking programs. There were 210 members on the Maintain Don't Gain program, up from 164 last year. There are 604 members registered on the wellness portal and 176 health risk assessments have been completed which will provide great data for next year. Monthly challenges are going well with people are filling up all programs fast.

Martha's Vineyard (MV) Wellness Report –Bob Whritenour thanked Kathy Logue, Noreen Mavro-Flanders and Deanna Desroches for all their hard work and collaboration strengthening technology. He said an RFP for a new Wellness Coordinator was put out, and the deadline for responses is February 14th. The fall senior benefits fair was well attended. There are two prescription drug information sessions planned.

Noreen Mavro-Flanders called attention to a copy of the Wellness Committee Strategic Plan included in the packets. She said a vote is not needed, but the Board could endorse the plan.

Jillian Douglas said that the senior population can benefit from wellness and recommended the strategy to include retirees.

Noreen Mavro-Flanders asked to add “retirees” to sentences in the Wellness Strategic Plan.

Bob Whritenour said that each member unit needs to work harder at the culture of wellness to push the strategy.

Noreen Mavro-Flanders added that time for employees to participate needs to be given as well.

Motion

Skip Finnell motioned to adopt the Wellness Strategic Plan with the amendment to add the language “and retirees”.

Bob Whritenour seconded the motion. The motion passed by unanimous vote.

Steering Committee Report:

Skip Finnell said that the Steering Committee had no further items to discuss.

GBS Reports:

Carol Cormier reviewed the Summary of the *FY20 Funding Rate Analysis report* with data through December (paid claims basis). She said the expense-to-funding ratio was 93.5%. She said that the Harvard Pilgrim High Deductible plan was under-funded due to high claims in December. The estimated Funding Surplus of \$4.8M includes \$2M in reinsurance reimbursements. Dental expense-to-funding ratio was 85.2%.

Ms. Cormier reviewed the CanaRx Utilization and Savings Report through December. For the year there was a 76% savings total of \$586,935 for CCMHG. She said this is a win/win for all and employee utilization should be promoted.

Karen Carpenter reviewed the *Reinsurance reports*. She said the FY20 policy period has six claimants with total claims in excess of the \$300K specific deductible of \$579,970. No reimbursements have been received to date. She said that there are twenty-one claimants on the 50% Report with claims totaling \$4,194,112. She said that there were 20 claimants on the FY19 policy period Excess Claims Report with total claims over \$8.5 million and excess claims over \$2.5 million. She said the CCMHG has received over \$2.3 million in reimbursements for the FY19 policy period with \$208,430 due to the Group. There were 74 claimants on the 50% report with total claims of \$14,740,316.

Diabetes Rewards Program Report:

The report included in the packet was the wrong report. A correct, up to date report will be sent later.

PBIRx Report:

Bob Kademian, RPh offered to do *lunch and learns* for the CCMHG governmental units. The last 6 months of data through December indicated an average per member per month Rx cost of \$122.48. Blue Cross, with two thirds of members, was \$134.89 and Harvard Pilgrim \$96.48 before rebates. Blue Cross increased costs but are giving \$1.96 in guaranteed rebates. Harvard Pilgrim is giving additional Rx rebates.

Noreen Mavro-Flanders said that the MMRA is looking at ways to reduce costs by focusing on, or possibly carving out, specialty drugs. In 2020 specialty drugs could be over 50% of the total Rx spend.

Joint Purchase Agreement – recommended amendments:

Noreen Mavro-Flanders said that the Steering Committee reviews the Joint Purchase Agreement (JPA) periodically and brings recommendations to the Board. She said this is the second reading of the recommended amendments. The recommendation from the Steering Committee was to take out the words “and vote at least 10 days before” in Article 11.

Previous proposed changes to Articles 8, 10, and 11 clarified what happens now with eligibility determinations, rate setting, and notifications regarding changes in levels of coverage.

Skip Finnell motioned to approve the Steering Committee recommendation for the revised Joint Purchase Agreement.

Motion

Miriam Spencer seconded the motion. The motion passed by unanimous vote.

Carol Cormier recommended each governmental unit sign and return the document with the amendments to GBS.

FY21 Recommended Rates for Active Health and Dental Plans:

Noreen Mavro-Flanders asked Carol Cormier to review the FY21 rate packet.

Ms. Cormier explained that the health and dental plans and GBS make independent claims projections and then build rates by adding in the fixed costs, like administrative costs and reinsurance premiums, to the projected claims costs. She said the Steering Committee compares the GBS and health plan projections and various other rating scenarios that GBS creates. She said the projections indicated a need for more than \$145 million to cover costs= health and dental. Four health plan rate scenarios were developed for review.

Scenario A – Lower of two projections, 2.8% increase across the board

Scenario B - Health plan projections, 4.1% increase across the board

Scenario C- GBS projections, 5.2% increase

Scenario D- Highest of two projections for each plan, 6.3% increase

Carol Cormier said the Steering Committee reviewed and discussed the fund balance and recommended a zero percent increase for FY21 since the fund balance well exceeds the target as set by the Fund Balance Policy.

Skip Finnell said that current reserve for health plans is \$36M. That is currently \$19M over the high top of the target band.

Noreen Mavro-Flanders also indicated that a rate stabilization fund would help prevent large increases in rates going forward.

Carol Cormier reviewed the dental plan rate projections from Delta Dental and from GBS showing that both sets of projections indicated negative rate action. She said she recommends holding the rates at the current levels, i.e. 0% rate increase.

Skip Finnell motioned to adopt a zero percentage rate increase for FY21 for both health and dental plans.

Motion

Jillian Douglas seconded the motion. The motion passed by unanimous vote.

Health Plan reports:

Delta Dental - Nina Conroy asked everyone to please inform her of any health fairs scheduled.

BCBSMA – Gabrielle Pitcher introduced Julie Scansaroli, BCBS Account Representative, and asked everyone to schedule health fairs with her. She also said that Blue Cross is adding Acupuncture to its fully insured plans. The benefit would be 12 visits per year at the specialist co-pay. The cost is \$.10 per member per month, and the group would have to opt out of the benefit if it does not want to add it. She said high deductible health plans are removing the deductible from Narcan. BCBSMA is also adding the Smart 90 program through which members can get a 90-day supply of medications at CVS pharmacies at the mail order price. Current 30-day prescriptions would need a new prescription.

Skip Finnell said that the Steering Committee would like to look at more information and asked for authority from the Board to review at the February meeting and make a decision.

CCMHG Board meeting, 01/29/2020 -

Jillian Douglas motioned to allow the Steering Committee to review available information on the BCBS proposed programs at its February meeting and vote after review.

Motion

John Kelly seconded the motion. The motion passed by unanimous vote.

Harvard Pilgrim – Bill Hickey said he would look into Acupuncture and let the Steering Committee know regarding cost. He said it could be added as a rider if the CCMHG wishes. He said that the transition of Aetna to Silverscripts went well. He also asked to be contacted for upcoming health fairs.

Debra Blanchette asked if there was going to be a weight loss program such as Weight Watchers added to HPHC plans.

Mr. Hickey responded that there are current discount programs but no specific contract.

Next meetings –

Noreen Mavro-Flanders said the next Steering Committee meetings are February 26, 2020 at Barnstable Town Hall and March 25, 2020 at a location to be determined.

Ms. Flanders said that on April 29, 2020 there would be a Steering Committee meeting at 9:00 AM followed by a Board meeting at 10:00 AM.

There was no other business.

The Chair, Noreen Mavro-Flanders, adjourned the meeting at 11:56 PM.

*Prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*



MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Board Meeting

Wednesday, February 7th, 2024, 10:00 AM

Barnstable County Offices
Mary Pat Flynn Conference Room
3195 Main St. Barnstable, MA 02630

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, February 7th, 2024 at 10:00 AM at Barnstable County Offices, Barnstable, MA. The following people attended the meeting:

Board Members and Alternates Present:

Robert Whritenour, Board Chair

Erin Orcutt

Gareth Markwell

Justyna Marczak

Susy Holmes

Lisa Vitale

Jean Garvey

R Patrick Murphy

Michele Gallucci

Molly Stevens

Raymond Pirrone

Susan McKinney

David Flynn

Laurie Barr

Susan Lumping

Joseph Powers

TK Menesale

Leanne Gray

Michael MacMillan

Susan Wallen

Maureen

Fruci

Teresa

Johnson

Alex Lessin

Jill Beaumont

Christine Ezersky

Raymond Pirrone

Town of Yarmouth

Cape Cod Regional Tech

Town of Barnstable

Barnstable County

Barnstable County Retirement

Town of Brewster

Buzzards Bay Water

Cape Cod Collaborative

Cape Cod Lighthouse Charter

COMM Fire

Cotuit Fire District

Town of Dennis

Dennis Yarmouth RSD

Town of Eastham

Town of Falmouth

Town of Hyannis

Hyannis Fire District

Mashpee Water

Monomoy RSD

Nauset RSD

North Sagamore Water

Sandwich Water

Town of Truro

Upper Cape Cod Voc

Town of Wellfleet

West Barnstable Fire District



Kathy Logue

Dukes County

Guests Present:

Rich Bienvenue, CPA
Deanna Desroches
Triva Emery
Jon Snyder
Cindy Richards
Deb Blanchette
Sarah O'Reilly
Robin Callahan
Lisa Steele
Brian Callow
Bob Kademian, RPh
Caroline Burnham
Lauren McCallum
Sarah McCormick
Caitlin Marron
Patty Joyce
Jim Riley
Joseph Anderson
Karen Quinlivan

CCMHG Treasurer
CCMHG Wellness Consultant, Mainland
CCMHG Wellness Consultant, Vineyard
Town Of Tisbury
Town of Orleans
Town of Barnstable
Town of Yarmouth
Town of Mashpee
Town of Chatham
Rockland Trust Investments
PBIRx
Blue Cross Blue Shield of MA (BCBSMA)
Harvard Pilgrim Health Care (HPHC)
Delta Dental
Eye Med
Abacus Health Solutions.
CanaRx
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

Robert Whritenour, Board Chair called the meeting to order at 10:15 AM.

Approval of the minutes of the October 25, 2023 Board meeting minutes:

Motion

Kathy Logue motioned to accept the minutes of the October 25, 2023 Board Meeting with the correction that Noreen Mavro-Flanders handed over the Board Chair position immediately after the vote.

Erin Orcutt seconded the motion.

The motion passed by unanimous consent.

Wellness Reports:

Deanna Desroches, Mainland wellness consultant, presented her report. The quarterly newsletter was released. Financial Wellness end of life planning on December 12th was very well received. There were 21 members that attended in person and 16 virtually. The five week series on Financial Wellness is ongoing over 5 weeks meeting every other week at Cape Cod Five. A walking program for the spring is being planned that will implement brisk walking combined with intervals of exercise for strength, stability and balance. A spring hiking series is also planned. Pilot programs are ongoing with multiple dance programs that have been quite popular. There will be

four Learn to Fly Fish clinics on May 4th, June 11th, September 10th, and October 8th. There are a total of 6885 members registered on the portal with 103 of them actively using the platform. There have been 55 health assessments completed and 37 have reported multiple diseases. The stress level challenge ended on December 17th. There were 16 members that participated and 11 successfully completed the challenge. There are 16 members who have made the halfway point to be eligible for one of four \$200 gift cards. Monthly workshops are ongoing in Sound Bath meditation, Yoga, Breath work, Self-Healing, Chakras, Fit Feet, Healthy Backs, and Navigating Menopause. Athletic programs include Pilates, Cardio Dance, and Pickleball. Biometric screenings are scheduled for the Health Benefits fairs at Cape Light Compact for April 9th and Nauset for April 3rd. Nutrition programs are ongoing with the next to be “Improving Your Numbers” focusing on improving BMI, body fat, weight, and hydration levels. Ms. Desroches mentioned the monthly webinars that are taking place for Benefit Administrators and encouraged all to attend.

Triva Emery, Vineyard Wellness Consultant, presented her report. Monthly guided meditation programs are ongoing and have grown considerably. The weekly series is ending with a return to monthly on Monday February 5th. There was a pop up workshop for Taiji and Jin Shin Jyutsu on Saturday January 27th. It is meditation in motion that focuses on the essential skills of developing mindfulness by releasing tension. Mindful Movement for seniors has been popular on Wednesday’s for the retiree population. The “How not What to Eat” is a four part series exploring how to use the body awareness to identify habits, release stress, and set yourself on the path of creating lasting change. Financial Wellness is ongoing as well with programs on credit and debt reduction.

Investment Committee Report:

Debra Blanchette said that on page 17 of the Board packet it indicates that as of December 31st there is a balance of \$39,757,470 in the investment fund. That is comprised of two funds. In October the Investment Committee approved the movement of \$10 million to the capital preservation fund to take advantage of interest rates. There have been no other changes made. She introduced Brian Callow from Rockland Trust.

Investment Managers Report:

Brian Callow addressed the recent progress of investments as of December 31st, 2023.

Mr. Callow reviewed the Rockland Trust packet. The compliance page shows we are remaining on task with the allocation the group implemented and adhering to the plan that the Finance Committee and Steering Committees feel is the most appropriate manner to manage the funds. The breakdown is shown between capital preservation and return-seeking, with the current return-seeking value of \$29,527,859 and the capital preservation at \$10,229,611. If funds are sitting on the sidelines right now, they can be used for some short-term investments. A money market account is usually short-term treasury securities and is close to 5% right now. Returns for the quarter are 6.90% year to date. This is slightly under the benchmark. The one-year rate of return is 12.11%. Cash is earning higher than the bond market right now. Inflation is coming down. The fed is aiming for 2% inflation. Rates will drop slowly and the stock market is very high compared to the average. Price to earnings rate has been 16.79% for the last 25 years. As of December 31, it is 19.51%. That is overrated. The top 10 stocks are earning 62%. The balance of 490 other stocks returned 8%. CMHG does not bet on just 10 top stocks. Diversification is important and the returns have been good. The top 10 stocks are 32% of the market but their earnings are 23%. Diversification is earnings based.



Treasurer's Report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of November 30, 2023 (unaudited figures). The fund balance through November 30 is \$42.9 M. Incurred but not reported claims through December showed that the number was low and was adjusted higher due to the FY23 audit. The MMRA quarterly reconciliation was another adjustment. Both of those adjusted the beginning balance of retained earnings. There has been a loss of \$1,017,032.85 so far. That was anticipated since the group decided to subsidize rates for FY24. Investments offset the loss of \$1,854,450 with gains of \$837,417. The dental fund has a considerable surplus of \$8.7 million which led to benefit enhancement recommendations. An aged receivables report now shows details that may help members see what might be owed now. It has been cleaned up considerably. Some credits refer to the premium holiday, where payments may have been submitted regardless.

GBS Reports:

Joe Anderson Quinlivan reviewed the FY23 Funding Rate Analysis (FRA) report with data through December 31, 2023 (paid claims basis). Harvard Pilgrim claims were reported in FY24 for those incurred actually in FY23, so the report so far is probably actually better than 100%. The expense-to-funding ratio is 100.9%, with an estimated funding deficit of \$738,254. Medicare claims have been increasing for the past year and those increases were reflected in their rates. The dental expense-to-funding ratio was 89.4% and continues to perform well, with a surplus of \$349,319.

Ms. Quinlivan reviewed the reinsurance reports. She said the FY23 policy period through December 2023 had 14 claimants with total claims in excess of the \$400K specific deductible of \$1,995,783.38. Total reimbursements of \$1,129,629.18 have been received to date with outstanding reimbursements due of \$866,154.20. She said 49 claimants on the 50% report with claims totaling \$113,105,896.40. For the FY24 period through December there are 3 members with claims in excess of the \$400K specific deductible totaling \$ 363,067.12.12. No reimbursements have been received so far. There were 10 claimants are on the 50% report with updated total paid claims of \$ 2,587,889.34.

Steering Committee Report:

Erin Orcutt said that the Steering Committee has talked a lot about the rates and has spent much time reviewing the dental plan and the book of business. There is a substantial trust with no premium increases but frustration with out of pockets costs. There was investigation in what could be done to strengthen the plan and make it work better for all.

FY25 Active renewal rate proposals:

Caitlin Marron from Eye Med reviewed the vision renewal options for the FY25 plan year. The first option is an as is renewal with the same network and there would be a decrease to the rates of about 5.1%. The out of network piece there are some out of network increases. Frames would go up to \$120, lenses up to \$47. Bifocals increase to \$79 and contacts for medically necessary conditions goes up to \$300. These are all increases to comply with Massachusetts DOI requirements.



The new program offered is the Eye 360 Program. It is similar to the program in the past called Freedom Pass which was a discount enhancement program specific to Target optical. That is going away but the program includes Target as well as others such as Lens crafters, Pearle vision and individual optometrists and ophthalmologists that are considered plus providers. The program would give the current member an additional \$50 towards frames for a total of \$200 with Plus providers. Additional glasses would allow for a \$100 frame allowance, then 40% off for the second pair. There would be no rate impact for this program and there would be a four year rate guarantee.

Michael MacMillan motioned to accept the Eye 360 program for FY25 with no rate increase.

Motion

Erin Orcutt seconded the motion.

The motion passed by unanimous consent.

Joe Anderson said that the funding has fixed costs and claims costs. Blue Cross and Harvard Pilgrim both have administration fees. Blue Cross increased 2.5% and Harvard Pilgrim increased 1.5%. Delta dental had no increase. GBS fees increased 2%. Stop loss is a fixed cost that is incurred each year. There was an estimate of a 15% increase used for calculation purposes predicated on market conditions. There are new drugs on the market that can increase high dollar claims. The percentage of million dollar claims is increasing.

As a rating example, Blue Care Elect was looked at first. For the twelve trailing months, claims had an average cost per contract of \$2,181.25. For the most recent twelve months it was \$ 2,037.14 or a decrease of 6.6%. Medical trend of 9% was applied and GBS anticipated claims per month were \$1,376.42. Blue Cross had anticipated claims of \$1,384.38. Adding in the fixed costs, Blue Cross recommended a rate increase of 18.5% and GBS an increase of 17.9%. There are 9 different rate illustrations for all plans. Total funding for all projected claims is arrived at after doing the exercise for all 9 plans.

Current annual funding requires \$149,995,464 for Health. The calculated average funding increase to maintain funding with no trust impact would be a composite increase of 13.6% or \$20 million. By comparison the GIC had a calculated low of an 8% increase and a high of 11%. They ended up at 9.6%. Expenses are up this year because of the uncertainty this year with medical trend. The Steering Committee reviewed the rates with the trust balance and the amount it was willing to place at risk for rate stabilization. Three scenarios were presented for review at 8%, 8.5% and 9%.

Bob Whritenour said that the recommendation was based on a respect for inflation but a balance against subsidizing and using trust balance. The recommendation was to adopt 8% and use \$8.4 million of the trust balance. Last year's rate of medical inflation did not play out perhaps because of good investment performance but it may this year. That leaves the group with a solid financial position with the sufficient fund balance it requires.

Joe Powers said he appreciates the work that the Steering Committee did. He asked if there was a consideration for a plan by plan rating.

Mr. Whritenour said that when you rate individually there is a possibility to apply a mathematical anomaly and create a bigger differentiation among the rates. That is not reflective of actual costs. It was decided to better maintain a basic spread on the rates that exists now. The utilization can continue to be studied and changes can be made in the future. That creates competition for the plans to become more efficient.



Joe Anderson said that rebates are also not attributed to each plan individually.

Bob Kademian said that rebates are confidential and are never broken out by plan but only by drug.

Jon Snyder asked to consider the plan by plan premium increases for next year.

Alex Lessin asked if the Steering Committee considered more than \$8.4 million.

Bob Whritenour said that the committee is hesitant to put more than \$10 million at risk in any one year. The goal is for long term rate stabilization so that the rates can be subsidized in subsequent years.

Rich Bienvenue said that a large part of why fund balance is good is because of the investments. If there is poor claims experience in addition to poor market performance, the balance decreases. Investments are a possibility only because of a surplus.

Michael MacMillan motioned to approve scenario 8 at an 8% composite rate increase.

Motion

Susan Wallen seconded the motion.

The motion passed by unanimous consent.

Dental was reviewed next. The recommendation was to maintain the current rates. There has been a review of the benefits for the plan in light of the fact that there is a large fund balance. Seven enhancements were reviewed that would hopefully increase member satisfaction with the plan. Benefits include a children's benefit, removing clinical review on crowns, a white fillings rider, an implant rider, type 1 services not reducing annual max, adult fluoride coverage and a TMJ rider.

Laurie Barr motioned to accept the dental renewal with no premium increase and seven benefit enhancements.

Motion

Debra Blanchette seconded the motion.

The motion passed by unanimous consent.

Joe Powers asked if more could be done.

Bob Whritenour said that the annual max was raised and the enhancements will be reviewed to see what an impact it makes. Close review will be followed to see if more needs to be done.

Next, Wellness reimbursements were reviewed for Harvard Pilgrim. The wellness benefit can now be expended to include wellness items such as mindfulness, seasonal club, town athletic fees, cardiovascular equipment, Noom, Weight Watchers etc. It also reimburses for up to \$300 for up to 2 people instead of the current \$150 for one person.

Michael MacMillan motioned to accept the new Wellness reimbursement for HPHC.

Motion

Susan Wallen seconded the motion.



The motion passed by unanimous vote.

Blue Cross is enhancing their fitness reimbursement to include bicycles, bicycle helmets, athletic shoes and athletic fees and passes. One or all of the items can be added.

Susan Wallen motioned to accept the Blue Cross additional fitness reimbursements for all items.

Motion

Michael MacMillan seconded the motion.

The motion passed by unanimous consent.

PBIRx Report:

Bob Kademian, RPh from PBIRx provided reporting through November 30. He said that overall pharmacy plan costs have increased by 17.72 through Nov net of rebates. The Traditional plan cost is up by 24.59, while Specialty is up by 24.09%. Top specialty medications and weight loss drugs have accounted for increases of almost \$1 million. Traditional drugs have gone up significantly due to the increased use of weight loss drugs. Rebates will lower that impact by almost half.

CanaRx Report:

Jim Riley was unable to attend the meeting but his report was included in the packet for review

Health Plan/Vendor Reports:

Good Health Gateway- Patty Joyce said that if any attendance is needed at health fairs please reach out. A February mailer will be distributed soon for distribution to members.

Blue Cross - Caroline Burnham said it is the end of the year, so remember to use the fitness benefit. It is \$150 for fitness and \$150 for weight loss. Reimbursement is through March 31 of 2024. If anyone needs materials for health fairs, please let her know

Harvard Pilgrim - Lauren McCallum said that the same applies for fitness reimbursements for HPHC. .

Other Business:

The next Steering Committee meetings will be held on Wednesday, March 20th and Wednesday, April 24th at 9:00 AM. The next Board meeting is Wednesday, April 24th at 10:00 AM at this same Barnstable location.

There was no other business.

Michael Macmillan motioned to adjourn.

Motion

Kathy Logue seconded the motion.

The Board Chair, Bob Whritenour adjourned the meeting by unanimous consent at 12:32 PM.



Gallagher

Insurance | Risk Management | Consulting

*Minutes prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*



MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Board Meeting

Wednesday, February 8th, 2023, 10:00 AM

Barnstable County Offices
Mary Pat Flynn Conference Room
3195 Main St. Barnstable, MA 02630

DRAFT MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, February 8th, 2023 at 10:00 AM at Barnstable County Offices, Barnstable, MA. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair
Erin Orcutt, Steering Committee Chair
Debra Blanchette
Nancy Cushing
Susy Holmes
Richard Buffington
Robert Howard
Jennifer Kelson
Lisa Vitale
R Patrick Murphy
Alexandra Jackson
Megan Downey
Raymond Pirrone
Deb Heemsoth
David Flynn
Laurie Barr
Susan Lumping
Joseph Powers
TK Menesale
Tracy Scalia
Leanne Gray
Michael MacMillan
Susan Wallen
Maureen Fruci
Cathy Doane
Theresa Johnson
Alex Lessin
Jill Beaumont

Dukes County
Cape Cod Regional Tech
Town of Barnstable
Barnstable County
Barnstable County Retirement
Barnstable Fire
Bourne Recreation Authority
Bourne Water District
Town of Brewster
Cape Cod Collaborative
COMM Fire
Town of Chatham
Cotuit Fire District
Town of Dennis
Dennis Yarmouth RSD
Town of Eastham
Town of Falmouth
Town of Harwich
Hyannis Fire
Mashpee
Mashpee Water
Monomoy RSD
Nauset RSD
North Sagamore Water
Town of Orleans
Sandwich Water
Town of Truro
Upper Cape Cod Voc



Cameron Scott
Raymond Pirrone
Robert Whritenour
Kathy Logue

Town of Wellfleet
West Barnstable Fire District
Town of Yarmouth
West Tisbury

Guests Present:

Rich Bienvenue, CPA
Deanna Desroches
Triva Emery
Susan McKinney
Beth Deck
Molly Stevens
Christine Ezersky
Brian Callow
Bob Kademian, RPh
Caroline Burnham
Lauren McCallum
Patty Joyce
Alysha Beaudry
Jim Riley
Joseph Anderson
Marianna Gil
Karen Quinlivan

CCMHG Treasurer
CCMHG Wellness Consultant, Mainland
CCMHG Wellness Consultant, Vineyard
Town of Dennis
Cape Cod Collaborative
COMM Fire
Town of Wellfleet
Rockland Trust Investments
PBIRx
Blue Cross Blue Shield of MA (BCBSMA)
Harvard Pilgrim Health Care (HPHC)
Abacus Health Solutions
Abacus Health Solutions
CanaRx
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

Noreen Mavro- Flanders, Board Chair called the meeting to order at 10:10 AM.

Approval of the minutes of the July 20th, 2022 and November 16th, 2022 Board meeting minutes:

Robert Whritenour motioned to accept the minutes of the July 20, 2022 Board meeting.

Motion

Kathy Logue seconded the motion.

The motion passed by unanimous consent.

Robert Whritenour motioned to accept the minutes of the November 16, 2022 Board Meeting.

Motion

Erin Orcutt seconded the motion.

The motion passed by unanimous consent.

Investment Committee Report:



Debra Blanchette said that the committee has not met since the last time that she reported because investment has been held at status quo. Per Rockland Trust, the return seeking fund has \$26,336,145. Claims experience is being watched as well as the market and quarterly investment is on hold for the time being.

Investment Managers Report:

Brian Callow provided a brief overview of current market conditions and quarterly performance. Mr. Callow reviewed the Return Seeking Account target allocation and portfolio allocation as of 12/31/2022. The portfolio allocation is within compliance with a goal of maintaining strength. The portfolio complies with the Investment Policy. Fiscal year/quarter to date returns were 2.51%. One year returns were -7.67%. Prior year returns were negative but they were the best that they could have been and the group did well in a difficult situation. There were negative returns but the group outperformed the S & P benchmark. Inflation is starting to ebb. Inflation drove the returns in the equity market which was up 6% for January.

Treasurer's Report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of December 31st, 2022 (unaudited figures). He said that the beginning net position of \$42,649,831 plus the dental amount of \$7,692,000 equals the net position on the audit. There was a write down of the IBNR from what was originally reported in June of about \$1.5M. There was also an adjustment to the reinsurance pool investment. Those reconciliations and adjustments made about a \$1.5M adjustment that is reflected in December. By the end of the year it will bring things to close to a break even. There has been a positive result from the investment pool of \$600,000 to date. Current year earnings are \$3.5M to date. When considering the rates, there are \$150M in self-insured claims. Ten percent of that is \$15M. The trust fund balance is at about 30% of self-insured claims. Going into rate setting, the group is looking to fund roughly \$150M in costs for FY24. Anything above 15% can be used for rate stabilization. Mr. Bienvenue thanked everyone for catching up on overdue payments. Last year not only did the group have a rate subsidy but they used an additional \$13M in trust balance for a premium holiday. The dental fund rate has not changed in several years. The annual maximum benefit is increasing to \$1,500 and that will have an associated cost to it. There is currently a \$7M fund balance and it can be afforded.

GBS Reports:

Joseph Anderson reviewed the FY23 Funding Rate Analysis (FRA) report with data through December 31st, 2022 (paid claims basis). The composite expense-to-funding ratio was 92%. The estimated funding surplus was \$6,175,077 for the prior 6 months. That includes some stop loss reimbursements, but the funding rate is tracking well so far. Dental expense-to-funding ratio was 82.5%.

Karen Quinlivan reviewed the reinsurance reports. She said the FY22 policy period through December 2022 had 23 claimants with total claims in excess of the \$400K specific deductible of \$3,182,463.32. Total reimbursements of \$2,965,321.33 have been received to date with outstanding reimbursements due of \$217,141.09. She said there are 44 claimants on the 50% report with claims totaling \$12,190,451.90. For FY23 period through December, no claimants are in excess but there were 11 claimants at the 50% level with updated total paid claims of \$ 3,114,526.87.



Kathy Logue asked if it would be possible to have an illustration of claims for prior years at the same time period for relative comparison.

Karen Quinlivan said she would provide for the next reporting.

Wellness Reports:

Mainland Wellness Report – Deanna Desroches, Mainland wellness consultant, said the monthly newsletter and reminder were distributed. The Financial Wellness six week series is ongoing with 23 registered. The March Fraud prevention workshop will be held at Cape Light Compact. There is a lot of walking going on. Saturday morning walks continue in Yarmouth on the rail trail. A spring hiking series will begin on Sunday's since the fall session was so popular. Women's self-defense has been extremely popular. Cardio dance classes have also been very well attended. Mindful Resilience Yoga for First Responders will be offered beginning February 9th. The Wellness Portal has 790 members registered. Upcoming programs include Stretch and Strengthen Yoga classes, Pickleball, Tennis and a Pound class. Benefits fairs have been scheduled for Nauset, Mashpee Schools, Falmouth and Barnstable. There will also be some hybrid sessions on HSA accounts as well as retirement planning.

Martha's Vineyard (MV) Wellness Report – Triva Emery provided an update on current programming. Ongoing programs include nutrition and cooking programs. In the month of January 79 unique members were reached. Give it a try workshops are very popular guiding members through Barre, Pilates, Hot Yoga, and Boxing. Fitness walk, run programs are ongoing throughout the year Monday through Friday. A Sunday hiking series will continue each week weather permitting. Financial Wellness has been a huge hit with over 23 members doing the six part series. Ms. Emery has been working on driving members to the wellness portal to earn points as well.

Steering Committee Report:

Erin Orcutt said that the Steering Committee said that the committee had a presentation on the audit for FY22. There were no findings or recommendations. Pinnacle Care was implemented for the senior population effective January 1st. The annual benefit Maximum for dental will be increased to \$1,500 beginning July 1st. A plan to meet ACA affordable care mandates for affordability has been discussed with the possibility of offering an affordable option for groups faced with penalties.

FY24 Active Renewal Rate Calculations:

Joe Anderson said that last year Blue Cross had a medical trend of 6.77% and this year 6.93%. Last year PPO medical trend was 9.79% and this year 9.78. Last year they were at 10.1% on the drug trend and this year they are at 8.76% because they renegotiated the contract with their Pharmacy Benefit Manager. Harvard Pilgrim last year was 8.3% and this year they are down to 7.6%. GBS used 7.5% for trend this year and 9% on the PPO. Blue Cross proposed a 2.5% administrative fee increase and Harvard Pilgrim 2%. GBS fees increased by 2%. Delta Dental has not increase in administrative fees for the year. The projection for Stop Loss is 15% predicated upon market conditions and how the captive has been performing. There is a \$400,000 specific level after which there are reimbursements for claims between \$400,000 and \$1,000,000. Claims over \$1,000,000 are paid by the reinsurer of the captive.

As a rating example, Blue Care Elect was looked at first. For the twelve trailing months, claims had an average cost per contract of \$1,923.54. For the most recent twelve months it was \$ 2,076.57 or an increase of 8% including stop loss reimbursements. Medical trend of 9% was applied and GBS anticipated claims per month were \$1,340.14. Blue Cross had anticipated claims of \$1,223.08. The difference of note is that Blue Cross looked at a reinsurance deductible rate of \$300,000 instead of \$400,000. Next year, that will be corrected because it has some material impact. Data from Blue Cross was a bit delayed and there was some back and forth and perhaps the gap could have been narrowed a bit.

GBS proposed a rate increase of 19.2% and Blue Cross an increase of 9.4% for Blue Care Elect. That is reflective of timing and underwriting treatment.

Following the same exercise for Network Blue, GBS projections proposed a 10.7% increase and BCBS a 16.8% increase.

The current rates have annualized funding based on November, 2022 enrollments of \$150,174,108.

Three FY24 possible funding scenarios were illustrated for health plans:

Scenario A-2: the lower of two projections with HPHC PPO rates 8% higher than HMO: an 11.1% composite increase in funding of \$16M to \$159,724,534;

Scenario C: a 5% increase on all plans: a 5% composite increase in funding or use of \$8.7M of additional trust

Scenario D: a 3.8% composite increase with 5% for Master Health Plus, 4% for Benchmark plans and 2% for high deductible plans with an additional \$10.4M of trust used.

Scenario E: a 3.3% composite increase with 5% for Master Health Plus, 3.5% for Benchmark and 1.5% for High Deductible plans.using \$11.2M additional trust.

Scenario F: a 2.8% composite increase with 5%, 3% and 1% respective increases using \$11.9M of additional trust.

Noreen Mavro-Flanders said that the Steering Committee met prior to the meeting and has a recommendation.

Erin Orcutt said that the Steering Committee recommended unanimously Scenario D for FY24 rates. It was closest to the dollar amount of the trust the committee felt could be used to subsidize rates of \$10M. The committee also voted unanimously to hold dental rates at a zero % increase for FY24. Benefit increase will be explored for future years to utilize excess fund balance.

Erin Orcutt motioned to approve Scenario D with a 3.8% composite increase for health and a zero% increase for dental.

Motion

Debra Blanchette seconded the motion. The motion passed by majority vote. Alex

Lessin of Truro and Nancy Cushing of Barnstable County voted no.



There was a request whether the group would ever consider a plus one rating for the group.

Noreen Mavro-Flanders said it could be revisited. In the past, the group has found that the plus one membership tended to be older members with higher costs.

Alex Lessin asked if the plans were compared to other municipal groups for comparison sake.

Noreen Mavro-Flanders said that costs on the Cape are higher than off Cape.

Joe Anderson said that he could work on putting something together for relative pricing. It is difficult to melt it down to a soundbite for employees. The benefits are very rich for CCMHG by comparison to other municipal plans.

Alex Lessin asked why the Master Health Plus increase is 5% and why the Scenario E or F were not considered. By the Steering Committee.

Joe Anderson said that Master Health Plus is closed to new enrollees, only has 21 subscribers and from a claims perspective is not adequately funded even though the premium is high. They are heavy utilizers and it is not tightly medically managed.

Bob Whritenour said that policies for minimum amounts for working capital and rate stabilization have been established. Working capital is 8-12% of claims. An additional 10% or equivalent can be used to use during times of market fluctuations for rate stabilization. Those together are \$30M. There was an additional \$16M that could be used to subsidize rates. If \$10M is used now, that leaves \$6M for next year. Negative claims experience could jeopardize future rates if all surplus is used at once.

Rich Bienvenue said that high deductible health plans are a huge benefit to employees and can help the bottom line for member units. The reason the fund balance has been so high in the past is because of the good experience of the investment pool. Those investment are for the longer term. If a larger amount of trust balance is used to subsidize rates, investments may have to be shorter term.

Abacus Good Health Gateway Dashboard Report:

Patty Joyce presented the dashboard report of the Diabetes Care Rewards program through December 31st, 2022. There are currently 233 members enrolled of the 721 eligible members based on diagnosis. There are 59% adherent in the program and receiving zero copays by connecting with their doctor and meeting program requirements. There are 94 members identified as high risk enrolled in the program and of those 47% are adherent. There were 552 medications obtained with \$14,203 in estimated waived copays and estimated rebates back to CCMHG of \$68,301.41 Outreach is ongoing with both inbound and outbound calls, as well as a texting platform that has been working well. There have been registration incentives and quarterly flyers to reach non-registered members, plus webinars to keep members informed. There have been 13 new members enrolled in the last quarter.

PBIRx Report:

Bob Kademian, RPh from PBIRx provided reporting through November. He said that the combined estimated per member per month prescription drug costs, including Rx rebates, were \$111.75 last year and \$125.39 this year.



The increase was 12.21%. Traditional drug costs were up .36%, while specialty med costs were up 16.11%. Blue Cross Rx costs were up 11.00% net of rebates, and Harvard Pilgrim costs were up 16.93% versus last year. Increased utilization of specialty drugs is what is driving costs. Bio-similars will be coming out in 2023 for some of the highest-cost specialty drugs, so it will be interesting to see how those impact cost.

Health Plan/Vendor Reports:

Harvard Pilgrim – Lauren McCallum said as of 07/01/2023 behavioral health will be moved in house to the behavioral health network that Tufts currently uses, The differences between the prior Optum network and the Tufts network is small and work is being done to bring them on par. There will be a 90 days transition period for providers that will not be in network while the network is being expanded. The state of Connecticut is also part of the HMO network now. As of 01/01/2024, HPHC is withdrawing from Conn. There is only one member on the HMO plan currently and the member town will be contacted to let them know. Out of area students can now register as an out of area dependent if they are in Connecticut. Ms. McCallum also reminded everyone that members have until 03/31/2023 to submit for fitness reimbursements for 2022. Lastly, if groups would like an HSA presentation, please reach out to herself or Julie Scansaroli from Blue Cross and they can come out.

Blue Cross – Caroline Burnham said that the PBM changed on 01/01/2023 to CVS Caremark and transition was successful. Any members that need ID cards, please reach out to member services. She also mentioned the 03/31/2023 deadline for Fitness and Weight loss reimbursement. The Pillar Rx copay assistance program was begun as of 10/01/2022. So far. 41 members are enrolled and the group has saved \$78,000 by implementing the program.

CanaRx- Jim Riley said that annual savings for 2022 were \$462,297.02. The annual estimated savings per member are \$459.00 per enrolled member. A targeted quarterly postcard campaign has been having more effect at connecting with members. Reports can now break down current and potential members by group. Promotions can be tailored for groups that may benefit. The potential is there for an additional \$2M in savings.

Delta Dental – Nina Conroy said that the new benefit materials will include the increase to \$1,500 for the benefit maximum and the rollover limit will increase as well

Other Business:

Erin Orcutt and Noreen Mavro-Flanders decided that the Board meetings will be held in person going forward. Until further notice. The next meeting will be held on April 26, 2023.

There was no other business

Erin Orcutt motioned to adjourn.

Motion

Laurie Barr seconded the motion. The motion passed by unanimous vote.

The Board Chair, Noreen Mavro-Flanders adjourned the meeting at 12:20 PM.

*Minutes prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*



MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Board Meeting

Wednesday, April 24, 2024, 10:00 AM

Barnstable County Offices
Mary Pat Flynn Conference Room
3195 Main St. Barnstable, MA 02630

DRAFT MEETING NOTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, April 24th, 2024, at 10:00 AM at Barnstable County Offices, Barnstable, MA. The following people attended the meeting:

Board Members and Alternates Present:

Robert Whritenour, Board Chair
Erin Orcutt
Gareth Markwell
Justyna Marczak
Susy Holmes
Richard Buffington
Lisa Vitale
Megan Downy
Molly Stevens
David Flynn
Laurie Barr
TK Menesale
Robin Callahan
Michael MacMillan
TeresaJohnson
JaredAponte
Noreen Mavro-Flanders
Kathy Logue

Town of Yarmouth
Cape Cod Regional Tech
Town of Barnstable
Barnstable County
Barnstable County Retirement
Barnstable Fire
Town of Brewster
Town of Chatham
COMM Fire
Dennis Yarmouth RSD
Town of Eastham
Hyannis Fire District
Town of Mashpee
Monomoy RSD
Sandwich Water
Town of Wellfleet
Dukes County
Duke County

Guests Present:

Rich Bienvenue, CPA
Deanna Desroches

CCMHG Treasurer
CCMHG Wellness Consultant, Mainland

Christine Ezersky
Brian Callow
Bob Kademian, RPh
Caroline Burnham
Lauren McCallum
Sarah McCormick
Patty Joyce
Jim Riley
Joseph Anderson
Karen Quinlivan
Patrick Flattery

Town of Wellfleet
Rockland Trust Investments
PBIRx
Blue Cross Blue Shield of MA (BCBSMA)
Harvard Pilgrim Health Care (HPHC)
Delta Dental
Abacus Health Solutions.
CanaRx
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

Robert Whritenour, Board Chair called the meeting to order at 10:10 AM.

There was no voting quorum, therefore votes cannot be held.

Noreen Mavro-Flanders said that these meetings are only held four times a year and was upset that there was not a commitment to these important meetings.

Wellness Reports:

Deanna Desroches, Mainland wellness consultant, presented her report. The monthly newsletter is being distributed. The Financial Wellness series wrapped on March 5th. The next workshop will be on May 7th addressing Fraud Prevention. Walking programs are ongoing. A walk and strength workout will begin on May 11th. The next Couch to 5K began on April 2nd. Pilot programs in dance are ongoing and a parent/child play group on Monday and Wednesdays is in progress as well. There are a total of 6895 members registered on the portal with 144 of them actively using the platform. There have been 66 health assessments completed and 41 have reported multiple diseases. Blue Cross has given another 5,000 wellness credits towards the wellness portal. Monthly challenge and fitness programs are ongoing and very popular.

Triva Emery, Vineyard Wellness Consultant, presented her report. There was a Pickleball refresher which was very popular. The financial wellness workshop was rescheduled due to the first one being set for school vacation. An HSA info session was held on April 25th and a Financial wellness check in workshop on building credit was also held. The benefits fair will have a representative from the Martha's Vineyard Brigham hospital. Kim Garrison from the school system will also be onsite to highlight the partnership.

Investment Committee Report:

Debra Blanchette said that on page 3 of the Rockland report it indicates that as of March 31st there is a balance of \$41,141,704 in the investment fund. That is comprised of two funds. In October, the Investment Committee approved the movement of \$10 million to the capital preservation fund to take advantage of interest rates. There have been no other changes made. She introduced Brian Callow from Rockland Trust.

Investment Managers Report:

Brian Callow addressed the recent progress of investments as of March 31st, 2024.

Mr. Callow reviewed the Rockland Trust packet. The compliance page shows we are remaining on task with the allocation the group implemented and adhering to the plan that the Finance Committee and Steering Committees feel is the most appropriate manner to manage the funds. The breakdown is shown between capital preservation and return-seeking, with the current return-seeking value of \$30,779,244 and the capital preservation at \$10,362,460. If funds are sitting on the sidelines right now, they can be used for some short-term investments. A money market account is usually short-term treasury securities and is close to 5% right now. Returns for the quarter are 4.41% year to date. This is slightly under the benchmark. The one-year rate of return is 12.76%. Cash is earning higher than the bond market right now. The bond market has contributed to diversification. Inflation is coming down. The fed is aiming for 2% inflation. Rates will drop slowly, and the stock market is very high compared to the average. Price to earnings rate has been 16.79% for the last 25 years. As of March 31, it is 18.3%. That is overrated. The top 10 stocks are one third of the market earning 74%. The balance of 490 other stocks returned the balance. CMHG does not bet on just 10 top stocks. Diversification is important and the returns have been good.

Treasurer's Report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of February 29th, 2024 (unaudited figures). The fund balance through February 29 is \$48.79 M. Earnings through February were \$4.7 million with half of that due to investment returns. The rates for this year were subsidized so there should be a loss but the returns have been very good. The dental fund surplus has been high, but the increased benefit maximum should start to show impact. Benefit enhancements were also implemented for FY25 which should help as well. An Aged Receivables report now shows details that may help members see what might be owed now. It has been cleaned up considerably. Some credits refer to the premium holiday, where payments may have been submitted regardless.

GBS Reports:

Joe Anderson reviewed the FY24 Funding Rate Analysis (FRA) report with data through March 31, 2024 (paid claims basis). The expense-to-funding ratio is 102%, with an estimated funding deficit of \$2,446,443. Investment income of \$2.4 million makes the funding deficit less impactful. Red numbers were anticipated given the rate subsidy. Medicare claims have been increasing for the past year and those increases were reflected in their rates. The drug component is anticipated to be a source of volatility for the upcoming renewal.

Mr. Anderson introduced Patrick Flattery as a new member of the Gallagher team. Mr. Flattery formerly worked for the senior plans division of Fallon Health.

Mr. Flattery explained the way that Medicare drug plans are set up with both regular drug costs and catastrophic limits and copays when a member reaches a certain limit. Previously these were capped at \$8,000. Going into next year the limit will be \$2,000. The Inflation Reduction Act put this into place. Carriers are trying to anticipate what government subsidies will be, but the cost may transfer those increased carrier costs to the entire population. August will be the timeframe for this to resolve and Gallagher wants to alert all groups.



The dental expense-to-funding ratio was 90.6% and continues to perform well, with a surplus of \$464,103.

Ms. Quinlivan reviewed the reinsurance reports. She said the FY23 policy period through March 2024 had 14 claimants with total claims in excess of the \$400K specific deductible of \$2,030,428.75. Total reimbursements of \$1,692,072.03 have been received to date with outstanding reimbursements due of \$338,356.72. She said 49 claimants were on the 50% report with claims totaling \$13,006,634.42. For the FY24 period through March there are 6 members with claims in excess of the \$400K specific deductible totaling \$ 770,840.40. No reimbursements have been received so far. There were 18 claimants are on the 50% report with updated total paid claims of \$ 5,051,464.47.

Steering Committee Report:

Erin Orcutt said that the Steering Committee has talked about updating the website and making it more employee focused. The vendor has been contacted to explore options. The Wellness Committees have been invited to present budgets prior to the new plan year. There was a member that moved to the state of Hawaii. Blue Cross could no longer cover without indemnification, so the member was moved to Harvard Pilgrim.

My Telemedicine Review:

Joe Anderson said that My Telemedicine/Lyric was a vendor that was brought in pre COVID to address the issue of off hours virtual care. They are a Texas based enterprise that does not have a local presence. The utilization has been very low. The cost for utilization has made the expense unsupportable. The carriers built out options during COVID to handle virtual care.

Blue Cross has built out Wellness Connections for 24/7 virtual care for an annual cost of \$26,000 as opposed to the \$150,000 cost for Lyric. Harvard Pilgrim already has a program in place, Doctor on Demand that is included at no added cost to the group. Moving to the carrier options would save the group \$126,000 annually.

Erin Orcutt said the Steering Committee agreed that the existing carrier relationships would do a much greater job at promoting the virtual options that they have available.

Bob Whritenour said that virtual care will continue to be an important benefit post COVID with local engagement.

There will be a single agenda item on Tuesday June 30th to vote on this issue.

PBIRx Report:

Bob Kademian, RPh from PBIRx provided reporting through January 31. He said that overall pharmacy plan costs have increased by 13.82% through Jan net of rebates. The Traditional plan cost is up by 22.14%, while Specialty is up by 20.86%. Traditional has outpaced specialty because of weight loss drugs. Top specialty medications and weight loss drugs have accounted for increases. Rebates will impact whether certain medications are covered going forward.

Good Health Gateway Report:



Patty Joyce was unable to attend the meeting but provided a report through December 31st for review in the packet.

Health Plan/Vendor Reports:

Blue Cross - Caroline Burnham said that Deanna reported on the increase in Wellness Credits. If any units need materials for open enrollment, please reach out.

Harvard Pilgrim - Lauren McCallum had to leave the meeting early for another commitment.

Delta Dental – Sarah McCormick said that the Brain Boost on the dental enhancements is coming up. She would be happy to provide any material that people need as well. There is a new feature available in the find a dentist tool that rates dentists on a scale of 1 to 5.

CanaRx – Jim Riley said that the group has saved \$351,231.43 through April. There is potential for the projected annual savings of \$468,000 to be over \$4 million. They have broken it down by unit and plan on reaching out to each unit to share the numbers and perhaps devise a strategy to reach more members. There are members that are paying thousands of dollars out of pocket for medications they could be getting from CanaRx.

Other Business:

The next Steering Committee meetings will be held on Wednesday, July 24th at 9:00 AM. The next Board meetings are Tuesday April 30 virtual and Wednesday, April 24th at 10:00 AM at this same Barnstable location.

There was no other business.

The Board Chair, Bob Whritenour adjourned the meeting at 11:38 PM.

*Minutes prepared by Karen Quinlivan
Gallagher Benefit Services, Inc.*



MINUTES OF THE CAPE COD MUNICIPAL HEALTH GROUP

Board Meeting

Wednesday, April 26th, 2023, 10:00 AM

Barnstable County Offices
Mary Pat Flynn Conference Room
3195 Main St. Barnstable, MA 02630

DRAFT

MEETING MINUTES – NO QUORUM

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, April 26th, 2023 at 10:00 AM at Barnstable County Offices, Barnstable, MA. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair
Debra Blanchette
Nancy Cushing
Susy Holmes
Richard Buffington
Robert Howard
Jennifer Kelson
Lisa Vitale
R Patrick Murphy
Alexandra Jackson
Megan Downey
Raymond Pirrone
Deb Heemsoth
David Flynn
Susan Lumping
Joseph Powers
Tracy Scalia
Leanne Gray
Michael MacMillan
Susan Wallen
Maureen Fruci
Cathy Doane
Theresa Johnson
Alex Lessin
Jill Beaumont
Cameron Scott
Raymond Pirrone
Robert Whritenour

Dukes County
Town of Barnstable
Barnstable County
Barnstable County Retirement
Barnstable Fire
Bourne Recreation Authority
Bourne Water District
Town of Brewster
Cape Cod Collaborative
COMM Fire
Town of Chatham
Cotuit Fire District
Town of Dennis
Dennis Yarmouth RSD
Town of Falmouth
Town of Harwich
Mashpee
Mashpee Water
Monomoy RSD
Nauset RSD
North Sagamore Water
Town of Orleans
Sandwich Water
Town of Truro
Upper Cape Cod Voc
Town of Wellfleet
West Barnstable Fire District
Town of Yarmouth



Kathy Logue

West Tisbury

Guests Present:

Rich Bienvenue, CPA
Triva Emery
Susan McKinney
Beth Deck
Molly Stevens
Christine Ezersky
Brian Callow
Bob Kademian, RPh
Caroline Burnham
Lauren McCallum
Patty Joyce
Jim Riley
Joseph Anderson
Marianna Gil

CCMHG Treasurer
CCMHG Wellness Consultant, Vineyard
Town of Dennis
Cape Cod Collaborative
COMM Fire
Town of Wellfleet
Rockland Trust Investments
PBIRx
Blue Cross Blue Shield of MA (BCBSMA)
Harvard Pilgrim Health Care (HPHC)
Abacus Health Solutions
CanaRx
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

There was no quorum for the meeting, therefore, no votes were held.

Noreen Mavro-Flanders, Board Chair called the meeting to order at 10:10 AM.

Investment Committee Report:

Debra Blanchette shared that according to Rockland Trust, the return seeking fund currently holds \$27,374,548. The committee is scheduled to convene in the upcoming month. Other than that, there is no new update to report at this time.

Investment Managers Report:

Brian Callow addressed the recent bank failures in response to collapse of both Silicon Valley Bank and Signature Bank. On March 12, it was announced that the FDIC has been granted approval to fully protect all depositors of Silicon Valley Bank and Signature Bank, and that those banks' customers will have access to all of their funds. The Fed, FDIC, and the US Treasury also jointly announced the creation of the Bank Term Funding Program. This program will make funding available to help ensure that banks have the ability to meet the needs of all of their depositors in the future.

Rockland Trust continues to be in a strong financial position as it manages for the long-term by prioritizing sustainable banking practices. Mr. Callow explained that assets invested with Rockland Trust Investment Management Group are not part of the bank's balance sheet nor its lending portfolio. The assets are held in custody at a third party provider, SEI Investments Company. The bank participates in FDIC insurance to the limit available and offers collateralization for deposits above the FDIC limit. Rockland Trust ranks #7 of the top 100 banks in terms of diversified deposit base or 51.5% percentage of deposit less than \$250,000 as a percentage of total deposits. The analysis was measured by the analysts at RBC with Signature Bank listed at #96 and SVB Financial Group #99 all as of 4Q2022. Furthermore, SVB Bank had approximately \$173 billion in deposits spread across 40,000 customers whereas Rockland Trust has approximately \$15 billion in deposits spread across



300,000 customers or 9 times the customers with 10% the average amount of deposits. SVB Bank had 51% total exposure to the volatile Technology sector. Rockland Trust has a much safer, more structurally sound deposit and funding base. The securities portfolio that was exposed to interest rate movements for SVB Bank was 56.7% on their balance sheet whereas Rockland Trust (INDB) had 16.2%. The capital position for Rockland Trust was nearly twice that in percent of SVB Bank.

Mr. Callow reviewed the Rockland Trust packet. Page 3 is the compliance page that shows we are remaining on task to the allocation the group implemented and adhering to the plan that the Finance Committee and Steering Committees feel is the most appropriate manner to manage the funds. The portfolio's performance has been very strong across periods with the two largest parts of the portfolio, core fixed income and core equity dramatically outperforming the market during the market decline throughout 2022. In fact, the two core segments were in the top 10%, maybe top 5% of all strategies during the calendar year 2022. The portfolio was constructed to protect to the downside. Though not ideal to see negative 1-year returns to the portfolio, the portfolio experienced less downside than the market and the peer group – especially in the core asset classes. For the first quarter the performance remained robust on an absolute basis and more challenged relatively as the worst stock performers in 2022 have been the best performers thus far in 2023.

Page 11 of the packet shows the investment grade bond performance for the Bloomberg US Aggregate Index displays what an outlier last year was in terms of bond returns. No year since 1976 (and for decades prior) came close to where investors ended 2022. Low rates (1.5% area) to start the year and then increases of 200 – 300 basis points across the yield curve hit bond prices hard leading to the worst US Treasury bond returns in at least 4 decades. Page 12 shows the impact that the FED's rate increases has on the stock market and expected corporate earnings with the stock market declining over 18% for the calendar year. The difference between the two charts is that stock volatility is clearly shown on page 12 whereas 2022 was such an outlier in the bond market.

It was reemphasized the portfolio remains well constructed and ready for whatever comes next - challenging markets or good news and positive returns.

HPHC Update:

Lauren McCallum conveyed that on April 17th, Point32Health's IT team discovered a cybersecurity ransom incident. As a result, they have taken the necessary precautions and shut down all operations except email while the investigation continues. All parties, including regulators and authorities, have been notified. However, there is currently no timeline for when everything will be up and running again. The good news is that there will be no interruption of coverage for members. HPHC has reached out to provider partners and ensured that they will be paid when the systems are up. For the time being, prior authorizations have been suspended, but prescription drugs are not impacted as they utilize Optum as the PBM. If members need urgent care during this time, they can call a dedicated phone line. If you call member services, they will reroute you to that 800 number. HPHC is committed to complying with the laws of privacy and will notify the group and members as required if anyone's information was compromised during the investigation. A workaround has been drafted for new enrollees. For new hires to obtain an ID card, a paper enrollment will need to be completed and sent to HPHC. They will then enroll with a temporary ID that starts with P3 and an eligibility letter will be included in the new member packet. If a member needs urgent care before their card arrives, HPHC can provide a temporary ID card. HPHC hopes everything will be up and running by 7/1 for annual enrollment processing.



Starting July 1st, 2023, HPHC is bringing behavioral health services in-house. While building their own network of behavioral health providers, the existing United network will remain in place. This means that members will experience no disruption, except for the normal changes that may occur such as a provider leaving a practice. However, one major difference in leaving Optum will be the care management for behavioral health.

The public health emergency for COVID will be ending on May 11th. Starting May 12th, over-the-counter at home COVID tests will no longer be covered. For fully insured groups, the state of Massachusetts is mandating the continuation of coverage for testing done by providers, treatments, vaccinations, etc. However, since CCMHG is self-funded, they can do as they please. Usually, CCMHG follows state mandates, but if no action is taken, the status quo will remain except for over-the-counter tests. CCMHG Steering Committee took no action and the benefit going forward defaulted to the Massachusetts state mandate.

Treasurer's Report:

Treasurer Richard Bienvenue, CPA reviewed the financial reports of February 28th, 2023 (unaudited figures). He reports that everything is on target for a good year-end. The fund balance through February 28th is slightly over \$47M. Mr. Bienvenue expects a slight improvement in March and overall the year is on course with what was projected. He was pleased communities are staying on top of billing with only two that have outstanding balance issues. Other issue is some entities have overpaid from the premium holiday and received credits. The dental fund continues to run well and no increase for FY24 is a good strategy.

Noreen Mavro-Flanders said the latest audit has been posted online.

GBS Reports:

Joseph Anderson reviewed the FY23 Funding Rate Analysis (FRA) report with data through March 31st, 2023 (paid claims basis). March utilization was high and might be attributed to an increase in core utilization, as there were not a lot of large claimants as seen on the stop loss summary. The estimated funding surplus is over \$4M, which is great news and showcases the group is tracking well. Dental expense-to-funding ratio was 83% and continues to perform well. No changes to last fiscal year's stop loss report since last month.

Mr. Anderson said the FY23 period through March 2023 has 2 claimants with total claims in excess of the \$400k specific deductible of \$240k. Last fiscal year through March 2022, there were 9 claimants with total claims in excess of the \$400K specific deductible of \$675k. He mentioned that there is more utilization that is not reflected in the large payments but can be seen in the loss ratio. This could be due to severe illnesses during the winter months and a backlog of deferred surgeries from COVID. He also shared that the FY23 50% Report has 26 claimants with an updated total paid claim of \$8.7M.

Michael MacMillan highlighted that while the number of claims has increased, the number of large claimants has decreased. This may be due to many large claimants only starting out.

Mr. Anderson noted that in the process of setting rates for stop loss. Current claims experience suggests that increases might not be dramatic. He pointed out that because CCMHG is pooled with WSHG and Minuteman, there is better stop loss carrier market access due to the law of large numbers. Mr. Anderson also mentioned that he plans to provide an update on the stop loss during the July Board meeting.

Wellness Reports:



Noreen Mavro-Flanders said that Deanna Desroches, Mainland wellness consultant, is not present but her report is in the packet.

Martha's Vineyard (MV) Wellness Report – Triva Emery provided an update on current programming. There is an introduction to golf and pickle ball clinics happening in April. Also, an HSA hybrid information session is scheduled with over 35 people registered. Walking and hiking programs are also in the works. Some of the ongoing programs like adaptive and chair yoga are doing great. However, some of the mindfulness programs are ending as the weather starts to allow more outdoor activities but committed to bringing them back in the fall. Also developing fly fishing and kayak programs for the summer. Finally, couch to 5k program has been doing amazingly well as had people go from never running two years ago to running the Boston marathon this year.

Noreen Mavro-Flanders reminded the Board that it is budget season for the wellness committee. The process will come to the Steering Committee in July. Kathy Logue said that Martha's Vineyard has been blossoming with its wellness efforts and hopes to increase the budget 15 to 20%.

Steering Committee Report:

Michael MacMillan said the Steering Committee met before the Board Meeting and did not have enough members present to establish a quorum. During the last meeting, the Steering Committee did successfully vote in Michael MacMillan as the new vice chair. Today discussed the legal standing and liability in case anything were to happen at a wellness event. Mr. MacMillan said Gallagher provided some helpful advice that joint purchasing groups like CCMHG are not typically targeted, which puts minds at ease that the risk is low. To further mitigate any potential risks, counsel representing CCMHG will be drawing up waivers for all future wellness program participants. Additionally, the Steering Committee received an update from HPHC which was also shared with the Board.

Patrick Murphy inquired about the rates of CCMHG in comparison to other JPGs. In response, Noreen Mavro-Flanders said that Cape Cod hospital rates are actually higher than the rest of the state, which explains why funding rates are different. Joe Anderson chimed in with a comparison of hospital prices, noting that Martha's Vineyard rates are at the top, whereas Falmouth and Cape Cod are positioned 5th and 6th, respectively. So shows higher costs plus being self-funded, so ultimately leads to higher rates.

Mr. Anderson said he would create a comparative chart that will include with the GIC, two to three JPGs, and some large stand-alone entities. He mentioned that it would not be feasible to compare all the groups, but he will be using the BCBS benchmark rates and plan design as a proxy for the State. He also explained that HPHC does not cover the entire state like BCBS, so while it can be included, it may not accurately reflect the group as a whole. He pointed out that on the other side of the bridge, reviewing apples to apples, rates fall within a 10% range.

Noreen Mavro-Flanders pointed out that if you go across the bridge, hospitals such as Beth Israel are half of the cost. Michael MacMillan requested to review the comparison at the next meeting.

PBIRx Report:

Bob Kademian, RPh from PBIRx provided reporting through February. He said that overall pharmacy plan costs have increased by 9% through February, which is good. The Traditional plan cost is up by 8.5%, while Specialty is

up by 10.5%. It is expected that March costs will be higher. PillarRx is doing a great job in helping to keep costs down. BCBS costs are up 5.5% over last year, while HPHC has increased by 21% over last year.

The first biosimilar for Humira has come out but not yet at a great discount. Mr. Kademian expects six to seven biosimilars by August. Each of them is inter-changeable with Humira, which means the pharmacist can enter a change for Humira without needing the prescribing doctor's permission. But the others will require permission. Back on January 1st, Skyrizi and Rinvoq changed, so they will no longer be available through CanaRx at a discount. PBIRx is continuing to audit claims each year and CCMHG received \$130k more this year from audits than from last year. PBIRx is doing webinars with pharmacy tips on how to get more out of pharmacy without paying more. These webinars will be happening on May 8th in the morning, May 17th midday, and May 18th in the late afternoon. CanaRx and Abacus will also be joining the 20-minute sessions.

Health Plan/Vendor Reports:

CanaRx- Jim Riley said that CCMHG's savings for the most recent quarter were over \$100k and trending towards \$400k savings over the year. There have been nine events attended by CanaRx over the last few weeks for CCMHG open enrollment sessions, and the postcards have received really positive feedback. Mr. Riley mentioned that he hopes he can improve tracking of enrollment in future meetings.

Noreen Mavro-Flanders said she is looking for someone who could do a testimonial for the program. She thought it would add more authenticity and provide a strong endorsement to be added to a future postcard.

Blue Cross – Caroline Burnham shared that BCBS will be following MA guidelines as related to COVID-19 upon the COVID-19 public health emergency ending. Starting May 12th COVID-19 diagnostic tests ordered by providers, vaccinations, and treatments will remain no cost to members. However, it is important to note that the original policy for OTC COVID kits return and they will no longer be covered. That being said, members can still use their FSA/HSA dollars to cover the costs. Additionally, Ms. Burnham mentioned that the PillarRx program has seen great success since it was launched in October of last year. To date, the program has enrolled 30 members utilizing 80 medications, resulting in an impressive \$215k in savings.

Delta Dental – Nina Conroy said the health fairs have been going really well. Everyone is happy the calendar year max has been increased. However, Ms. Conroy did mention that she would like to see better coordination of the health fairs in the future. She also suggested some type of distribution list to ensure that all vendors are properly notified.

Other Business:

The next Steering Committee meetings will be held May 24th, June 21st, and July 26th. The next Board meeting is July 26th.

Noreen Mavro-Flanders expressed her disappointment with PinnacleCare's postcards to launch the program to the retiree population. She felt that the postcards had too many SunLife references and disclaimers, but lacked information about CCMHG and the services provided by PinnacleCare.

Kathy Logue said she was excited about PinnacleCare launching for the senior population but was frustrated that they did not attend the annual enrollment health fairs.



Gallagher

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There was no other business

The Board Chair, Noreen Mavro-Flanders adjourned the meeting at 11:26 AM.

*Minutes prepared by Marianna Gil
Gallagher Benefit Services, Inc.*

**MINUTES OF THE
CAPE COD MUNICIPAL HEALTH GROUP**

Board Meeting

Wednesday, July 19, 2017, 10:00 AM

Centerville, Osterville, Marstons Mills Fire Dept., Centerville, MA (COMM Fire District)

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, July 19, 2017 at 10:00 AM at the Comm Fire District, Centerville, MA. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair	County of Dukes County
A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Marie Buckner	Town of Sandwich
Deb Heemsoth	Town of Dennis
Nancy Cushing	Barnstable County
Bob Whritenour	County of Dukes/ Oak Bluffs
Susan Wallen	Nauset Regional School District
Joan Plante	Town of Eastham
Lisa Vitale	Town of Brewster
Beth Deck	Cape Cod Collaborative
Verna LaFleur	Hyannis Fire District
Jody Hoffman	Town of Provincetown
Erin Orcutt	Cape Cod Reg. Technical High School
Deb Blanchette	Town of Barnstable
Christopher Clark	Town of Harwich
John Kelly	Town of Orleans
Denise Coleman	Town of Falmouth
Judy Sprague	COMM Fire District
Jillian Douglass	Town of Chatham
Kelly Clark	Town of Truro
Rosemary Moriarty	Town of Wellfleet

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Krystle Rose	CCMHG Wellness Consultant, Martha’s Vineyard
Mary Casali	Cape Cod Healthy Connections
Brian Callow	Rockland Trust Investments
Barbara Howard	Rockland Trust Investments
Rebecca Tavares	Rockland Trust Investments
Caitlin Lally	EyeMed Vision
Chris Collins	CanaRx
Kate Brewster	Monomoy RSD
Ken Jenks	Dennis-Yarmouth RSD
Laurie Barr	Town of Dennis
Susan Broderick	Town of Brewster
Sarah Gorczyk	Mashpee Water District
Rick Buffington	Barnstable Fire District

Bill Rowbottom
Bill Hickey
Fred Winer
Carol Cormier
Karen Carpenter

Blue Cross Blue Shield of MA (BCBSMA)
Harvard Pilgrim Health Care (HPHC)
Tufts Health Plan (THP)
Group Benefits Strategies (GBS)
Group Benefits Strategies (GBS)

Noreen Mavro-Flanders, Chair, called the meeting to order at 10:10 a.m.

Approval of the minutes of the April 12, 2017 Board meeting:

Christopher Clark moved to approve the minutes of the April 12, 2017 Board meeting as written.

Skip Finnell seconded the motion. The motion passed by unanimous vote.

Motion

Investment Committee and Investment Manager's Report:

Deb Blanchette, Investment Committee Chair, said that the Investment Committee did not meet prior to the Board meeting. She said the Committee will be meeting next week to review the 3rd more liquid fund and hope to have a recommendation for the Steering Committee to discuss at its next meeting. Ms. Blanchette introduced Brian Callow, Rockland Trust Investment Manager for CCMHG.

Mr. Callow distributed a 4th Quarter report and reviewed the three CCMHG funds: (1) Income and growth, (2) Balanced, and (3) Current income. He reviewed the performances of the three funds compared to the benchmarks. He said the CCMHG Rockland Trust managers meet every week and said the funds are reviewed regularly and re-balanced and managed as required. He spoke about current bond and equities markets.

Noreen Mavro-Flanders thanked Mr. Callow and he left the meeting.

Treasurer's report:

Treasurer, Rich Bienvenue, distributed and reviewed the Management Report with data through May 2017 (unaudited figures). Mr. Bienvenue said there was a \$2.5M loss year-to-date as planned to draw down the fund balance. He said the goal of the Board was to reduce the fund balance to the targeted range of between 8% and 12% of claims of the most recent 12 months per the fund balance policy. He said the Trust Fund Balance was \$11M million and noted there would most probably be no funds available to supplement the FY18 rates. He reviewed the Income Statement and said the revenue was \$102.4 million and claims less reinsurance refunds, administration and fixed premiums were \$99.1 million. He said that there was an operating loss of \$2.87M and investment income was \$421K.

Mr. Bienvenue said the Dental Fund had a fund balance of \$3.5 million at the end of May.

Mr. Bienvenue said the Steering Committee interviewed three auditors and chose Bill Fraher, CPA to complete the audited financial reports for the next 3 fiscal years. He said confirmation letters will be sent to each unit for their review and signatures.

Noreen Mavro-Flanders referred to the Accounts Receivables report on page 13 of the Management Report and asked each unit to review it and contact the Treasurer about any balance that may be outstanding.

Wellness Committee Report:

Noreen Mavro-Flanders said the Steering Committee reviewed the Wellness Budgets and will make a recommendation to the Board following the consultant's presentations.

Mainland Wellness Report - Deanna Desroches, wellness consultant for the Mainland, reviewed the proposed FY18 Wellness Budget and said the total budget was slightly under the FY17 budget. She said the Smoking Cessation Program has been termed due to lack of participation, but noted if there was a need, a program could be added. Ms. Desroches said the on-line wellness platform, *aHealthyme* budget was increased to allow for additional incentives. She reported 238 members signed up for the program and said a new campaign to increase participation will be done in September. Ms. Desroches said nutrition and stress reduction programs will be added, as well as vision screenings.

Vineyard Wellness Report - Krystle Rose, Martha's Vineyard wellness coordinator, reviewed the proposed budget for Vineyard programs for FY18. She said there is a 2.7% increase to the budget to pay for the Virtual Mission Challenge. Ms. Rose said this is a new program she did research on and said it has worked very well across the country. Ms. Rose said she would like to try to do a challenge a day walking program. She said the other wellness programs remain the same as they were for FY17.

Ms. Rose reviewed the status of the FY17 programs and said there was a total weight loss of 330 pounds across the 42 participants in the Spring Fitness Challenge. She said the top loser lost 38.8 pounds and noted it was only a 6-week program. Ms. Rose said it was so well received, that about 30 of the participants returned to repeat the program.

There was a brief discussion about following up with the participants to see if they maintained the weight loss.

Ms. Rose continued and said the Tick Borne specialist delivered a presentation that was excellent. She said the presentation was video-taped for those who couldn't attend.

Bob Whritenour said he attended the stress free workshop and said it was great. He said he has been receiving good feedback from the members about the wellness programs on the Vineyard.

Skip Finnell made a motion to approve the Martha's Vineyard FY18 budget as proposed.

Motion

Christopher Clark seconded the motion.

Erin Orcutt thanked both of the wellness consultants and the committees for their work and said they have done an excellent job. Ms. Orcutt said she would be voting no on the motion. She stressed that her vote was due to only one program she was opposed to, the Virtual Mission Challenge. Ms. Orcutt said the incentive dollars that would be awarded, would be going to the winning department of a CCMHG unit for purchase of gym equipment. She said all of the past program incentives were awarded to the individual members.

Krystle Rose explained that several of the departments have asked if they could use wellness money to purchase gym equipment. Ms. Rose said this program is a way to encourage participation of a high risk population and also give them support. She said instead of awarding each of the members a certain amount that could be pooled, the total amount would go towards the purchase of equipment.

Rich Bienvenue said several of the wellness programs target certain groups within CCMHG.

John Kelly recommended getting a response from the Ethics Commission.

There was a discussion.

Bob Whritenour said he knows CCMHG has always worked towards reaching those high risk public safety units. He said he would support the motion, but has no problem obtaining a response from the Ethics Commission.

John Kelly made amended the motion to approve the Vineyard wellness budget, but to reduce the budget amount by \$2,000 until receiving a response from the Ethics Commission.

Amended Motion

Christopher Clark seconded the motion. The amended motion passed by a majority vote, with one opposed.

Steering Committee report:

Steering Committee Delegation by the Board - Skip Finnell, Steering Committee Chair, said the Committee referred to the Joint Purchase Agreement about delegation of certain duties. He said the Committee has authority to approve certain items and is looking at the annual items that may or may not need to be approved by the Board each year. Mr. Finnell said the Committee will be making a recommendation to Board about this after a review.

GBS Contract – Mr. Finnell said the Committee approved renewing the GBS contract for an additional 3-years with no changes to the fees in the first year.

Out-of-Network Claims – Mr. Finnell said the Chairs of the Mass. Municipal Reinsurance Arrangement (MMRA) heard a proposal from Consilium about negotiating OON claims to a lower cost on a contingency fee basis. He said the Steering Committee is looking further into the specifics and will keep the Board updated on its progress.

Eye exam coverage on the High Deductible Health Plans – Mr. Finnell said Carol Cormier will address this later in the agenda.

Special Meeting – Mr. Finnell said following 3 presentations of proposals from auditing firms, the Committee approved Bill Fraher, CPA to complete the audited financial statements for the next 3 years.

GBS Reports:

Funding Rate Analysis (FRA) - Ms. Cormier reviewed the year-end FRA through June and said the summary page is included in the packet. She said the full report was emailed to the Board. Ms. Cormier said that the paid claims and related expenses were 98.7% of the funding rate revenues. Ms. Cormier also said the reinsurance reimbursements and fees are included in the report. She said the reinsurance premiums will increase 8% for FY18 and that an additional 5% of premium will go into the self-funded pool.

CanaRx presentation and vote on alternative prescription drug program service provider:

Ms. Cormier said it has been a busy year for the Committee, in part she said, due to the alternative prescription drug program services issues. She said the Committee has been reviewing and comparing information about the Abacus and CanaRx services associated with the international Rx buying program. Ms. Cormier said the goal is to give the employees and their families' access to medications at no cost to them, while also saving claims cost. Ms. Cormier said CCMHG pays over \$200K per year to Abacus Solutions for services that CanaRx can now provide at no additional cost. She said that the fees to CanaRx are built into the per pill costs regardless of whether the client is having Abacus provide services or having all services provided by CanaRx. She said the CanaRx program is offered on a voluntary basis and no contract has been or would be signed between CanaRx and CCMHG.

Skip Finnell said the Steering Committee is recommending terminating the myMedicationAdvisor® program through Abacus Health Solutions, with a 90-day prior notice. He said the Committee is recommending moving to CanaRx for all services related to the international Rx buying program on November 1st.

Carol Cormier said Prescription Benefits Services (PBS), now owned by Abacus, made a proposal to offer a specialty drug program. She said PBS would keep a percentage of the savings. Ms. Cormier said CanaRx will do this direct, with no added cost. She noted they are doing it now and the transition to existing members would be seamless. She introduced Chris Collins of CanaRx.

Chris Collins gave a brief introduction and history of how the CanaRx program began. He said all of the CCMHG members enrolled in the current program are enrolled through CanaRx. Mr. Collins said the members recognize the CanaRx name and will continue to receive their medications in the same way. He reviewed the enrollment paperwork and forms, the drug pricing and medication list. Mr. Collins said the medication list will be more extensive and noted that the Epi-pen, for example, which is not available on under the current program, will be included on the CanaRx list of drugs. He said the cost of the pen at local pharmacies is at least \$600 per pen and said 3 pens would only cost the group \$170 through CanaRx. Mr. Collins said CanaRx holds a \$2M insurance policy per member with Lloyds of London and CCMHG is a named insured on the policy.

Mr. Collins said CanaRx will provide quarterly reports of utilization and a list of medications ordered and the savings. Mr. Collins said separate lists for each health plan will be produced quarterly. He said the invoice for reimbursement to CanaRx for the cost of the drugs will be mailed to GBS to be added to the warrants.

Carol Cormier said the current Mt Medication Advisor (MMA) program includes the CanaRx and Alternative Savings Program (ASP). She said those currently utilizing the ASP will be affected because that program was managed totally by Abacus. She said the termination of the contract with PBS/Abacus will terminate the ASP. She noted there is low utilization in that program. Ms. Cormier said the Diabetes Rewards Program run by Abacus will not be affected by these Rx program changes.

Mr. Collins said CanaRx only obtains medications from countries designated as Tier 1 countries. He said these countries have the same or higher standards as the FDA and all medications will be labeled in English. Mr. Collins noted that the US pharmacies are obtaining the medications from the same countries since almost all brand name drugs are not imported from other countries into the US. He said a CanaRx pharmacist based in the US will be available 24/7 to answer questions from members.

There was a brief discussion.

Christopher Clark made a motion to terminate the contract with PBS/Abacus with an effective date of midnight October 31 providing the required a 90-day advance notice, and obtaining all services associated with the international prescription drug purchasing program from CanaRx.

John Kelly seconded the motion. The motion passed with a unanimous vote.

Motion

High Deductible Health Plans (HDHPs):

Enrollment- Carol Cormier reviewed the enrollments into the HDHPs as of July 11, 2017 and said there were 189 subscribers across the 22 employers offering the HPHPs. She noted that the Towns of Orleans and Barnstable have the highest enrollments so far.

Plan Design Clarification – Ms. Cormier said she learned that HPHC does not classify the routine eye exam benefit as an ACA preventative exam, therefore the deductible would apply before the insurance would cover it. She said it was the intention of the Board to cover the annual exam as preventative, so HPHC has updated

their system to treat it as such. Ms. Cormier said the comparison charts on the website have also been corrected, and the deductible will not apply.

Meetings with Managers:

Noreen Mavro-Flanders said the Manager Meetings that CCMHG has for the past 2 years have been very informative and she asked the Board if they thought they were helpful.

The Board members agreed they were beneficial in getting the word out to all of the communities.

Ms. Mavro-Flander said the Steering Committee will work on organizing another meeting in the fall, possibly in September.

Discussion about health fairs and other open enrollment activities:

The health plan representatives reported low attendance at the health fairs and open enrollment activities.

It was agreed that part of the reason for low attendance may have been because of the employee meetings that were held separately to educate about the high deductible health plans.

Bill Rowbottom suggested trying to come up with ideas on how to increase participation.

Some of the ideas included looking at holding the fairs later in the day and providing incentives and food. Another idea was to survey the employees to see when they would be most inclined to attend or to schedule appointments 5 minutes apart with employees, rather than waiting in line to ask their questions.

There was a discussion and Noreen Mavro-Flanders asked the Board to send their suggestions to the carriers and to also bring up the topic at the Manager's Meeting.

Health Plan Reports:

Harvard Pilgrim Health Care (HPHC)– Bill Hickey said HPHC is changing its prescription mail order vendor from Walgreens to Med-Impact Direct on October 1, 2017. He said refills will be transferred automatically, but new prescriptions will need to be filled with the new vendor.

EyeMed – Noreen Mavro-Flanders introduced Caitlin Lally and said she worked with EyeMed to keep the vision rates level for another four years. She said that will be 8 years total with the same rate, and she thanked Ms. Lally. Ms. Mavro-Flanders noted the vision plan does not include an eye exam since the carriers cover the exam.

Caitlin Lally said she grew up in Sandwich, MA and said she would like to get out and meet with the employers. She said employers should contact her for posters or with any questions.

Carol Cormier said Ms. Lally gave a presentation to the Steering Committee and that GBS will send the deck out electronically to the Board.

Karen Carpenter suggested that Deanna Desroches include a section in the CCMHG Newsletter for EyeMed, similar to what she does with the health plans carriers.

BCBSMA – Bill Rowbottom said all is going smoothly with the enrollments in the HDHP's. He said the Senior open enrollment health fairs will be scheduled soon and said the combined health fairs work really well.

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Tufts Health Plan – Fred Winer said the Medicare ID numbers will be changing to a generic number next year. He said everyone will be getting new cards. Mr. Winer said he will provide more information as it becomes known to him.

Other Business:

Noreen Mavro-Flanders said the next Steering Committee meeting is scheduled for September 14th at the Martha's Vineyard Regional Transit Authority Building in Edgartown. The next Board Meeting was scheduled for October 18, 2107 at 10:00 a.m.

There was no other business.

Skip Finnell moved to adjourn the meeting.

Motion

John Kelly seconded the motion. The motion passed by unanimous vote.

Noreen Mavro-Flanders adjourned the meeting at 12:10 PM.

*Prepared by Karen Carpenter
Group Benefits Strategies*

**MINUTES OF THE
CAPE COD MUNICIPAL HEALTH GROUP**

Board Meeting

Wednesday, October 23, 2019, 10:00 AM
COMM Fire District, Centerville, MA

MEETING MINUTES

A meeting of the Board of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, October 23, 2019 at 10:00 AM at the COMM Fire District, Centerville, MA. The following people attended the meeting:

Board Members and Alternates Present:

Noreen Mavro-Flanders, Board Chair	Dukes County
A. Francis (“Skip”) Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Lisa Vitale	Town of Brewster
Debra Blanchette	Town of Barnstable
Erin Orcutt	Cape Cod Regional Technical High School
John Kelly	Town of Orleans
Debra Heemsoth	Town of Dennis
Denise Coleman	Town of Falmouth
Susan Wallen	Nauset Regional High School
Robert Howard	Bourne Recreation Authority
Kathy Logue	Dukes County
Jillian Douglass	Town of Chatham
Judy Sprague	COMM Fire District
Krystle Abrams	COMM Fire District
Jennifer Kelson	Buzzards Bay Water District
Miriam Spencer	Town of Wellfleet
Alexander Williams	Town of Provincetown
Beth Deck	Cape Cod Collaborative
Nancy Cushing	Barnstable County
Maggie Downey	Cape Cod Light Compact
Leanne Gray	Mashpee Water District
Richard Buffington	Barnstable Fire District

Guests Present:

Rich Bienvenue, CPA	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant, Mainland
Brian Callow	Rockland Trust Investments
Tracy Scalia	Town of Mashpee
Megan Downey	Town of Barnstable
Ellen Bearse	Monomoy RSD
Elise Zarcaro	Town of Provincetown
Cindy Richards	Town of Orleans
Linda Loiselle	Abacus Health Solutions
Patty Joyce	Abacus Health Solutions
Bob Kademian, RPh	PBIRx
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
Bill Hickey	Harvard Pilgrim Health Care (HPHC)
Nina Conroy	Delta Dental of MA

Fred Winer
Carol Cormier
Karen Carpenter

Tufts – Retiree Plans
Gallagher Benefit Services, Inc. (GBS)
Gallagher Benefit Services, Inc. (GBS)

Noreen Mavro-Flanders, Chair, called the meeting to order at 10:10 a.m.

Approval of the minutes of the April 24, 2019 Board meeting:

Judy Sprague motioned to approve the minutes of the April 24, 2019 meeting.

Motion

Jennifer Kelson seconded the motion. The motion passed by unanimous vote.

Election of Officers and Steering Committee:

Chair Noreen Mavro-Flanders said that all current Officers and Steering Committee (SC) members agreed to serve for another year if elected.

Skip Finnell said that he and Ms. Mavro-Flanders also represent the CCMHG on the Board of the Mass. Municipal Reinsurance Arrangement (MMRA). He said that they have been around for a long time and are both retired. He said they are willing to serve another year but hope that in the near future there will be enthusiasm from some of the Board representatives who are active employees for participating on the Steering Committee.

Carol Cormier noted that Deborah Heemsoth was no longer the Alternate SC member but rather is a regular SC member and that Robert Whritenour is now the Alternate. He was elected to the position at the July Board meeting.

There were no other nominations.

Skip Finnell moved to accept the slate of Officers and Steering Committee as proposed.

Motion

Judy Sprague seconded the motion. The motion passed by unanimous vote.

Investment Committee and Investment Manager's Reports:

Deb Blanchette, Investment Committee Chair, said the Investment Subcommittee met last week to review the portfolio. She said there was a discussion about possibly looking at establishing a rate stabilization fund.

Brian Callow reviewed his presentation as of August 31, 2019. He said the portfolio is doing very well and that the allocation is balanced for long term with cash reserves available in line with the investment policy. He reviewed the Portfolio Allocation and Performance Reports by investment category. He reviewed a 10-year exhibit showing annual returns by nine equity asset classes. He spoke about the importance of diversification.

Noreen Mavro-Flanders thanked Mr. Callow, and he left the meeting.

Treasurer's report:

Treasurer, Rich Bienvenue, CPA, reviewed financial reports (unaudited figures) through June 30 and through August 31, 2019. He said the June 30 numbers are tentative until the audit has been completed. He showed that the fund balance went from \$33,100,744 as of June 30 to \$34,662,643 at the end of August. He noted that he had booked \$7 million for disbursements to members for the Retiree Drug Subsidy (RDS) distributions and

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an estimate of the amount owed Town of Sandwich (the town's proportionate share) from the increase in the trust fund balance during the town's last year of participation in CCMHG.

Mr. Bienvenue talked about the difference between the Fund Balance Policy and a Rate Stabilization Fund.

Wellness Report:

Noreen Mavro-Flanders said that the committees are still working on the proposed Wellness Strategic Plan so asked the Board to cross this off the agenda. She said it will be dealt with at the next meeting.

Martha's Vineyard (MV) Wellness Report –Noreen Mavro-Flanders said an RFP for a new Wellness Coordinator was put out yesterday. She said the deadline for submitting responses is November 15.

Mainland Wellness Report - Ms. Desroches asked members to let her know if they want biometric screenings at their retiree health fairs now and/or at active employee health fairs in the Spring. She reviewed her handout on the wellness programs.

Ms. Desroches said that the new Benefits Guides will be mailed to members.

Carol Cormier asked for an electronic copy for the CCMHG Website.

Noreen Mavro-Flanders thanked Deanna for all her work on the Benefits Guides project.

Steering Committee Report:

Skip Finnell said that the Board agenda speaks to the Steering Committee's work.

Mr. Finnell talked about the Trust Fund Balance which is above the target amount. He said the two options for reducing the excess fund balance are reducing FY21 rate increases or having a Premium Holiday. He said he wants to know what the participating governmental units think about these two options for reducing the fund balance.

Mr. Finnell said that the Steering Committee approved the Web Maintenance Agreement and the Online Roster Service Agreement, both with Gallagher Benefits Services (GBS).

GBS Reports:

Carol Cormier reviewed the Summary of the *FY20 Funding Rate Analysis report* with data through August. She said the expense-to-funding ratio was 98%. She said that the expenses include FY19 run-out claims from Town of Sandwich which left the CCMHG on June 30. She said the Sandwich two-month run-out amount is over \$530K. Ms. Cormier said she saw the September numbers, and the expense-to-funding ratio dropped to 90.4%.

Karen Carpenter reviewed the *Reinsurance reports*. She said the FY20 policy period has one excess claim just over the specific deductible amount. She said that there are five BCBS claimants on the 50% Report with claims totaling just under \$1 million. She said that there were 20 claimants on the FY19 policy period Excess Report with total claims over \$8.5 million and excess claims over \$2.5 million. She said the CCMHG has received over \$2.3 million in reimbursements for the FY19 policy period with \$212,352 due to the Group.

Joint Purchase Agreement – recommended amendments:

Noreen Mavro-Flanders said that the Steering Committee reviews the Joint Purchase Agreement (JPA) periodically and brings recommendations to the Board. She said this is the first reading of the recommended amendments.

Carol Cormier reviewed the proposed changes to Articles 8, 10, and 11 which she said were not controversial but rather clarifications of what happens now with eligibility determinations, rate setting, and notifications regarding changes in levels of coverage.

Ms. Mavro-Flanders said that each Board representative should take the proposed amendments back to its Appropriate Public Authority for approval. She said that there will be a second reading and vote at the January 2020 Board meeting.

CY20 Senior Plan renewals:

Noreen Mavro-Flanders said that the Steering Committee voted to recommend the 2020 Senior plan rates that appear in the distributed exhibit. She said that the Harvard Pilgrim Medicare Enhance plan rate that the Steering Committee voted to recommend at its September meeting was found not to include the Health Insurance Tax (HIT). She said today the Committee voted to recommend a rate of \$374 which includes the HIT.

Skip Finnell moved to adopt the rates as presented in the exhibit, i.e. *Medicare HMO Blue* rate of \$394.27 (0.2% increase), *Managed Blue for Seniors* rate of \$371.76 (1.9% increase), *Tufts Medicare Supplement with PDP Plus* rate of \$398.00 (1.3% increase), *Tufts Medicare Preferred HMO* rate of \$327.00 (3.2% increase), *Medex2 with Blue MedicareRx* rate of \$373.00 (1.4% increase), and *Medicare Enhance* rate of \$374.00 (1.1% increase).

Motion

Kathy Logue seconded the motion. The motion passed by unanimous vote.

EyeMed Early Renewal proposal:

Carol Cormier said that EyeMed has offered a favorable 4-year renewal proposal. She said if CCMHG renews with EyeMed before the end of 2019, EyeMed will hold the current rates for four more years and add some benefits such as eyeglass frames of any kind being free if purchased from Target or Sears.

There were questions about the rates on the exhibit. Carol Cormier made a call to get clarifying information.

Noreen Mavro Flanders said that the Board would come back to this topic later in the meeting.

Diabetes Rewards Program report:

Linda Loiselle and Patty Joyce from Abacus Health Solutions reviewed the Diabetes Rewards program annual report.

Ms. Joyce said that CCMHG has been offering the diabetes program for ten years. She said a survey shows that 94% of the participants are satisfied. She said 38% of those eligible are enrolled.

Linda Loiselle said 53% of participants are currently adherent but that 70% were adherent over the last 12 months. She said the number of eligible members decreased with the withdrawal of Town of Sandwich from CCMHG. She said savings were at \$263,000 over the year through September and that the program saved \$2.5 million over 10 years.

Ms. Loiselles said that the CCMHG will start to receive Rx rebates with the amount for the first quarter of FY19 being \$10,635. She said rebates will be issued quarterly. She said Abacus just completed a 10-year study across its book of business using the Diabetes Rewards Program and found that there was a 40% reduction in hospitalizations.

Noreen Mavro-Flanders asked for the white paper on the Diabetes study to put on the CCMHG website.

PBIRx report:

Bob Kademian, RPh, MBA, presented the *PBIRx Pharmacy Benefits Plan Review* with data from July 2019 through September 2019. He compared the data to the same period for 2018, reviewing the trends by category. Total costs for BCBS and HPHC plans combined increased 6.1%, and member cost share decreased 25.3%. He said that average cost per script increased 15.6% and specialty drug costs per member per month (PMPM) increased 22.8%, with specialty drug costs representing 52% of Rx costs in both years. Total plan Rx costs PMPM increased 21.3%. He noted that the report included the same data presented separately for BCBSMA and HPHC.

CanaRx program - Bob Kademian spoke about the big savings available to members and to the CCMHG through the CanaRx program. He noted that 80-85% of the medications sold in the U.S. are manufactured abroad. He talked about ways to increase utilization of the CanaRx program, such as the targeted mailings every six months, the Re-introduction Reminders to all health plan members, Lunch & Learns in person or by webinar, and a proposed \$25 gift card incentive for new CanaRx users only. He said word-of-mouth is probably the best way to promote the program. Mr. Kademian said he understood that the Board would have to approve the \$25 gift card incentive program.

Noreen Mavro-Flanders said that the Steering Committee is recommending the adoption of the \$25 incentive gift cards for members who use CanaRx for the first time.

Skip Finnell moved to adopt the \$25 gift card incentives for new CanaRx users.

Motion

Kathy Logue seconded the motion. The motion passed by unanimous vote.

Noreen Mavro-Flanders said that the Steering Committee recommends making the Preventive Med List medications available to HSA Qualified High Deductible Plan (HSAQ) members through CanaRx.

Carol Cormier said these medications are not subject to the HSAQ plan deductibles but rather take co-pays. She said a preventive med list specific to the HSAQ plans will be made available on the website. She said CanaRx will send a notice about this to the HSAQ plan members.

Skip Finnell moved approval of the availability of the Preventive Medications through CanaRx for HSAQ plan members.

Motion

Judy Sprague seconded the motion. The motion passed by unanimous vote.

Delta Dental Plan report: (*Ms. Conroy had to leave the meeting early so this report was taken out-of-order*)
Nina Conroy said that as approved by the Division of Insurance, Delta's provider fees have been reduced. She said as a result Delta has lost a few participating dentists. She said this affected 124 members who have been contacted by Delta. She said that there are two new discount programs available through Delta, specifically hearing aid discounts and electric toothbrush discounts.

Ethics Commission ruling:

Noreen Mavro-Flanders said that if a CCMHG Board member gets insurance through the CCMHG the Ethics Commission determined that this could represent a conflict of interest. This can be alleviated by filling out a Conflict of Interest Form and having it signed by the Appropriate Public Authority and then filed with the Town Clerk or equivalent in a district.

Carol Cormier said that the legal opinion letter provided to the CCMHG by Counsel was included in the Board packet along with Disclosure Forms. She said that if a Board member does not get benefits through CCMHG, he/she does not have to do anything. She urged Board members affected by this ruling to complete and file the disclosure forms before the next meeting at which they would be asked to take a vote.

Fire Fighters Injured on Duty and work related injuries:

Noreen Mavro-Flanders said that a CCMHG participating employer asked about the firefighters cancer bill and what entity would be the primary payer.

Garbrielle Pitcher, BCBSMA, said that BCBS pays according to the health plan unless documentation is provided determining the condition to be job-related. She said it is not a presumption.

Bill Hickey, Harvard Pilgrim, said that it is the same for HPHC.

Health Plan reports:

BCBSMA – Garbrielle Pitcher said that BCBSMA and Southcoast Health have recently signed a 4-year agreement so there will be no interruption in service as usual with Southcoast. She said new ID cards with the CCMHG logo were issued to BCBS plan members for July 1st and the new senior plan ID cards will be issued for January 1st.

EyeMed 4-year Rate Proposal: – continued from earlier in the meeting

Carol Cormier said that the rates billed by GBS for EyeMed will be the same as current rates for the next four years. She noted that these amounts were slightly different from the rates on the hand-out.*

John Kelley moved to approved the four-year EyeMed rate proposal

Motion

Judy Sprague seconded the motion. The motion passed by unanimous vote.

*It was subsequently realized that the billed rates include the GBS central benefits administration fee.
--

Other Business:

Next meetings –

Noreen Mavro-Flanders set the next Board meeting for January 29, 2020 at 10 AM. She said the Board will set the FY21 active employee plan rates and dental plan rates at that meeting.

Judy Sprague said she would check on the availability of COMM Fire District for the January Board meeting.

Ms. Mavro-Flanders said the next two Steering Committee meetings are scheduled for November 19 and December 17, both at 9 AM at Cape Light Compact in South Yarmouth. She said there will also be a Steering Committee meeting on January 22, 2020, location to be determined.

CCMHG Board meeting, 10/23/19

There was no other business.

The Chair, Noreen Mavro-Flanders, adjourned the meeting at 12:25 PM.

*Prepared by Carol Cormier
Gallagher Benefit Services, Inc.*

**MINUTES OF THE
CAPE COD MUNICIPAL HEALTH GROUP**

Steering Committee Meeting
Wednesday, April 12, 2017, 9:00 AM
COMM Fire District, Centerville, MA

MEETING MINUTES

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Wednesday, April 12, 2017 at 9:00 AM at the COMM Fire District, Centerville, MA. The following people attended:

Steering Committee Members Present:

Skip Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders, Board Chair	Dukes County
Denise Coleman	Town of Falmouth
Erin Orcutt	Cape Cod Technical High School
Christopher Clark	Town of Harwich
Marie Buckner	Town of Sandwich
Debra Blanchette	Town of Barnstable
John Kelly	Town of Orleans
Deb Heemsoth	Town of Dennis

Guests Present:

Mike Follick	Abacus Solutions
Linda Loiselle	Abacus Solutions
Joe Wroblewski	Abacus Solutions
Amanda Adams	Abacus Solutions
Margaret Downey	Cape Cod Light Compact
Briana Kane	Cape Cod Light Compact
Paul Medeiros	Hyannis Fire Dept.
Kathy Logue	West Tisbury
William Hickey	Harvard Pilgrim Health Care (HPHC)
Garbrielle Pitcher	Blue Cross Blue Shield of MA (BCBSMA)
William Rowbottom	Blue Cross Blue Shield of MA (BCBSMA)
Fred Winer	Tufts Health Plan – Senior Products
Carol Cormier	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:00 AM.

Approval of minutes of the March 15, 2017 Steering Committee meetings:

Erin Orcutt moved to approve the March 15th minutes as amended.

Motion

Noreen Mavro-Flanders seconded the motion. The motion passed by a unanimous vote.

Alternative Rx purchasing program – possible contract and/or program changes, Representatives from Abacus/PBS:

Skip Finnell said Abacus Health Solutions/ Prescription Benefits Services (PBS) proposed a specialty prescription drug program to some of the Joint Purchase Groups. Mr. Finnell said the WSHG, MNHG and CCMHG began to look at the pricing of the myMedicationAdvisor® program and considered hiring an independent auditor to review the prescription drug program and reported savings. He said the Berkshire

Health Group contacted CanaRx, the agent for the individual members purchase of prescription drugs in the CCMHG's program, to inquire about members purchasing medications directly through CanaRx. Mr. Finnell said this resulted in CCMHG taking a closer look at the services that Abacus provides versus CanaRx. Mr. Finnell introduced Mike Follick, President and CEO of Abacus Health Solutions and Prescription Benefits Services.

Mike Follick thanked the Steering Committee for the opportunity to speak about Abacus's value proposition. He said the 4 components of the proposition are Safety, Liability, Security and Savings. He said Abacus has been remiss in presenting only the financial reports regularly to CCMHG. Mr. Follick said Abacus is much more than that, and he introduced who would be speaking, Joe Wroblewski, Linda Loiselle and Amanda Adams, pharmacist.

Linda Loiselle said the CCMHG's myMedicationAdvisor® (MMA) program was launched in 2005 and said safety was the first concern. She explained about Abacus's oversight to improve medication safety, including a clinical pharmacist quarterly review of all medications, exclusion of medications where there is potential for abuse, confusion or over/under dosing, and review of any changes in source countries to ensure the medications are appropriate for importation. Ms. Loiselle also spoke about the MMA website and its "ask-a-pharmacist" and active clinical pharmacist outreach to members and providers.

Amanda Adams, pharmacist said a more proactive approach is necessary when dealing with specialty medications. She said outreach to members is important to be sure they know how to take the medication, store it, side effects, etc.

Mike Follick said when crossing into specialty medications, there are additional risks. He said Abacus has built algorithms into its systems and also feeds the user information back to the carriers.

Mr. Follick explained that when the structure was first set up, CCMHG contracted with Prescription Benefits Services (PBS). He said if the program is changed to buy direct from CanaRx, it will create a different line of exposure, risk and liability. Mr. Follick said that is why when the owner of PBS passed away, Abacus was compelled to pick up the PBS piece.

Joe Wroblewski spoke about the security component, which included being HIPAA compliant, having cybersecurity insurance coverage and being a Microsoft Certified Partner. He said in order to maximize savings, Abacus completes a drug-by-drug comparison between the health plan PBMs and CanaRx, blind pricing comparisons and also transparency of pricing with the MMA fees specified. He also noted that CCMHG receives a multi-program discount.

Mike Follick noted that of the 480 medications on the CanaRx list, 240 are irrelevant since there are no CCMHG members taking those drugs. He said Abacus mines the data and provides clinical improvements.

Linda Loiselle spoke about the Abacus program promotions and oversight services to include mediation and resolution of customer service issues, rate setting projections, quarterly penetration analysis and budget forecasting. She said over the past 9 years, the MMA participation has been consistent and the program savings have grown and there has never had a safety problem or issue.

There were a couple of questions asked and answered, and the Committee thanked the representatives from Abacus for their presentation and they left the meeting.

Carol Cormier said there is no doubt that Abacus provides excellent service to its clients and program members. She noted that the MMA website has more information for members than CanaRx. She said it is her job as consultant to bring information to the Committee and Board and noted that GBS has no stake in whatever decision CCMHG makes on this matter.

Skip Finnell said the topic came up when the new contract was proposed for specialty medication.

There was a discussion and the Committee agreed to ask CanaRx to come to the next meeting to present information about their services before making a decision. It was noted that the current Agreement with Abacus/PBS has a 90-day prior notice for termination.

Noreen Mavro-Flanders said it is the goal of CCMHG to get the best program value and safety for its members.

Employer obligations regarding HSA contributions for employees and retirees – legal opinion. Vote on pro-rating HSA contributions for new hires and other possible exceptions:

Carol Cormier said she received the legal opinion from Attorney Leo Peloquin regarding whether or not an employer must contribute the same amount to a non-Medicare eligible retiree’s HSA as it contributes to the HSA of an employee. She referred to Atty. Peloquin’s opinion letter in the packet which says that there is no requirement to contribute the same amount or anything at all to HSAs of retirees. She suggested clarifying the Board’s vote to specify the contribution is to employees only and to leave it up to each employer as to whether or not it wants to contribute to HSAs of early retirees.

Ms. Cormier also said employers may pro-rate the contribution for new hires.

It was agreed that a Steering Committee member would make a motion at the Board meeting to clarify the October 19th Board vote requiring employers offering plans with HSAs to contribute 50% of the deductible to the HSAs. The motion would clarify that the requirement applies only to HSAs held by active employees and that employers would not have to contribute to HSAs held by non-active employees and spouses of employees or former employees.

Paul Medeiros asked to speak and said if there are too many exceptions and limits, enrollment into the high deductible plans will be low. He said incentives will help with the start up.

Carol Cormier said she doesn’t think early retirees will be that interested in these plans since there would be a shorter time for them to grow the account and that the IRS does not require employers to make contributions to HSAs in general.

Request for CCMHG membership from Cape Light Compact:

Maggie Downey said that the municipal aggregator formed in 1997. She said Barnstable County decided to pursue a joint power agreement and 14 towns of 21 have voted that Cape Light will be a separate unit. Ms. Downey said all of the 16 employees who will be Compact employees, are already enrolled and part of CCMHG and the unit will also offer all of the CCMHG plans. Ms. Downey asked the Committee to consider their request to join CCMHG.

Christopher Clark made a motion to recommend to the Board to allow Cape Light Compact to join CCMHG.

Erin Orcutt seconded the motion. The motion passed by a unanimous vote.

Motion

Request for CCMHG membership from Greater Attleboro and Taunton RTA (GATRA):

Carol Cormier referred to the request letter from GATRA included in the meeting packet.

Noreen Mavro-Flanders said she is inclined to not be in favor of offering an off-Cape governmental unit membership in CCMHG. She said they would not be geographically close to be able participate in the wellness programs and would be similar to that of a step-child member.

There was a discussion and Noreen Mavro-Flanders made a motion to deny GATRA’s request for membership in CCMHG.

Motion

Debra Blanchette seconded the motion. The motion passed by a majority vote, with one abstention.

Cape Cod Healthcare (CCHC) Update:

Carol Cormier said she sent an update from Chris Brown, Vice President, CCHC, to the Committee for their review and included that email in the meeting packets.

Other Business:

Carol Cormier said the Committee had agreed at a past meeting to recommend adding a fitness benefit to the Medex plan, but said about it had not been brought forward for a vote.

Erin Orcutt made a motion to add a \$150 fitness reimbursement benefit to the BCBS Medex plan effective July 1, 2017.

Motion

Noreen Mavro-Flanders seconded the motion. The motion passed by a unanimous vote.

There was no further business.

Chris Clark moved to adjourn the meeting.

Motion

Erin Orcutt seconded the motion. The motion passed by unanimous vote.

Skip Finnell adjourned the meeting at 10:20 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*

**NOTES OF THE
CAPE COD MUNICIPAL HEALTH GROUP**

Steering Committee Meeting
Thursday, May 11, 2017, 9:00 AM
Sandwich Town Hall, Sandwich, MA

MEETING NOTES for presentation purposes only – no votes taken

A meeting of the Steering Committee of the Cape Cod Municipal Health Group (“CCMHG”) was held on Thursday, May 11, 2017 at 9:00 AM at the Sandwich Town Hall, Sandwich, MA. The following people attended:

Steering Committee Members Present:

Skip Finnell, Steering Committee Chair	Dennis-Yarmouth RSD
Noreen Mavro-Flanders, Board Chair	Dukes County
Erin Orcutt	Cape Cod Technical High School
Christopher Clark	Town of Harwich
Marie Buckner	Town of Sandwich
John Kelly	Town of Orleans
Susan Wallen	Nauset RSD

Guests Present:

Rich Bienvenue	CCMHG Treasurer
Deanna Desroches	CCMHG Wellness Consultant
Laurie Barr	Town of Dennis
William Hickey	Harvard Pilgrim Health Care (HPHC)
William Rowbottom	Blue Cross Blue Shield of MA (BCBSMA)
Fred Winer	Tufts Health Plan – Senior Products
Carol Cormier	Group Benefits Strategies (GBS)
Dan Craig	Group Benefits Strategies (GBS)
Chris Nunnally	Group Benefits Strategies (GBS)
Karen Carpenter	Group Benefits Strategies (GBS)

Skip Finnell, Steering Committee Chair, called the meeting to order at 9:10 AM. It was noted that the posting notice was attached to another meeting, so no votes were taken at this meeting.

Carol Cormier introduced Dan Craig and Chris Nunnally, new employees of Group Benefits Strategies.

Approval of minutes of the April 12, 2017 Steering Committee meeting:

The Steering Committee reviewed the minutes to be voted at the next meeting.

Treasurers report:

Rich Bienvenue distributed and reviewed the March 31, 2017 financial statements (unaudited) and reported a planned net loss of \$2.09M year-to-date. He reported the trust fund balance of \$11.4M and noted that member claims have increased.

Mr. Bienvenue said the Investment Committee will be meeting at the end of June and will be discussing the third, more liquid investment fund. He said the goal was to fund \$100K each month until the fund reached \$2M. Mr. Bienvenue said the balance of the fund is currently \$2.5M. He said the Committee will be discussing the strategy going forward.

Wellness program report:

Mainland report - Deanna Desroches said the May edition of the wellness newsletter will be released next week. Ms. Desroches reviewed the updates to the programs including the Biometric screenings, Couch to 5K and Spring Walking challenges. She said the member participation on the web portal increased to 238 active members registered. Ms. Desroches said a random drawing for four - \$200 gift cards for members that have reached 50 points on the portal was held last week.

Ms Desroches reviewed the summer biking program which included 6 dates at various locations during July and August. She said the Tennis program for beginners will be on Saturdays in Dennis at the Sesuit Harbor Tennis Club during June.

Marie Buckner said the proposed budget for the FY18 Mainland wellness programs is included in the packet, but asked that it be added to the next agenda to be voted on.

Skip Finnell suggested reviewing the budget at this meeting and voting on it at the next meeting.

Deanna Desroches reviewed the proposed budget and said it was down slightly from this year. She said the smoking cessation program was removed due to lack of participation. Ms. Desroches said the current programs came in under budget by about \$10,000.

There was a discussion about nutrition and options that may be available for the CCMHG members.

Skip Finnell said the Committee will vote on the budget at the next meeting with limited discussion.

Martha's Vineyard report – Noreen Mavro-Flanders said Krytle Rose, MV Wellness Consultant added a \$50 participation fee to the fitness challenge. She said the participation in the program increased this year. Ms. Mavro-Flanders said the Tick-bourne Seminar will be held again this year and is open to everyone. She said Ms. Rose spoke to the Board of Health and found that videos are available on their website, and they offered to put the MV video up on their site as well. Ms. Mavro-Flanders said she will send the proposed FY18 MV Wellness budget to Ms. Carpenter to add to the next meeting packet.

Marie Buckner left the meeting.

GBS Reports:

GBS Contract – Ms. Cormier said the CCMHG GBS Contract is expiring at the end of June and said she will provide a copy of the proposed renewal prior to the next meeting.

Funding Rate Analysis (FRA) – Carol Cormier reviewed the FRA report through March. Ms. Cormier reported an expense-to-funding ratio of 98.1% and an excess of funding of \$2.1M, but noted that \$2.04M of that was from reinsurance reimbursements for the FY16 policy period. She said March was a 5-week month in terms of payments. Ms. Cormier said the dental plans were running well at an expense-to-funding ratio of 91%.

Reinsurance reports – Karen Carpenter reviewed the FY16 excess claims report with claims updated through April 2017. She said that there were 21 claimants who exceeded the \$300K specific deductible with total claims of \$9.47 million and excess claims of \$3.17 million. She said CCMHG has received \$2.58 million in reinsurance reimbursements and is owed an additional \$598,412.

Ms. Carpenter reviewed the FY17 excess claims report with claims updated through April 2017. She said that there were 14 members with claims exceeding the deductible. She reported total claims of \$5.9 million and excess claims of \$1.7. She said no reimbursements have been received to date.

Alternative Rx purchasing program – Chris Collins, CanaRx:

Carol Cormier said that the Committee heard a presentation from Abacus/PBS on April 12th in which Abacus representatives presented their value proposition. She said that Chris Collins was invited to this meeting to let the Committee know which of the services provided by Abacus/PBS can be provided directly by CanaRx.

Ms. Cormier referred to the exhibit in the meeting packet prepared by GBS comparing the services offered by CanaRx with the services Abacus/PBS. She noted that Abacus told her yesterday that their services are not reflected on the exhibit as they would like, and she said there may be changes made to the exhibit. Ms. Cormier said it is her responsibility as the CCMHG's consultant to bring information to the Steering Committee and Board, and if something is misrepresented, she will change it. She said she is a neutral party and whatever decision the Committee and Board makes will have no effect on Group Benefits Strategies. Ms. Cormier introduced Chris Collins, CanaRx.

Chris Collins distributed information about the CanaRx prescription drug program and reviewed the typical enrollment documentation and medication lists. He said CanaRx reviews the pricing of the available medications internationally against the US medications. He said they compare the pricing between the two lists after the shipping, handling, and CanaRx charges are added on a per pill basis. He said 95% of brand name drugs are manufactured overseas and added that most of the medications bought in the US come from overseas. He said that all clients receive the same drug pricing from CanaRx.

Mr. Collins said it is important that the members know that the medications received through the CanaRx program have the exact same ingredients as the medications they are receiving through their current health plan Rx program. He said if any of medications are a different color or shape, CanaRx will contact the member by phone to let them know and to ask if they still want the drug. Mr. Collins said CanaRx uses only three Tier 1 countries because all of the packaging is written in English and the medications are in the manufacturer's original packaging. He said CanaRx will only fill Refill requests and not new prescriptions. He said they do this to be sure that any step therapy will have already taken place and there are no allergic or other adverse reactions.

Mr. Collins said CanaRx will send initial letters to members on employer letterhead. He said CCMHG will have the option to take certain medications off the med list or add additional ones if they want to. Mr. Collins said once the program is up and running, targeted letters will be sent to members taking one of several high cost medications that are listed in the letter as available at no cost to the member.

Carol Cormier said Abacus eliminates some of the medications from the quarterly CanaRx med lists that they determines to be unsafe or complicated for the member to take. She said the only drugs on their list are the medications that members are already taking. If no one is taking a medication on the list provided by CanaRx, Abacus removes it.

Mr. Collins reviewed an exhibit showing the savings of a municipal client and spoke about the nurse calls to members taking high cost medications. He said CanaRx has been filling all of the medications for the CCMHG through what is being called the My Medication Advisor (MMA) program.

Carol Cormier said she has discussed payment arrangements with Chris Collins. She said currently CCMHG pays PBS an amount determined by PBS and pays it up-front. She said PBS in turn pays CanaRx based on the bill it receives later in the month. Ms. Cormier said if CCMHG goes direct with CanaRx rather than through Abacus/ PBS, CCMHG will be invoiced once a month to reimburse CanaRx for the employees' medications.

In response to a question, Mr. Collins said once the forms are approved by CCMHG and a name is chosen for the website, CanaRx will need to receive a monthly enrollment census from each health plan. He said that will let CanaRx know who is eligible for the program.

Carol Cormier said if the Board chooses to move to CanaRx direct, the Abacus/PBS contract requires a 90-day notice of termination. She said she would ask Atty. Leo Peloquin if the notice is necessary if the contract has already expired. Ms. Cormier noted that the Alternative Savings Program would no longer be available if Abacus/PBS is eliminated, and Abacus may ask for an increase in fees to administer the diabetes program. She reminded the Committee that Abacus had referred to a cost offset in its presentation in April.

It was subsequently found that the contract with PBS has not expired.

Christopher Clark said he was in favor of a letter to current members purchasing through the MMA program and CanaRx notifying them of the transition.

Skip Finnell thanked Mr. Collins for his presentation and said the Committee would take it under advisement.

Update on health fairs and benefits educational meetings:

Bill Rowbottom said the Town of Falmouth's health fair was busy, but in general, the participation across the Cape was low. He said the town of Falmouth filmed the benefit educational meeting about the HSA-qualified plans and has it on their town website. Mr. Rowbottom said Bill Hickey did 90% of the presentation and did an excellent job.

John Kelley said there has been a lot of interest in the HSA-qualified high deductible health plans.

Skip Finnell asked if someone would provide the Town of Falmouth's link to the video of their educational meeting to put on the CCMHG website for those who are unable to attend the meetings.

Other Business:

There was no further business.

The meeting ended at 11:26 AM.

*Prepared by Karen Carpenter
Group Benefits Strategies*



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 34412

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod HPHC	3,100.40 USD
Cape Cod PREVENTATIVE	1,471.60 USD
Cape Cod BCBS	8,615.70 USD

June 01, 2022 - June 30, 2022	\$13,187.70 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 34821

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod HPHC	6,875.30 USD
Cape Cod BCBS	12,342.10 USD
Cape Cod PREVENTATIVE	617.80 USD

July 01, 2022 - July 31, 2022	\$19,835.20 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS. (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 35247

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	10,380.20 USD
Cape Cod HPHC	4,706.70 USD
Cape Cod PREVENTATIVE	1,257.70 USD
	<hr/>
August 01, 2022 - August 31, 2022	\$16,344.60 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

**CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3**



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 35640

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCanarx
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	5,880.90 USD
Cape Cod PREVENTATIVE	1,126.60 USD
Cape Cod HPHC	2,596.80 USD

September 01, 2022 - September 30, 2022	\$9,604.30 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 36063

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	13,881.30 USD
Cape Cod HPHC	3,564.90 USD
Cape Cod PREVENTATIVE	297.90 USD

October 01, 2022 - October 31, 2022	\$17,744.10 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 36492

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod HPHC	3,582.80 USD
Cape Cod BCBS	7,836.40 USD
Cape Cod PREVENTATIVE	379.90 USD

November 01, 2022 - November 30, 2022	\$11,799.10 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 36900

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	9,375.10 USD
Cape Cod HPHC	3,885.90 USD
Cape Cod PREVENTATIVE	872.70 USD

December 01, 2022 - December 31, 2022	\$14,133.70 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 36900

DATE: Jan-03-23

PROGRAM: CCMHGCanax

CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

December 01, 2022 - December 31, 2022 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
JK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
AD	00023-9163-30	N	RESTASIS VIALS	0.05%	180	\$925.90	\$15.00	\$940.90
US	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
US	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
US	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
JK	00024-4142-60	R	MULTAQ	400MG	180	\$473.90	\$0.00	\$473.90
US	00597-0360-55	R	PRADAXA	150MG	180	\$318.90	\$30.00	\$348.90
JK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
JK3	00078-0696-20	N	ENTRESTO	97MG-103MG	168	\$681.90	\$0.00	\$681.90
US	50458-0579-10	N	XARELTO	20MG	84	\$347.90	\$30.00	\$377.90
US	00186-5040-54	R	NEXIUM (G)	40MG	180	\$231.90	\$15.00	\$246.90
AD	00456-1120-30	N	VIIBRYD	20MG	150	\$730.90	\$15.00	\$745.90
JK	00069-0242-30	R	TOVIAZ	4MG	84	\$211.90	\$15.00	\$226.90
JK	00469-2601-30	R	MYRBETRIQ	25MG	90	\$219.90	\$15.00	\$234.90
AD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
AD	00023-9163-30	N	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
US	00008-1222-30	R	PRISTIQ	100MG	84	\$84.90	\$15.00	\$99.90
US	00071-0157-23	N	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
						\$13,475.70	\$630.00	\$14,105.70
							Promotions	\$28.00
							Total	\$14,133.70
							# Scripts	43

INVOICE # 36900

DATE: Jan-03-23
 PROGRAM: CCMHGCanax
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

December 01, 2022 - December 31, 2022 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
US	50458-0579-10	N	XARELTO	20MG	84	\$347.90	\$15.00	\$362.90
US	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$30.00	\$102.90
JK	00173-0712-15	R	AVODART (G)	0.5MG	90	\$56.90	\$0.00	\$56.90
US	50458-0579-10	R	XARELTO	20MG	84	\$347.90	\$15.00	\$362.90
US	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AD	00597-0024-02	N	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$200.90
US	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
US	00597-0152-90	R	JARDIANCE	10MG	90	\$282.90	\$0.00	\$282.90
JK	64764-0337-60	N	KAZANO	12.5/1000MG	168	\$196.90	\$30.00	\$226.90
JK	00023-9211-05	R	COMBIGAN	0.2-0.5%	25	\$134.90	\$15.00	\$149.90
AD	51248-0151-03	N	VESICARE (G)	10MG	90	\$262.90	\$15.00	\$277.90
US	55513-0137-60	R	OTEZLA	30MG	56	\$1,218.90	\$15.00	\$1,233.90
US	00071-0158-23	R	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
IK3	00173-0718-20	R	FLOVENT	44MCG	240	\$87.90	\$15.00	\$102.90
US	65597-0104-30	N	BENICAR	40MG	90	\$80.90	\$15.00	\$95.90
US	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
US	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
US	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
IK3	00173-0682-20	N	VENTOLIN HFA	90MCG	600	\$49.90	\$30.00	\$79.90
US	00597-0152-90	N	JARDIANCE	10MG	90	\$282.90	\$15.00	\$297.90
US	00310-0751-90	N	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
US	00310-0754-30	R	CRESTOR (G)	40MG	60	\$66.90	\$0.00	\$66.90
US	00078-0360-34	N	DIOVAN (G)	320MG	84	\$86.90	\$15.00	\$101.90
US	50458-0579-10	N	XARELTO	20MG	84	\$347.90	\$15.00	\$362.90
US	00310-0751-90	R	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 37297

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	6,439.10 USD
Cape Cod HPHC	4,297.70 USD
Cape Cod PREVENTATIVE	362.80 USD
	<hr/>
January 01, 2023 - January 31, 2023	\$11,099.60 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 37297

DATE: Feb-01-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

January 01, 2023 - January 31, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK	54092-0476-12	R	LIALDA	1.2GM	360	\$616.90	\$15.00	\$631.90
AUS	00078-0358-34	N	DIOVAN (G)	80MG	84	\$64.90	\$0.00	\$64.90
AUS	00597-0152-90	N	JARDIANCE	10MG	90	\$282.90	\$15.00	\$297.90
AUS	00002-3250-30	R	STRATTERA	80MG	84	\$275.90	\$15.00	\$290.90
AUS	64764-0677-30	R	ULORIC	80MG	84	\$202.90	\$15.00	\$217.90
UK3	00003-0894-21	R	ELIQUIS	5MG	168	\$383.90	\$15.00	\$398.90
AUS	55513-0137-60	R	OTEZLA	30MG	56	\$1,218.90	\$15.00	\$1,233.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	90	\$56.90	\$15.00	\$71.90
AUS	66582-0313-31	R	VYTORIN	10/40MG	90	\$87.90	\$15.00	\$102.90
AUS	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$360.90	\$15.00	\$375.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	120	\$161.90	\$15.00	\$176.90
CAD	64764-0175-90	R	DEXILANT DR	60MG	90	\$359.90	\$15.00	\$374.90
AUS	00071-0157-23	N	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
UK	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$290.90	\$15.00	\$305.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$347.90	\$15.00	\$362.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	60	\$49.90	\$15.00	\$64.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00006-0277-54	N	JANUVIA	100MG	84	\$232.90	\$15.00	\$247.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
CAD	00078-0696-20	N	ENTRESTO	97MG-103MG	180	\$948.90	\$15.00	\$963.90
UK3	00078-0696-20	N	ENTRESTO	97MG-103MG	168	(\$681.90)	(\$15.00)	(\$696.90)
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$135.90	\$15.00	\$150.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$376.90	\$15.00	\$391.90
UK	00456-1405-30	N	BYSTOLIC	5MG	84	\$78.90	\$15.00	\$93.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$203.90	\$15.00	\$218.90
AUS	00456-2020-01	R	LEXAPRO (GR)	20MG	84	\$86.90	\$15.00	\$101.90
AUS	00006-0277-54	N	JANUVIA	100MG	84	\$232.90	\$15.00	\$247.90
CAD	00046-1100-81	N	PREMARIN	0.3MG	84	\$80.90	\$15.00	\$95.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$411.90	\$0.00	\$411.90
AUS	00078-0659-20	R	ENTRESTO	24MG-26MG	168	\$830.90	\$15.00	\$845.90
AUS	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$830.90	\$0.00	\$830.90
AUS	00597-0152-90	N	JARDIANCE	10MG	90	\$282.90	\$15.00	\$297.90
AUS	00456-2010-01	R	LEXAPRO (GR)	10MG	84	\$83.90	\$15.00	\$98.90
UK3	50474-0803-03	R	NEUPRO	3MG	84	\$773.90	\$15.00	\$788.90
						\$10,634.60	\$465.00	\$11,099.60
							# Scripts	36



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 37835

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCCanarx
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod HPHC	3,183.70 USD
Cape Cod BCBS	3,660.00 USD
Cape Cod PREVENTATIVE	276.80 USD

February 01, 2023 - February 28, 2023	\$7,120.50 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 37835

DATE: Mar-02-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

January 01, 2023 - February 28, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	\$156.90	\$0.00	\$156.90
UK	00006-9117-31	N	SINGULAIR (G)	10MG	84	\$96.90	\$30.00	\$126.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$135.90	\$0.00	\$135.90
UK3	00173-0869-06	N	ANORO ELLIPTA	62.5/25MCG	30	\$100.90	\$15.00	\$115.90
AUS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
UK	64764-0337-60	R	KAZANO	12.5/1000MG	168	\$196.90	\$15.00	\$211.90
CAD	00003-0894-21	R	ELIQUIS	5MG	180	\$499.90	\$15.00	\$514.90
AUS	00071-0155-23	R	LIPITOR (G)	10MG	90	\$49.90	\$15.00	\$64.90
AUS	00069-1540-68	R	NORVASC (GR)	10MG	90	\$83.90	\$15.00	\$98.90
CAD	00085-7206-01	N	DULERA	100MCG/5MCG	360	\$409.90	\$15.00	\$424.90
AUS	00025-1525-31	R	CELEBREX	200MG	90	\$58.90	\$15.00	\$73.90
AUS	00173-0720-20	R	FLOVENT	220MCG	360	\$211.90	\$15.00	\$226.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	(\$127.90)	(\$15.00)	(\$142.90)
CAD	00173-0719-20	R	FLOVENT	110MCG	360	\$252.90	\$15.00	\$267.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$49.90	\$30.00	\$79.90
AUS	00310-0751-90	R	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
AUS	00078-0359-34	N	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	90	\$56.90	\$15.00	\$71.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$135.90	\$0.00	\$135.90
UK3	59310-0302-40	N	QVAR REDIHALER	40MCG	600	\$67.90	\$30.00	\$97.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$135.90	\$15.00	\$150.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$135.90	\$30.00	\$165.90
CAD	00456-1410-30	R	BYSTOLIC	10MG	90	\$211.90	\$0.00	\$211.90
UK3	00169-5176-03	R	VAGIFEM	10MCG	24	\$69.90	\$15.00	\$84.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$347.90	\$15.00	\$362.90
UK	65597-0701-18	N	WELCHOL	625MG	540	\$855.90	\$30.00	\$885.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$135.90	\$0.00	\$135.90
UK	65597-0701-18	N	WELCHOL	625MG	540	(\$855.90)	(\$15.00)	(\$870.90)
UK3	65597-0701-18	N	WELCHOL	625MG	540	\$1,019.90	\$15.00	\$1,034.90
CAD	00046-0872-21	N	PREMARIN CREAM	0.625MG/GM	30	\$62.90	\$15.00	\$77.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
UK3	00025-1710-01	R	INSPIRA	25MG	84	\$127.90	\$15.00	\$142.90
						\$6,610.50	\$510.00	\$7,120.50
							# Scripts	39



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 38275

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	8,730.90 USD
Cape Cod HPHC	6,967.10 USD
Cape Cod PREVENTATIVE	562.80 USD

March 01, 2023 - March 31, 2023	\$16,260.80 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 38275

DATE: Apr-04-23

PROGRAM: CCMHGCanax

CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

March 01, 2023 - March 31, 2023 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$66.90	\$30.00	\$96.90
AUS	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$270.90	\$0.00	\$270.90
AUS	00078-0360-34	R	DIOVAN (G)	320MG	84	\$86.90	\$15.00	\$101.90
AUS	00310-0754-30	N	CRESTOR (G)	40MG	90	\$87.90	\$0.00	\$87.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$273.90	\$15.00	\$288.90
AUS	00310-0751-90	R	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
CAD	00078-0696-20	R	ENTRESTO	97MG-103MG	180	\$948.90	\$0.00	\$948.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$30.00	\$286.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
UK3	00003-0894-21	R	ELIQUIS	5MG	168	\$376.90	\$15.00	\$391.90
UK	00069-0242-30	N	TOVIAZ	4MG	84	\$211.90	\$15.00	\$226.90
UK	00469-2601-30	N	MYRBETRIQ	25MG	90	\$219.90	\$15.00	\$234.90
AUS	00456-2010-01	R	LEXAPRO (GR)	10MG	84	\$83.90	\$15.00	\$98.90
UK	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$647.90	\$0.00	\$647.90
UK	00310-6205-30	N	FARXIGA	5MG	84	\$274.90	\$15.00	\$317.90
CAD	64764-0175-90	N	DEXILANT DR	60MG	90	\$359.90	\$15.00	\$374.90
CAD	00023-9163-30	R	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
AUS	00008-1222-30	R	PRISTIQ	100MG	84	\$75.90	\$15.00	\$90.90
AUS	00071-0157-23	R	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$49.90	\$30.00	\$79.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$0.00	\$799.90

INVOICE # 38275

DATE: Apr-04-23

PROGRAM: CCMHGCanax

CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

March 01, 2023 - March 31, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
UK3	00173-0718-20	N	FLOVENT	44MCG	360	\$124.90	\$15.00	\$167.90
AUS	00173-0719-20	N	FLOVENT	110MCG	240	\$94.90	\$15.00	\$137.90
CAD	00023-9163-30	N	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$977.90
AUS	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$69.90	\$15.00	\$84.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
UK3	54092-0476-12	N	LIALDA	1.2GM	360	\$540.90	\$15.00	\$555.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
CAD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
AUS	00008-1222-30	N	PRISTIQ	100MG	84	\$75.90	\$15.00	\$90.90
UK	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00597-0152-90	N	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
UK3	00023-9211-05	N	COMBIGAN	0.2-0.5%	25	\$132.90	\$15.00	\$147.90
CAD	51248-0151-03	R	VESICARE (G)	10MG	90	\$262.90	\$15.00	\$277.90
AUS	00310-0751-90	N	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
AUS	00071-0158-23	N	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
UK3	54092-0476-12	R	LIALDA	1.2GM	360	\$540.90	\$15.00	\$555.90
AUS	50458-0580-10	R	XARELTO	10MG	90	\$394.90	\$15.00	\$409.90
AUS	65597-0104-30	R	BENICAR	40MG	90	\$75.90	\$15.00	\$90.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	120	\$161.90	\$15.00	\$176.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 38560

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod HPHC	4,721.40 USD
Cape Cod BCBS	6,776.30 USD
Cape Cod PREVENTATIVE	842.60 USD

April 01, 2023 - April 30, 2023	\$12,340.30 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 38560

DATE: May-02-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

April 01, 2023 - April 30, 2023 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00169-5176-03	N	VAGIFEM	10MCG	24	\$69.90	\$30.00	\$99.90
CAD	00023-9163-30	R	RESTASIS VIALS	0.05%	180	\$934.90	\$0.00	\$934.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$376.90	\$15.00	\$391.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$376.90	\$15.00	\$391.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	180	\$200.90	\$15.00	\$215.90
CAD	00456-1120-30	R	VIIBRYD	20MG	150	\$730.90	\$15.00	\$745.90
CAD	60631-0412-30	R	EDARBYCLOR	40MG/12.5MG	56	\$126.90	\$15.00	\$141.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK3	00037-0245-23	R	DYMISTA	137/50MCG	360	\$121.90	\$15.00	\$136.90
UK	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00456-2020-01	R	LEXAPRO (GR)	20MG	84	\$86.90	\$15.00	\$101.90
AUS	00006-0277-54	R	JANUVIA	100MG	84	\$220.90	\$15.00	\$235.90
CAD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
AUS	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
AUS	50458-0580-10	N	XARELTO	10MG	90	\$394.90	\$15.00	\$409.90
AUS	00078-0659-20	N	ENTRESTO	24MG-26MG	168	\$799.90	\$0.00	\$799.90
UK3	00025-1710-01	N	INSPIRA	25MG	84	\$127.90	\$30.00	\$157.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$376.90	\$0.00	\$376.90
UK	50474-0803-03	N	NEUPRO	3MG	84	\$769.90	\$15.00	\$784.90
						\$11,665.30	\$675.00	\$12,340.30

INVOICE # 38560

DATE: May-02-23
 PROGRAM: CCMHGCanax
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

April 01, 2023 - April 30, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00173-0712-15	R	AVODART (G)	0.5MG	90	\$104.90	\$15.00	\$119.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$96.90	\$30.00	\$126.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$0.00	\$119.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$156.90	\$0.00	\$156.90
CAD	00085-4610-01	N	DULERA	200MCG/5MCG	360	\$502.90	\$15.00	\$517.90
AUS	00078-0358-34	R	DIOVAN (G)	80MG	84	\$64.90	\$15.00	\$79.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
UK3	59310-0304-80	N	QVAR REDHALER	80MCG	400	\$95.90	\$15.00	\$110.90
AUS	00310-0752-90	N	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
AUS	00186-5020-54	N	NEXIUM (G)	20MG	90	\$97.90	\$15.00	\$112.90
UK	00074-6215-13	N	DEPAKOTE	500MG	180	\$168.90	\$15.00	\$183.90
CAD	00046-0872-21	N	PREMARIN CREAM	0.625MG/GM	30	\$62.90	\$15.00	\$77.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$376.90	\$15.00	\$391.90
UK3	00003-0894-21	R	ELIQUIS	5MG	168	\$376.90	\$15.00	\$391.90
UK3	00173-0718-20	N	FLOVENT	44MCG	240	\$87.90	\$15.00	\$102.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	90	\$56.90	\$15.00	\$71.90
UK	00173-0887-10	N	TRELEGY ELLIPTA	100-62.5-25MCG	90	\$345.90	\$15.00	\$360.90
AUS	66582-0313-31	N	VYTORIN	10/40MG	90	\$75.90	\$15.00	\$90.90
AUS	00071-0156-23	N	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
CAD	64764-0175-90	R	DEXILANT DR	60MG	90	\$359.90	\$15.00	\$374.90
AUS	00071-0157-23	R	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90



INVOICE # 38560

DATE: May-02-23
 PROGRAM: CCMHGCannarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

April 01, 2023 - April 30, 2023 Page 3

Date	Member #	Last Name	First Name	Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping # Scripts	Total
												47



INVOICE # 38275

DATE: Apr-04-23
 PROGRAM: CCMHGCCanarix
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

March 01, 2023 - March 31, 2023 Page 3

Date	Member #	Last Name	First Name	Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
										\$15,428.80	\$720.00	\$16,148.80
											Promotions	\$112.00
											Total	\$16,260.80
											# Scripts	52



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 38985

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	8,107.50 USD
Cape Cod HPHC	3,152.80 USD
Cape Cod PREVENTATIVE	276.80 USD

May 01, 2023 - May 31, 2023	\$11,537.10 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 38985

DATE: Jun-01-23
 PROGRAM: CCMHGCanax
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

May 01, 2023 - May 31, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00173-0718-20	N	FLOVENT	44MCG	360	\$124.90	\$15.00	\$139.90
UK	00024-4142-60	N	MULTAQ	400MG	180	\$473.90	\$15.00	\$488.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$379.90	\$0.00	\$379.90
AUS	00173-0876-10	N	ARNUITY ELLIPTA	200MCG	30	\$79.90	\$30.00	\$109.90
UK3	00173-0869-06	R	ANORO ELLIPTA	62.5/25MCG	30	\$100.90	\$0.00	\$100.90
AUS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
AUS	00002-3250-30	R	STRATTERA	80MG	84	\$275.90	\$15.00	\$290.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
UK	64764-0337-60	R	KAZANO	12.5/1000MG	168	\$196.90	\$15.00	\$211.90
AUS	00310-0752-90	N	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
UK	64764-0677-30	N	ULORIC	80MG	84	\$119.90	\$15.00	\$134.90
AUS	00071-0155-23	R	LIPITOR (G)	10MG	90	\$49.90	\$15.00	\$64.90
AUS	00310-0752-90	N	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
AUS	00173-0720-20	R	FLOVENT	220MCG	360	\$211.90	\$15.00	\$226.90
UK3	00006-9117-31	N	SINGULAIR (G)	10MG	84	\$66.90	\$15.00	\$81.90
CAD	00173-0719-20	R	FLOVENT	110MCG	360	\$252.90	\$0.00	\$252.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$49.90	\$30.00	\$79.90
AUS	00310-0751-90	R	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00071-0158-23	N	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00310-0755-90	N	CRESTOR (G)	5MG	60	\$49.90	\$15.00	\$64.90
AUS	00173-0697-00	N	ADVAIR DISKUS	500MCG	180	\$270.90	\$15.00	\$285.90
AUS	00006-0277-54	R	JANUVIA	100MG	84	\$220.90	\$15.00	\$235.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK3	59310-0302-40	R	QVAR REDIHALER	40MCG	400	\$49.90	\$15.00	\$64.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
AUS	00456-1410-30	N	BYSTOLIC	10MG	84	\$179.90	\$15.00	\$194.90
UK	00456-1405-30	N	BYSTOLIC	5MG	84	\$72.90	\$15.00	\$87.90
UK3	00169-5176-03	R	VAGIFEM	10MCG	24	\$69.90	\$15.00	\$84.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$0.00	\$119.90
UK	65597-0701-18	R	WELCHOL	625MG	540	\$855.90	\$30.00	\$885.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
CAD	64764-0175-90	R	DEXILANT DR	60MG	90	\$377.90	\$15.00	\$392.90
UK3	00046-1100-81	N	PREMARIN	0.3MG	84	\$49.90	\$15.00	\$64.90
						\$10,967.10	\$570.00	\$11,537.10
							# Scripts	39



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 39600

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	8,876.20 USD
Cape Cod HPHC	4,675.20 USD
Cape Cod PREVENTATIVE	853.70 USD

June 01, 2023 - June 30, 2023	\$14,405.10 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 39600

DATE: Jul-04-23
 PROGRAM: CCMHGCamarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

June 01, 2023 - June 30, 2023 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	49502-0500-02	N	EPIPEN	0.3MG	2	\$293.90	\$0.00	\$293.90
CAD	00187-0731-30	N	WELLBUTRIN XL (G)	300MG	90	\$164.90	\$0.00	\$164.90
AUS	00003-0894-21	N	ELIQUIS	5MG	180	\$405.90	\$0.00	\$433.90
CAD	00187-0730-90	N	WELLBUTRIN XL (G)	150MG	90	\$105.90	\$30.00	\$135.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$15.00	\$420.90
CAD	00078-0696-20	R	ENTRESTO	97MG-103MG	180	\$948.90	\$0.00	\$948.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$30.00	\$286.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	180	\$200.90	\$15.00	\$215.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
CAD	00069-0242-30	R	TOVIAZ	4MG	90	\$244.90	\$30.00	\$274.90
AUS	00006-0710-44	N	FOSAMAX PLUS D	70MG-2800IU	12	\$71.90	\$0.00	\$71.90
UK3	00037-0245-23	R	DYMISTA	137/50MG	360	\$121.90	\$15.00	\$136.90
UK	00469-2601-30	R	MYRBETRIQ	25MG	90	\$219.90	\$15.00	\$234.90
AUS	00456-2010-01	N	LEXAPRO (GR)	10MG	84	\$102.90	\$15.00	\$117.90
UK	00310-6205-30	R	FARXIGA	5MG	84	\$274.90	\$15.00	\$289.90
AUS	00456-2020-01	N	LEXAPRO (GR)	20MG	84	\$105.90	\$15.00	\$120.90
AUS	00008-1222-30	N	PRISTIQ	100MG	84	\$75.90	\$15.00	\$90.90
AUS	00071-0157-23	N	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$49.90	\$15.00	\$64.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$0.00	\$799.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
						\$13,687.10	\$690.00	\$14,377.10
							Promotions	\$28.00

INVOICE # 39600

DATE: Jul-04-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

June 01, 2023 - June 30, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
UK3	00173-0718-20	R	FLOVENT	44MCG	360	\$124.90	\$15.00	\$139.90
CAD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
CAD	51248-0151-03	R	VESICARE (G)	10MG	90	\$262.90	\$15.00	\$277.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00071-0158-23	R	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	90	\$58.90	\$15.00	\$73.90
UK3	54092-0476-12	R	LIALDA	1.2GM	360	\$633.90	\$15.00	\$648.90
AUS	50458-0580-10	R	XARELTO	10MG	90	\$394.90	\$15.00	\$409.90
AUS	00025-1525-31	R	CELEBREX	200MG	90	\$58.90	\$15.00	\$73.90
CAD	00085-4610-01	N	DULERA	200MCG/5MCG	360	\$560.90	\$15.00	\$575.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
AUS	00071-0157-23	N	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
CAD	00046-1100-81	R	PREMARIN	0.3MG	56	\$65.90	\$15.00	\$80.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
UK	00173-0696-00	N	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00597-0360-55	N	PRADAXA	150MG	180	\$318.90	\$30.00	\$348.90
UK	00024-4142-60	N	MULTAQ	400MG	180	\$473.90	\$0.00	\$473.90



INVOICE # 39600

DATE: Jul-04-23
 PROGRAM: CCMHGCCanarix
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

June 01, 2023 - June 30, 2023 Page 3

Date	Member #	Last Name	First Name	Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
											Total	\$14,405.10
											# Scripts	49



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 39852

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCCanarx
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	8,419.90 USD
Cape Cod HPHC	3,832.90 USD
Cape Cod PREVENTATIVE	129.80 USD

July 01, 2023 - July 31, 2023	\$12,382.60 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 39852

DATE: Aug-02-23
 PROGRAM: CCMHGCamarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

July 01, 2023 - July 31, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00173-0712-15	R	AVODART (G)	0.5MG	90	\$104.90	\$0.00	\$104.90
AUS	00310-0754-30	N	CRESTOR (G)	40MG	90	\$87.90	\$30.00	\$117.90
AUS	00173-0719-20	R	FLOVENT	110MCG	240	\$94.90	\$15.00	\$109.90
UK	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$196.90	\$15.00	\$211.90
UK	00006-9117-31	R	SINGULAIR (G)	10MG	84	(\$196.90)	(\$15.00)	(\$211.90)
AUS	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$373.90	\$15.00	\$388.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK3	00046-1105-11	N	PREMPRO	0.3MG/1.5MG	84	\$49.90	\$15.00	\$64.90
AUS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
AUS	00078-0358-34	R	DIOVAN (G)	80MG	84	\$64.90	\$0.00	\$64.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
UK3	00456-1202-30	N	LINZESS	290MCG	84	\$266.90	\$15.00	\$281.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00186-5020-54	R	NEXIUM (G)	20MG	90	\$97.90	\$15.00	\$112.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$0.00	\$72.90
UK3	00046-1105-11	N	PREMPRO	0.3MG/1.5MG	84	\$49.90	\$15.00	\$64.90
AUS	59212-0562-10	N	PLAQUENIL	200MG	100	\$66.90	\$15.00	\$81.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$15.00	\$420.90
UK	64764-0677-30	R	ULORIC	80MG	84	\$119.90	\$15.00	\$134.90
AUS	66582-0313-31	R	VYTORIN	10/40MG	90	\$75.90	\$15.00	\$90.90
UK3	00006-9117-31	R	SINGULAIR (G)	10MG	84	(\$66.90)	(\$15.00)	(\$81.90)
UK3	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$66.90	\$15.00	\$81.90
AUS	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$373.90	\$15.00	\$388.90
AUS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
AUS	00173-0697-00	N	ADVAIR DISKUS	500MCG	180	\$270.90	\$15.00	\$285.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	120	\$161.90	\$15.00	\$176.90

INVOICE # 39852

DATE: Aug-02-23
 PROGRAM: CCMHGCCanarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

July 01, 2023 - July 31, 2023 Page 2

Country	NDC	M/R	Medication Name	Strength	Qty	Cost	Shipping	Total
CAD	64764-0175-90	N	DEXILANT DR	60MG	90	\$377.90	\$15.00	\$392.90
AUS	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$373.90	\$15.00	\$388.90
AUS	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$270.90	\$0.00	\$270.90
UK3	00006-9117-31	R	SINGULAIR (G)	10MG	84	(\$66.90)	(\$15.00)	(\$81.90)
UK3	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$66.90	\$30.00	\$96.90
UK	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$290.90	\$15.00	\$305.90
AUS	00078-0360-34	N	DIOVAN (G)	320MG	84	\$86.90	\$15.00	\$101.90
AUS	00310-0754-30	R	CRESTOR (G)	40MG	90	\$87.90	\$0.00	\$87.90
AUS	00071-0158-23	R	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
CAD	00456-1120-30	N	VIIBRYD	20MG	150	\$730.90	\$15.00	\$745.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
CAD	60631-0412-30	R	EDARBYCLOR	40MG/12.5MG	56	\$131.90	\$15.00	\$146.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
CAD	00597-0024-02	N	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
UK3	00046-1100-81	R	PREMARIN	0.3MG	84	\$49.90	\$15.00	\$64.90
CAD	63402-0302-30	N	LATUDA	20MG	90	\$603.90	\$15.00	\$618.90
AUS	00078-0659-20	R	ENTRESTO	24MG-26MG	168	\$799.90	\$0.00	\$799.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
AUS	00025-1710-01	R	INSPIRA	25MG	90	\$211.90	\$15.00	\$226.90
UK	50474-0803-03	R	NEUPRO	3MG	84	\$769.90	\$15.00	\$784.90
						\$11,797.60	\$585.00	\$12,382.60



INVOICE # 39852

DATE: Aug-02-23
 PROGRAM: CCMHGCANARX
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

July 01, 2023 - July 31, 2023 Page 3

Date	Member #	Last Name	First Name	Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
											# Scripts	50



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 40285

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	6,753.00 USD
Cape Cod HPHC	5,672.40 USD
Cape Cod PREVENTATIVE	572.80 USD

August 01, 2023 - August 31, 2023	\$12,998.20 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 40285

DATE: Sep-01-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

August 01, 2023 - August 31, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$15.00	\$167.90
CAD	00173-0718-20	R	FLOVENT	44MCG	360	\$167.90	\$15.00	\$182.90
UK3	00173-0682-20	N	VENTOLIN HFA	90MCG	400	\$49.90	\$15.00	\$64.90
CAD	00002-3250-30	R	STRATTERA	80MG	84	\$592.90	\$15.00	\$607.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
UK	64764-0337-60	R	KAZANO	12.5/1000MG	168	\$196.90	\$15.00	\$211.90
UK	00074-6214-13	N	DEPAKOTE	250MG	360	\$168.90	\$15.00	\$183.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
AUS	50458-0580-10	R	XARELTO	10MG	90	\$394.90	\$15.00	\$409.90
UK	00173-0887-10	R	TRELEGY ELLIPTA	100-62.5-25MCG	90	\$345.90	\$15.00	\$360.90
AUS	65597-0104-30	N	BENICAR	40MG	90	\$75.90	\$15.00	\$90.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$49.90	\$30.00	\$79.90
CAD	00173-0719-20	R	FLOVENT	110MCG	360	\$279.90	\$0.00	\$279.90
AUS	00310-0751-90	R	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
CAD	00023-9163-30	R	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
AUS	00006-0277-54	R	JANUVIA	100MG	84	\$220.90	\$15.00	\$235.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90

INVOICE # 40285

DATE: Sep-01-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

August 01, 2023 - August 31, 2023 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
CAD	00456-1405-30	N	BYSTOLIC	5MG	180	\$387.90	\$15.00	\$402.90
CAD	00456-1405-30	N	BYSTOLIC	5MG	180	\$387.90	\$15.00	\$402.90
CAD	00456-1405-30	N	BYSTOLIC	5MG	180	(\$387.90)	(\$15.00)	(\$402.90)
AUS	00006-0710-44	R	FOSAMAX PLUS D	70MG-2800IU	12	\$71.90	\$0.00	\$71.90
CAD	00069-0242-30	R	TOVIAZ	4MG	90	\$251.90	\$30.00	\$281.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$0.00	\$119.90
UK	65597-0701-18	R	WELCHOL	625MG	540	\$855.90	\$30.00	\$885.90
CAD	00046-0872-21	R	PREMARIN CREAM	0.625MG/GM	30	\$63.90	\$15.00	\$78.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
UK3	00003-0893-21	N	ELIQUIS	2.5MG	180	\$426.90	\$15.00	\$441.90
UK3	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$681.90	\$15.00	\$696.90
AUS	00008-1222-30	R	PRISTIQ	100MG	84	\$75.90	\$15.00	\$90.90
AUS	00025-1710-01	R	INSPIRA	25MG	90	\$211.90	\$15.00	\$226.90
AUS	00078-0659-20	R	ENTRESTO	24MG-26MG	168	\$799.90	\$0.00	\$799.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
AUS	00310-0751-90	N	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
						\$12,433.20	\$540.00	\$12,973.20
							Promotions	\$25.00
							Total	\$12,998.20
							# Scripts	40



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 40728

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	7,597.50 USD
Cape Cod HPHC	1,769.20 USD
Cape Cod PREVENTATIVE	1,144.60 USD

September 01, 2023 - September 30, 2023	\$10,511.30 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 40728

DATE: Oct-02-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

September 01, 2023 - September 30, 2023 Page 1

Line	Country	NDC	M/R	Medication Name	Strength	Qty	Cost	Shipping	Total
	AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
	AUS	00310-0754-30	R	CRESTOR (G)	40MG	90	\$87.90	\$15.00	\$102.90
	CAD	00173-0718-20	R	FLOVENT	44MCG	360	\$172.90	\$15.00	\$187.90
	UK	00024-4142-60	R	MULTAQ	400MG	180	\$473.90	\$15.00	\$488.90
	UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$0.00	\$379.90
	AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
	AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
	AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
	UK3	00046-1105-11	N	PREMPRO	0.3MG/1.5MG	84	\$49.90	\$15.00	\$64.90
	UK3	00023-9211-05	R	COMBIGAN	0.2-0.5%	25	\$132.90	\$15.00	\$147.90
	CAD	00046-0872-21	R	PREMARIN CREAM	0.625MG/GM	30	\$62.90	\$15.00	\$77.90
	CAD	51248-0151-03	R	VESICARE (G)	10MG	90	\$262.90	\$15.00	\$277.90
	AUS	59212-0562-10	R	PLAQUENIL	200MG	100	\$66.90	\$15.00	\$81.90
	AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
	AUS	00071-0155-23	N	LIPITOR (G)	10MG	90	\$49.90	\$15.00	\$64.90
	AUS	00071-0158-23	R	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
	CAD	00173-0718-20	R	FLOVENT	44MCG	240	\$124.90	\$15.00	\$139.90
	AUS	00310-0755-90	N	CRESTOR (G)	5MG	90	\$58.90	\$15.00	\$73.90
	AUS	00025-1525-31	R	CELEBREX	200MG	90	\$58.90	\$15.00	\$73.90
	CAD	00085-4610-01	R	DULERA	200MCG/5MCG	360	\$560.90	\$15.00	\$575.90
	AUS	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$373.90	\$15.00	\$388.90
	AUS	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$270.90	\$15.00	\$285.90
	HER	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
	AUS	00310-0755-90	R	CRESTOR (G)	5MG	60	\$49.90	\$15.00	\$64.90
	AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90

INVOICE # 40728

DATE: Oct-02-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

September 01, 2023 - September 30, 2023 Page 2

Line	Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
3	AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
	AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$15.00	\$420.90
	UK3	59310-0302-40	N	QVAR REDHALER	40MCG	400	\$49.90	\$15.00	\$64.90
	UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
	UK	00456-1405-30	R	BYSTOLIC (G)	5MG	84	\$72.90	\$15.00	\$87.90
	UK	00469-2601-30	R	MYRBETRIQ	25MG	90	\$219.90	\$15.00	\$234.90
	UK	00310-6205-30	R	FARXIGA	5MG	84	\$274.90	\$15.00	\$289.90
	AUS	00456-2020-01	R	LEXAPRO (GR)	20MG	84	\$105.90	\$15.00	\$120.90
	CAD	64764-0175-90	R	DEXILANT DR	60MG	90	\$377.90	\$15.00	\$392.90
	UK3	00078-0777-20	N	ENTRESTO	49MG-51MG	168	(\$681.90)	(\$15.00)	(\$696.90)
	AUS	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
	AUS	00597-0153-90	R	JARDANCE	25MG	90	\$275.90	\$15.00	\$290.90
1	AUS	00071-0157-23	R	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
	UK	50474-0803-03	N	NEUPRO	3MG	84	\$769.90	\$15.00	\$784.90
							\$9,971.30	\$540.00	\$10,511.30
								# Scripts	39



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 41152

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	9,301.20 USD
Cape Cod HPHC	5,497.50 USD
Cape Cod PREVENTATIVE	254.70 USD

October 01, 2023 - October 31, 2023	\$15,053.40 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 41152

DATE: Nov-01-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

October 01, 2023 - October 31, 2023 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	00310-0754-30	R	CRESTOR (G)	40MG	90	\$87.90	\$0.00	\$87.90
AUS	00078-0360-34	R	DIOVAN (G)	320MG	84	\$86.90	\$15.00	\$101.90
CAD	00046-1100-81	R	PREMARIN	0.3MG	56	\$67.90	\$15.00	\$82.90
AUS	00071-0158-23	R	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$156.90	\$15.00	\$171.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK3	00169-5176-03	R	VAGIFEM	10MCG	24	\$68.90	\$15.00	\$83.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$379.90	\$15.00	\$394.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
AUS	00597-0360-55	R	PRADAXA	150MG	180	\$318.90	\$30.00	\$348.90
UK	00024-4142-60	R	MULTAQ	400MG	180	\$473.90	\$0.00	\$473.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
CAD	00187-0731-30	R	WELLBUTRIN XL (G)	300MG	90	\$164.90	\$0.00	\$164.90
CAD	00187-0730-90	R	WELLBUTRIN XL (G)	150MG	90	\$105.90	\$30.00	\$135.90
CAD	00078-0696-20	R	ENTRESTO	97MG-103MG	180	\$948.90	\$0.00	\$948.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$30.00	\$286.90
CAD	00456-1120-30	R	VIIBRYD	20MG	150	\$730.90	\$15.00	\$745.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
UK3	00169-5176-03	N	VAGIFEM	10MCG	24	\$69.90	\$15.00	\$84.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
CAD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
UK3	00037-0245-23	N	DYMISTA	137/50MCG	360	\$121.90	\$15.00	\$136.90

INVOICE # 41152

DATE: Nov-01-23
 PROGRAM: CCMHGCanaRx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

October 01, 2023 - October 31, 2023 Page 3

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00046-1100-81	R	PREMARIN	0.3MG	84	\$49.90	\$15.00	\$64.90
AUS	50458-0580-10	R	XARELTO	10MG	90	\$394.90	\$30.00	\$424.90
CAD	63402-0302-30	R	LATUDA	20MG	90	\$603.90	\$0.00	\$603.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$0.00	\$799.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$275.90	\$15.00	\$290.90
AUS	00173-0697-00	N	ADVAIR DISKUS	500MCG	180	\$270.90	\$15.00	\$285.90
						\$14,318.40	\$735.00	\$15,053.40
							# Scripts	56

INVOICE # 41152

DATE: Nov-01-23
 PROGRAM: CCMHGCCanarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

October 01, 2023 - October 31, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
AUS	00173-0682-20	N	VENTOLIN HFA	90MCG	600	\$69.90	\$15.00	\$84.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$0.00	\$119.90
AUS	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$373.90	\$15.00	\$388.90
CAD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
UK3	00046-1105-11	R	PREMPRO	0.3MG/1.5MG	84	\$49.90	\$15.00	\$64.90
AUS	00071-0156-23	N	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
AUS	00078-0358-34	N	DIOVAN (G)	80MG	84	\$64.90	\$15.00	\$79.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
UK	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	\$154.90	\$15.00	\$169.90
UK3	59310-0304-80	R	QVAR REDHALER	80MCG	400	\$94.90	\$15.00	\$109.90
AUS	00310-0752-90	N	CRESTOR (G)	20MG	90	\$72.90	\$0.00	\$72.90
AUS	00186-5020-54	R	NEXIUM (G)	20MG	90	\$97.90	\$15.00	\$112.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
AUS	00071-0155-23	R	LIPITOR (G)	10MG	90	\$49.90	\$15.00	\$64.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
AUS	66582-0313-31	N	VYTORIN	10/40MG	90	\$75.90	\$15.00	\$90.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
CAD	64764-0175-90	R	DEXILANT DR	60MG	90	\$377.90	\$15.00	\$392.90
UK	00173-0697-00	N	ADVAIR DISKUS	500MCG	180	\$271.90	\$0.00	\$271.90
UK	00006-9117-31	N	SINGULAIR (G)	10MG	84	\$196.90	\$15.00	\$211.90



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 41593

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCCanarx
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod PREVENTATIVE	504.80 USD
Cape Cod HPHC	4,133.20 USD
Cape Cod BCBS	5,568.10 USD
	<hr/>
November 01, 2023 - November 30, 2023	\$10,206.10 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 41593

DATE: Dec-01-23
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

November 01, 2023 - November 30, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	00173-0719-20	R	FLOVENT	110MCG	240	\$94.90	\$15.00	\$109.90
UK	00024-4142-60	N	MULTAQ	400MG	180	\$467.90	\$15.00	\$482.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$374.90	\$0.00	\$374.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$154.90	\$15.00	\$169.90
UK3	00173-0869-10	R	ANORO ELLIPTA	62.5/25MCG	30	\$99.90	\$0.00	\$99.90
AUS	00173-0876-10	R	ARNUTY ELLIPTA	200MCG	30	\$79.90	\$0.00	\$79.90
CAD	00085-4610-01	R	DULERA	200MCG/5MCG	360	\$560.90	\$45.00	\$605.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
UK3	00456-1202-30	R	LINZESS	290MCG	84	\$263.90	\$15.00	\$278.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$280.90	\$15.00	\$295.90
UK	64764-0337-60	N	KAZANO	12.5/1000MG	168	\$193.90	\$15.00	\$208.90
UK	00074-6214-13	R	DEPAKOTE (G)	250MG	360	\$166.90	\$15.00	\$181.90
UK	64764-0677-30	N	ULORIC	80MG	84	\$118.90	\$15.00	\$133.90
UK	64764-0677-30	N	ULORIC	80MG	84	(\$118.90)	(\$15.00)	(\$133.90)
UK3	64764-0677-30	N	ULORIC	80MG	84	\$178.90	\$15.00	\$193.90
AUS	00071-0158-23	R	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	120	\$161.90	\$15.00	\$176.90
AUS	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
UK3	00173-0682-20	N	VENTOLIN HFA	90MCG	600	\$49.90	\$30.00	\$79.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
AUS	00071-0157-23	R	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
CAD	00187-0730-90	R	WELLBUTRIN XL (G)	150MG	90	\$105.90	\$30.00	\$135.90
UK3	59310-0302-40	R	QVAR REDHALER	40MCG	400	\$49.90	\$15.00	\$64.90
UK	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	\$154.90	\$15.00	\$169.90

INVOICE # 41593

DATE: Dec-01-23
 PROGRAM: CCMHGCamarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

November 01, 2023 - November 30, 2023 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	(\$154.90)	(\$15.00)	(\$169.90)
UK3	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	\$163.90	\$15.00	\$178.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
CAD	00456-1405-30	R	BYSTOLIC (G)	5MG	180	\$387.90	\$15.00	\$402.90
CAD	00456-1405-30	R	BYSTOLIC (G)	5MG	180	(\$387.90)	(\$15.00)	(\$402.90)
UK	00003-0894-21	N	ELIQUIS	5MG	168	(\$374.90)	(\$15.00)	(\$389.90)
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$378.90	\$15.00	\$393.90
AUS	00006-0710-44	R	FOSAMAX PLUS D	70MG-2800IU	12	\$71.90	\$15.00	\$86.90
UK	65597-0701-18	R	WELCHOL (G)	625MG	540	\$844.90	\$30.00	\$874.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$0.00	\$119.90
AUS	00456-2010-01	R	LEXAPRO (GR)	10MG	84	\$102.90	\$15.00	\$117.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
CAD	64764-0175-90	R	DEXILANT DR	60MG	90	\$377.90	\$15.00	\$392.90
AUS	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$0.00	\$152.90
AUS	00173-0682-20	N	VENTOLIN HFA	90MCG	600	\$69.90	\$15.00	\$84.90
CAD	00173-0718-20	N	FLOVENT	44MCG	360	\$172.90	\$30.00	\$222.90
UK3	00597-0087-17	N	ATROVENT HFA	20UG	400	\$53.90	\$0.00	\$53.90
AUS	00008-1222-30	R	PRISTIQ	100MG	84	\$75.90	\$15.00	\$90.90
AUS	00071-0157-23	R	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
IE	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
						\$9,601.10	\$555.00	\$10,156.10
							Promotions	\$50.00



INVOICE # 41593

DATE: Dec-01-23
 PROGRAM: CCMHGCCanarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

November 01, 2023 - November 30, 2023 Page 3

Date	Member #	Last Name	First Name	Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
											Total	\$10,206.10
											# Scripts	47



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 42045

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod HPHC	3,953.80 USD
Cape Cod BCBS	7,349.90 USD
Cape Cod PREVENTATIVE	295.90 USD

December 01, 2023 - December 31, 2023	\$11,599.60 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 42045

DATE: Jan-02-24
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

December 01, 2023 - December 31, 2023 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00173-0712-15	N	AVODART (G)	0.5MG	90	\$102.90	\$15.00	\$117.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	400	\$49.90	\$15.00	\$64.90
AUS	61958-1901-01	N	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
AUS	59212-0562-10	R	PLAQUENIL	200MG	100	\$66.90	\$15.00	\$81.90
UK3	00023-9211-05	R	COMBIGAN	0.2-0.5%	25	\$130.90	\$15.00	\$145.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	90	\$58.90	\$15.00	\$73.90
UK3	54092-0476-12	N	LIALDA	1.2GM	360	\$624.90	\$15.00	\$639.90
AUS	50458-0580-10	N	XARELTO	10MG	90	\$394.90	\$15.00	\$409.90
AUS	00025-1525-31	N	CELEBREX	200MG	90	\$58.90	\$15.00	\$73.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
AUS	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$373.90	\$15.00	\$388.90
AUS	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$270.90	\$15.00	\$285.90
R AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
CAD	00023-9163-30	N	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$15.00	\$420.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00078-0696-20	N	ENTRESTO	97MG-103MG	168	\$799.90	\$0.00	\$799.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$30.00	\$149.90

INVOICE # 42045

DATE: Jan-02-24
 PROGRAM: CCMHGCannax
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

December 01, 2023 - December 31, 2023 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK	00456-1405-30	R	BYSTOLIC (G)	5MG	168	\$131.90	\$0.00	\$131.90
CAD	00069-0242-30	R	TOVIAZ	4MG	90	\$251.90	\$15.00	\$266.90
CAD	00046-0872-21	R	PREMARIN CREAM	0.625MG/GM	30	\$63.90	\$15.00	\$78.90
UK	00469-2601-30	N	MYRBETRIQ	25MG	90	\$216.90	\$15.00	\$231.90
AUS	00003-0894-21	N	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
AUS	00310-6210-30	N	FARXIGA	10MG	84	\$244.90	\$15.00	\$259.90
AUS	00456-2020-01	R	LEXAPRO (GR)	20MG	84	\$105.90	\$15.00	\$120.90
CAD	00023-9163-30	N	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
AUS	00597-0153-90	R	JARDIANCE	25MG	90	\$280.90	\$15.00	\$295.90
AUS	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$270.90	\$15.00	\$285.90
						\$11,119.60		
							\$480.00	\$11,599.60
							# Scripts	34



Canarx Group Inc
 1st Floor, Hastings House
 Balmoral Gap, Christ Church
 Barbados BB14034

INVOICE # 42473

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
 c/o Group Benefit Strategies
 11 Midstate Drive, Suite 200
 Auburn, MA
 01501**

Cape Cod HPHC	7,193.10 USD
Cape Cod BCBS	6,558.50 USD
Cape Cod PREVENTATIVE	271.90 USD

January 01, 2024 - January 31, 2024	\$14,023.50 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
 P.O.BOX 3009
 WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 42473

DATE: Feb-01-24
 PROGRAM: CCMHGCanax
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

January 01, 2024 - January 31, 2024 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$163.90	\$15.00	\$178.90
CAD	60631-0412-30	N	EDARBYCLOR	40MG/12.5MG	56	\$131.90	\$15.00	\$146.90
UK3	00169-5176-03	R	VAGIFEM	10MCG	24	\$68.90	\$15.00	\$83.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
CAD	00023-9163-30	N	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$119.90	\$0.00	\$119.90
UK	65597-0701-18	N	WELCHOL (G)	625MG	540	\$844.90	\$30.00	\$874.90
UK	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$639.90	\$15.00	\$654.90
AUS	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
CAD	00173-0718-20	R	FLOVENT	44MCG	360	\$172.90	\$30.00	\$202.90
UK3	00597-0087-17	R	ATROVENT HFA	20UG	400	\$53.90	\$0.00	\$53.90
UK3	00037-0245-23	R	DYMISTA	137/50MCG	360	\$119.90	\$15.00	\$134.90
CAD	00046-1100-81	R	PREMARIN	0.3MG	84	\$82.90	\$15.00	\$97.90
AUS	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$799.90	\$0.00	\$799.90
AUS	00597-0152-90	N	JARDIANCE	10MG	90	\$280.90	\$15.00	\$295.90
AUS	00006-0277-54	N	JANUVIA	100MG	84	\$225.90	\$0.00	\$225.90
AUS	00597-0153-90	N	JARDIANCE	25MG	90	\$280.90	\$15.00	\$295.90
UK	50474-0803-03	R	NEUPRO	3MG	84	\$759.90	\$15.00	\$774.90
						\$13,408.50	\$615.00	\$14,023.50
							# Scripts	45

INVOICE # 42473

DATE: Feb-01-24
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

January 01, 2024 - January 31, 2024 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00310-0754-30	R	CRESTOR (G)	40MG	90	\$87.90	\$15.00	\$102.90
CAD	00173-0718-20	R	FLOVENT	44MCG	360	\$172.90	\$15.00	\$187.90
CAD	00597-0024-02	N	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
UK3	00173-0869-10	R	ANORO ELLIPTA	62.5/25MCG	30	\$99.90	\$0.00	\$99.90
AUS	00173-0876-10	R	ARNUTTY ELLIPTA	200MCG	30	\$79.90	\$30.00	\$109.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$0.00	\$72.90
AUS	00186-5020-54	R	NEXIUM (G)	20MG	90	\$97.90	\$15.00	\$112.90
UK	00074-6214-13	R	DEPAKOTE (G)	250MG	360	\$166.90	\$15.00	\$181.90
AUS	00071-0155-23	R	LIPITOR (G)	10MG	90	\$49.90	\$15.00	\$64.90
AUS	00078-0359-34	N	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$293.90	\$15.00	\$308.90
AUS	66582-0313-31	R	VYTORIN	10/40MG	90	\$75.90	\$15.00	\$90.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
AUS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
CAD	64764-0175-90	R	DEXILANT DR	60MG	90	\$377.90	\$15.00	\$392.90
UK	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$193.90	\$15.00	\$208.90
UK	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$268.90	\$0.00	\$268.90
AUS	00071-0158-23	N	LIPITOR (G)	80MG	90	\$49.90	\$15.00	\$64.90
AUS	00310-0751-90	R	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	60	\$49.90	\$15.00	\$64.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
CAD	00456-1120-30	R	VIBRYD	20MG	150	\$730.90	\$15.00	\$745.90



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 42945

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod HPHC	4,286.40 USD
Cape Cod BCBS	9,595.80 USD
Cape Cod PREVENTATIVE	585.70 USD

February 01, 2024 - February 29, 2024	\$14,467.90 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC)
for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED
WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to
CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O. BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

INVOICE # 42945

DATE: Mar-01-24
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

February 01, 2024 - February 29, 2024 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00173-0712-15	R	AVODART (G)	0.5MG	90	\$102.90	\$15.00	\$117.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
UK	00024-4142-60	R	MULTAQ	400MG	180	\$467.90	\$15.00	\$482.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$0.00	\$374.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
AUS	61958-1901-01	R	GENVOYA	-	30	\$1,829.90	\$15.00	\$1,844.90
UK3	00456-1202-30	R	LINZESS	290MCG	84	\$263.90	\$15.00	\$278.90
UK	64764-0337-60	R	KAZANO	12.5/1000MG	168	\$193.90	\$30.00	\$223.90
UK3	00597-0152-90	N	JARDIANCE	10MG	84	\$251.90	\$0.00	\$251.90
UK3	59310-0304-80	R	QVAR REDHALER	80MCG	400	\$94.90	\$15.00	\$109.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$293.90	\$15.00	\$308.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
AUS	00069-1530-41	N	NORVASC (GR)	5MG	90	\$83.90	\$15.00	\$98.90
AUS	00186-5020-54	N	NEXIUM (G)	20MG	90	\$97.90	\$15.00	\$112.90
UK	00006-9117-31	N	SINGULAIR (G)	10MG	84	\$193.90	\$15.00	\$208.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$49.90	\$30.00	\$79.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$293.90	\$15.00	\$308.90
CAD	00046-1100-81	N	PREMARIN	0.3MG	56	\$67.90	\$15.00	\$82.90
UK	00173-0695-00	R	ADVAIR DISKUS	100MCG	180	\$154.90	\$15.00	\$169.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
CAD	00187-0730-90	R	WELLBUTRIN XL (G)	150MG	90	\$105.90	\$15.00	\$120.90
AUS	00186-5040-54	N	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90

INVOICE # 42945

DATE: Mar-01-24
 PROGRAM: CCMHGCARARX
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

February 01, 2024 - February 29, 2024 Page 2

Country	NDC	M/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00003-0894-21	R	ELIQUIS	5MG	168	\$293.90	\$15.00	\$308.90
UK	00456-1405-30	N	BYSTOLIC (G)	5MG	84	\$71.90	\$15.00	\$86.90
AUS	00310-6210-30	R	FARXIGA	10MG	84	\$244.90	\$15.00	\$259.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
AUS	00078-0777-20	N	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
UK	00078-0777-20	N	ENTRESTO	49MG-51MG	168	(\$639.90)	(\$15.00)	(\$654.90)
CAD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$0.00	\$127.90
AUS	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$69.90	\$15.00	\$84.90
AUS	00008-1222-30	R	PRISTIQ	100MG	84	\$75.90	\$15.00	\$90.90
AUS	00071-0157-23	R	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
CAD	63402-0302-30	R	LATUDA	20MG	90	\$662.90	\$15.00	\$677.90
AUS	00078-0659-20	R	ENTRESTO	24MG-26MG	168	\$799.90	\$0.00	\$799.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
AUS	00025-1710-01	R	INSPRA (G)	25MG	90	\$211.90	\$15.00	\$226.90
						\$13,877.90	\$540.00	\$14,417.90
							Promotional Fee	\$50.00
							Total	\$14,467.90
							# Scripts	43



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 43398

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	7,881.80 USD
Cape Cod HPHC	4,736.50 USD
Cape Cod PREVENTATIVE	331.80 USD
	<hr/>
March 01, 2024 - March 31, 2024	\$12,950.10 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

Phone: 1-888-739-2718 • 519-973-3040
Fax: 1-866-715-6337 • 519-973-1780

canarx.com

INVOICE # 43398

DATE: Apr-02-24
 PROGRAM: CCMHGCanax
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

March 01, 2024 - March 31, 2024 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
CAD	00085-4610-01	R	DULERA	200MCG/5MCG	360	\$560.90	\$45.00	\$605.90
AUS	00173-0876-10	N	ARNUTY ELLIPTA	200MCG	30	\$79.90	\$0.00	\$79.90
UK3	00173-0869-10	N	ANORO ELLIPTA	62.5/25MCG	30	\$99.90	\$0.00	\$99.90
UK3	00597-0153-90	N	JARDIANCE	25MG	84	\$251.90	\$0.00	\$251.90
AUS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$30.00	\$79.90
AUS	59212-0562-10	N	PLAQUENIL	200MG	100	\$66.90	\$15.00	\$81.90
UK3	00023-9211-05	N	COMBIGAN	0.2-0.5%	25	\$130.90	\$15.00	\$145.90
CAD	00046-0872-21	N	PREMARIN CREAM	0.625MG/GM	30	\$62.90	\$15.00	\$77.90
UK3	64764-0677-30	R	ULORIC	80MG	84	\$178.90	\$15.00	\$193.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
CAD	00173-0718-20	R	FLOVENT	44MCG	240	\$124.90	\$15.00	\$139.90
AUS	00310-0755-90	R	CRESTOR (G)	5MG	90	\$58.90	\$15.00	\$73.90
AUS	00186-5020-54	R	NEXIUM (G)	20MG	90	\$97.90	\$15.00	\$112.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
UK3	54092-0476-12	R	LIALDA	1.2GM	360	\$624.90	\$15.00	\$639.90
AUS	00310-6210-30	N	FARXIGA	10MG	84	\$244.90	\$15.00	\$284.90
AUS	00310-0752-90	R	CRESTOR (G)	20MG	90	\$72.90	\$15.00	\$87.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	120	\$161.90	\$15.00	\$176.90
AUS	00078-0359-34	N	DIOVAN (G)	160MG	84	\$73.90	\$15.00	\$88.90
AUS	00071-0157-23	N	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
AUS	00078-0360-34	N	DIOVAN (G)	320MG	84	\$86.90	\$15.00	\$101.90
AUS	00310-0754-30	N	CRESTOR (G)	40MG	60	\$66.90	\$0.00	\$66.90

INVOICE # 43398

DATE: Apr-02-24
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

March 01, 2024 - March 31, 2024 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	00310-0751-90	R	CRESTOR (G)	10MG	90	\$68.90	\$15.00	\$83.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK3	00169-5176-03	N	VAGIFEM	10MCG	24	\$68.90	\$30.00	\$98.90
CAD	00023-9163-30	R	RESTASIS VIALS	0.05%	180	\$934.90	\$0.00	\$934.90
AUS	00173-0719-20	N	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$228.90	\$15.00	\$243.90
UK	00003-0894-21	N	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
AUS	00078-0696-20	R	ENTRESTO	97MG-103MG	168	\$799.90	\$0.00	\$799.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
UK	00469-2601-30	N	MYRBETRIQ	25MG	90	\$216.90	\$15.00	\$231.90
UK	00456-1405-30	R	BYSTOLIC (G)	5MG	168	\$131.90	\$0.00	\$131.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$30.00	\$149.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00006-0710-44	R	FOSAMAX PLUS D	70MG-2800IU	12	\$71.90	\$15.00	\$86.90
UK	00469-2601-30	R	MYRBETRIQ	25MG	90	\$216.90	\$15.00	\$231.90
AUS	00456-2020-01	R	LEXAPRO (GR)	20MG	84	\$105.90	\$15.00	\$120.90
CAD	00023-9163-30	R	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
AUS	50458-0579-10	N	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	50458-0580-10	N	XARELTO	10MG	90	\$394.90	\$15.00	\$409.90
AUS	00597-0153-90	R	JARDIANCE	25MG	90	\$280.90	\$15.00	\$295.90
AUS	00006-0277-54	R	JANUVIA	100MG	84	\$225.90	\$0.00	\$225.90
AUS	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$270.90	\$15.00	\$285.90
JK	50474-0803-03	R	NEUPRO	3MG	84	\$759.90	\$15.00	\$774.90



INVOICE # 43398

DATE: Apr-02-24
 PROGRAM: CCMHGCanax
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

March 01, 2024 - March 31, 2024 Page 3

Date	Member #	Last Name	First Name	Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
										\$12,250.10	\$675.00	\$12,925.10
											Promotional Fee	\$25.00
											Total	\$12,950.10
											# Scripts	49



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 43838

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCCanarx
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	6,536.80 USD
Cape Cod HPHC	5,291.40 USD
Cape Cod PREVENTATIVE	271.90 USD

April 01, 2024 - April 30, 2024	\$12,100.10 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
P.O.BOX 3009
WINDSOR, ON, CANADA, N8N 2M3

Phone: 1-888-739-2718 • 519-973-3040
Fax: 1-866-715-6337 • 519-973-1780

canarx.com



DATE: May-02-24
 PROGRAM: CCMHGCanarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

April 01, 2024 - April 30, 2024 Page 1

Date	Member #	Last Name	First Name	Country	NDC	N/R	Medication Name
04/05/2024				AUS	50458-0579-10	R	XARELTO
04/27/2024				UK3	00173-0682-20	N	VENTOLIN HFA
04/12/2024				CAD	00173-0719-20	N	FLOVENT
04/25/2024				UK	00024-4142-60	N	MULTAQ
04/25/2024				UK3	00003-0894-21	N	ELIQUIS
04/25/2024				CAD	00597-0024-02	R	COMBIVENT RESPIM.
04/01/2024				AUS	61958-1901-01	R	GENVOYA
04/01/2024				UK	00173-0695-00	R	ADVAIR DISKUS
04/12/2024				AUS	00310-0752-90	N	CRESTOR (G)
04/12/2024				AUS	00186-5020-54	N	NEXIUM (G)
04/23/2024				AUS	00071-0155-23	R	LIPITOR (G)
04/01/2024				AUS	50458-0580-10	R	XARELTO
04/11/2024				AUS	66582-0313-31	R	VYTORIN
04/30/2024				AUS	00025-1525-31	R	CELEBREX
04/02/2024				AUS	00173-0719-20	R	FLOVENT
04/23/2024				CAD	64764-0175-90	N	DEXILANT DR
04/16/2024				AUS	50458-0579-10	R	XARELTO
04/11/2024				UK3	00003-0894-21	R	ELIQUIS
04/10/2024				AUS	00071-0158-23	R	LIPITOR (G)
04/30/2024				UK	00003-0894-21	N	ELIQUIS
04/25/2024				UK	00024-4142-60	N	MULTAQ
04/25/2024				AUS	00597-0360-55	N	PRADAXA
04/04/2024				CAD	00187-0731-30	R	WELLBUTRIN XL (G)
04/13/2024				CAD	00456-1140-30	N	VIIBRYD
04/29/2024				UK3	00173-0695-00	R	ADVAIR DISKUS
04/30/2024				AUS	00186-5040-54	R	NEXIUM (G)

INVOICE # 43838

DATE: May-02-24
 PROGRAM: CCMHGCanarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

April 01, 2024 - April 30, 2024 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK3	00169-5176-03	R	VAGIFEM	10MCG	24	\$68.90	\$15.00	\$83.90
CAD	00023-9163-30	R	RESTASIS VIALS	0.05%	180	\$934.90	\$15.00	\$949.90
CAD	00069-0242-30	N	TOVIAZ	4MG	90	\$251.90	\$15.00	\$266.90
CAD	64764-0175-90	N	DEXILANT DR	60MG	90	\$377.90	\$15.00	\$392.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$15.00	\$814.90
UK3	00173-0719-20	R	FLOVENT	110MCG	360	\$186.90	\$0.00	\$186.90
AUS	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$69.90	\$30.00	\$99.90
CAD	00173-0718-20	R	FLOVENT	44MCG	360	\$172.90	\$30.00	\$202.90
UK3	00597-0087-17	R	ATROVENT HFA	20UG	400	\$53.90	\$0.00	\$53.90
UK3	00037-0245-23	R	DYMISTA	137/50MCG	360	\$119.90	\$15.00	\$134.90
AUS	00008-1222-30	N	PRISTIQ	100MG	84	\$75.90	\$15.00	\$90.90
AUS	00597-0152-90	R	JARDIANCE	10MG	90	\$280.90	\$15.00	\$295.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$799.90	\$0.00	\$799.90
						\$11,545.10	\$555.00	\$12,100.10
							# Scripts	39



Canarx Group Inc
1st Floor, Hastings House
Balmoral Gap, Christ Church
Barbados BB14034

INVOICE # 44323

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
c/o Group Benefit Strategies
11 Midstate Drive, Suite 200
Auburn, MA
01501**

Cape Cod BCBS	5,683.70 USD
Cape Cod HPHC	3,248.90 USD
Cape Cod PREVENTATIVE	475.80 USD

May 01, 2024 - May 31, 2024	\$9,408.40 USD

Please note that in our continued efforts to utilize best security practices, beginning in July, CANARX invoices will be sent from invoicing@canarx.com and will be delivered through an encrypted email channel provided by ZIX.

If your company is not currently using ZIX, you will be prompted to set up an account to view these encrypted communications. Please let us know if you have any questions or concerns.

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

Phone: 1-888-739-2718 • 519-973-3040
Fax: 1-866-715-6337 • 519-973-1780

canarx.com

INVOICE # 44323

DATE: Jun-03-24
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

May 01, 2024 - May 31, 2024 Page 1

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	00310-0754-30	R	CRESTOR (G)	40MG	90	\$82.90	\$15.00	\$97.90
UK3	00456-1202-30	R	LINZESS	290MCG	84	\$263.90	\$15.00	\$278.90
UK3	00597-0152-90	R	JARDIANCE	10MG	84	\$251.90	\$0.00	\$251.90
UK	64764-0337-60	R	KAZANO	12.5/1000MG	168	\$193.90	\$30.00	\$223.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
UK	00046-1105-11	R	PREMPRO	0.3MG/1.5MG	84	\$94.90	\$15.00	\$109.90
AUS	00310-0752-90	N	CRESTOR (G)	20MG	90	\$71.90	\$15.00	\$86.90
UK	64764-0677-30	N	ULORIC	80MG	84	\$106.90	\$15.00	\$121.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$68.90	\$15.00	\$83.90
UK3	54092-0476-12	R	LIALDA	1.2GM	360	\$624.90	\$15.00	\$639.90
AUS	00310-6210-30	R	FARXIGA	10MG	84	\$227.90	\$15.00	\$242.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00186-0370-20	N	SYMBICORT	160MCG-4.5MCG	360	\$155.90	\$15.00	\$170.90
AUS	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
UK	00006-9117-31	R	SINGULAIR (G)	10MG	84	\$193.90	\$15.00	\$208.90
UK3	00173-0682-20	R	VENTOLIN HFA	90MCG	600	\$49.90	\$15.00	\$64.90
UK3	00173-0719-20	R	FLOVENT	110MCG	360	\$186.90	\$0.00	\$186.90
AUS	00078-0359-34	R	DIOVAN (G)	160MG	84	\$68.90	\$15.00	\$83.90
UK	00173-0697-00	N	ADVAIR DISKUS	500MCG	180	\$268.90	\$0.00	\$268.90
UK	00006-9117-31	N	SINGULAIR (G)	10MG	84	\$193.90	\$15.00	\$208.90
AUS	00173-0696-00	R	ADVAIR DISKUS	250MCG	180	\$203.90	\$15.00	\$218.90
UK	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$203.90	\$15.00	\$218.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$15.00	\$420.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$15.00	\$134.90

INVOICE # 44323

DATE: Jun-03-24
 PROGRAM: CCMHGCamarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

May 01, 2024 - May 31, 2024 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
UK	50222-0505-50	N	FINACEA GEL	15%	150	\$98.90	\$15.00	\$113.90
AUS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$203.90	\$15.00	\$218.90
AUS	00186-5040-54	R	NEXIUM (G)	40MG	90	\$119.90	\$0.00	\$119.90
UK	65597-0701-18	R	WELCHOL (G)	625MG	540	\$844.90	\$30.00	\$874.90
AUS	00078-0777-20	R	ENTRESTO	49MG-51MG	168	\$787.90	\$0.00	\$787.90
AUS	00310-6210-30	N	FARXIGA	10MG	84	\$227.90	\$30.00	\$257.90
UK3	00003-0894-21	N	ELIQUIS	5MG	168	\$349.90	\$0.00	\$349.90
AUS	00456-2020-01	N	LEXAPRO (GR)	20MG	84	\$102.90	\$15.00	\$117.90
CAD	00597-0024-02	R	COMBIVENT RESPIMAT	20MCG/100MCG	360	\$157.90	\$15.00	\$172.90
CAD	00046-1100-81	N	PREMARIN	0.3MG	84	\$84.90	\$15.00	\$99.90
UK	50474-0803-03	N	NEUPRO	3MG	84	\$759.90	\$15.00	\$774.90
						\$8,913.40	\$495.00	\$9,408.40
							# Scripts	36



Canarx Group Inc
 1st Floor, Hastings House
 Balmoral Gap, Christ Church
 Barbados BB14034

INVOICE # 44795

In Account With:

Cape Cod Municipal Health Group

**Regarding: CCMHGCANARX
 c/o Group Benefit Strategies
 11 Midstate Drive, Suite 200
 Auburn, MA
 01501**

Cape Cod BCBS	5,169.70 USD
Cape Cod HPHC	4,863.70 USD
Cape Cod PREVENTATIVE	64.90 USD
	<hr/>
June 01, 2024 - June 30, 2024	\$10,098.30 USD

WIRE PAYMENT INSTRUCTIONS ARE AS FOLLOWS

Please remit to WELLS FARGO BANK N.A. 375 PARK AVENUE NY 4080, NEW YORK, NY 10152 (PNBPUS3NNYC) for credit to FIRST CARRIBEAN INTERNATIONAL WEALTH MANAGEMENT BANK (BARBADOS) LIMITED WEALTH MANAGEMENT CENTRE, WARRENS, ST MICHAEL, BARBADOS (FCIBBBB2) for further credit to CANARX GROUP A/C# 102172103

PAYMENTS MADE BY CHECK SHOULD BE MAILED TO THE ADDRESS BELOW TO EXPEDITE

CANARX Group
 P.O.BOX 3009
 WINDSOR, ON, CANADA, N8N 2M3

TERMS: Payment due upon receipt

Phone: 1-888-739-2718 • 519-973-3040
 Fax: 1-866-715-6337 • 519-973-1780



INVOICE # 44795

DATE: Jul-02-24
 PROGRAM: CCMHGCAnarx
 CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

June 01, 2024 - June 30, 2024 Page 2

Country	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
AUS	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$15.00	\$420.90
AUS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
UK	00469-2601-30	R	MYRBETRIQ	25MG	90	\$216.90	\$15.00	\$231.90
AUS	00173-0887-10	N	TRELEGY ELLIPTA	100-62.5-25MCG	90	\$364.90	\$15.00	\$404.90
AUS	50458-0580-10	R	XARELTO	10MG	90	\$279.90	\$15.00	\$294.90
AUS	00310-6210-30	N	FARXIGA	10MG	84	\$227.90	\$15.00	\$242.90
AUS	00078-0659-20	N	ENTRESTO	24MG-26MG	168	\$787.90	\$15.00	\$802.90
AUS	00003-0894-21	N	ELIQUIS	5MG	180	\$405.90	\$0.00	\$405.90
AUS	00597-0153-90	R	JARDIANCE	25MG	90	\$265.90	\$15.00	\$280.90
AUS	00006-0277-54	R	JANUVIA	100MG	84	\$174.90	\$0.00	\$174.90
AUS	00173-0697-00	R	ADVAIR DISKUS	500MCG	180	\$256.90	\$15.00	\$271.90
						\$9,563.30	\$510.00	\$10,073.30
							Promotional Fee	\$25.00
							Total	\$10,098.30
							# Scripts	37

INVOICE # 44795

DATE: Jul-02-24

PROGRAM: CCMHGCAnarx

CUSTOMER: Cape Cod Municipal Health Group
 c/o Group Benefit Strategies
 Auburn, MA
 01501

June 01, 2024 - June 30, 2024 Page 1

Entry	NDC	N/R	Medication Name	Strength	Qty	Cost	Shipping	Total
IS	50458-0579-10	R	XARELTO	20MG	84	\$256.90	\$15.00	\$271.90
IS	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$203.90	\$15.00	\$218.90
IS	00071-0156-23	R	LIPITOR (G)	20MG	90	\$49.90	\$15.00	\$64.90
K	00074-6214-13	N	DEPAKOTE (G)	250MG	360	\$166.90	\$15.00	\$181.90
IS	00023-9211-05	R	COMBIGAN	0.2-0.5%	25	\$127.90	\$15.00	\$142.90
K	00173-0695-00	N	ADVAIR DISKUS	100MCG	180	\$154.90	\$15.00	\$169.90
D	00046-0872-21	N	PREMARIN CREAM	0.625MG/GM	30	\$63.90	\$15.00	\$78.90
K	00003-0894-21	R	ELIQUIS	5MG	168	\$374.90	\$15.00	\$389.90
S	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$203.90	\$15.00	\$218.90
S	00310-0755-90	R	CRESTOR (G)	5MG	90	\$64.90	\$15.00	\$79.90
S	50458-0580-10	R	XARELTO	10MG	90	\$279.90	\$15.00	\$294.90
S	00310-0752-90	N	CRESTOR (G)	20MG	90	\$71.90	\$15.00	\$86.90
S	00173-0697-00	N	ADVAIR DISKUS	500MCG	180	\$256.90	\$15.00	\$271.90
S	00071-0157-23	R	LIPITOR (G)	40MG	90	\$49.90	\$15.00	\$64.90
D	00046-1100-81	R	PREMARIN	0.3MG	56	\$68.90	\$15.00	\$83.90
S	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$203.90	\$15.00	\$218.90
S	00310-0751-90	R	CRESTOR (G)	10MG	90	\$71.90	\$15.00	\$86.90
S	00003-0894-21	R	ELIQUIS	5MG	180	\$405.90	\$15.00	\$420.90
	00173-0695-00	N	ADVAIR DISKUS	100MCG	360	\$295.90	\$15.00	\$310.90
	00169-5176-03	R	VAGIFEM	10MCG	24	\$68.90	\$30.00	\$98.90
	00023-9163-30	R	RESTASIS VIALS	0.05%	180	\$1,050.90	\$0.00	\$1,050.90
	00173-0719-20	R	FLOVENT	110MCG	360	\$127.90	\$15.00	\$142.90
	00187-0994-45	N	ZOVIRAX CREAM	5%	10	\$49.90	\$15.00	\$64.90
	00173-0696-00	N	ADVAIR DISKUS	250MCG	180	\$203.90	\$15.00	\$218.90
	00078-0696-20	R	ENTRESTO	97MG-103MG	168	\$787.90	\$0.00	\$787.90

Phone: 1-866-893 (MEDS) 6337, Fax: 1-866-715 (MEDS) 6337