

# BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND BILLS LIST

Resolution No. 14-17

FEBRUARY 2017

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Bergen Municipal Employee Benefit Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2017**

| <u>CheckNumber</u> | <u>VendorName</u>              | <u>Comment</u>                    | <u>InvoiceAmount</u> |
|--------------------|--------------------------------|-----------------------------------|----------------------|
| <b>002407</b>      |                                |                                   |                      |
| 002407             | UNITED HEALTHCARE INS COMPANY  | MEDICARE ADVANTAGE - 03/2017      | 20,256.21            |
| 002407             | UNITED HEALTHCARE INS COMPANY  | CREDIT ON ACCOUNT - 2016          | -1,840.46            |
|                    |                                |                                   | <b>18,415.75</b>     |
| <b>002408</b>      |                                |                                   |                      |
| 002408             | BENEFITS EXPRESS - BMED COBRA  | 2017 RUTHERFORD COBRA REIMB - UHL | 9,065.76             |
| 002408             | BENEFITS EXPRESS - BMED COBRA  | OWED JANUARY                      | 15.30                |
|                    |                                |                                   | <b>9,081.06</b>      |
| <b>002409</b>      |                                |                                   |                      |
| 002409             | FLAGSHIP HEALTH SYSTEMS        | DMO PREMIUMS - 02/2017            | 4,812.04             |
|                    |                                |                                   | <b>4,812.04</b>      |
| <b>002410</b>      |                                |                                   |                      |
| 002410             | DELTA DENTAL OF NEW JERSEY INC | DENTAL ADMIN - 02/2017 - GRP 3604 | 6,367.40             |
|                    |                                |                                   | <b>6,367.40</b>      |
| <b>002411</b>      |                                |                                   |                      |
| 002411             | AETNA LIFE INSURANCE COMPANY   | PSUID 11320671 BP 1001 - 02/2017  | 54,435.42            |
|                    |                                |                                   | <b>54,435.42</b>     |
| <b>002412</b>      |                                |                                   |                      |
| 002412             | PERMA                          | POSTAGE FEE 01/2017               | 205.56               |
| 002412             | PERMA                          | EXECUTIVE DIRECTOR - 02/2017      | 25,818.89            |
|                    |                                |                                   | <b>26,024.45</b>     |
| <b>002413</b>      |                                |                                   |                      |
| 002413             | HUNTINGTON BAILEY, LLP         | ATTORNEY FEE 02/2017              | 2,384.00             |
|                    |                                |                                   | <b>2,384.00</b>      |
| <b>002414</b>      |                                |                                   |                      |
| 002414             | JOSEPH IANNAONI, JR.           | TREASURER FEE 02/2017             | 1,545.92             |
|                    |                                |                                   | <b>1,545.92</b>      |
| <b>002415</b>      |                                |                                   |                      |
| 002415             | IMEDECS, INC.                  | PROFESSIONAL SERVICES - 1/27/17   | 425.00               |
|                    |                                |                                   | <b>425.00</b>        |
| <b>002416</b>      |                                |                                   |                      |
| 002416             | ALLSTATE INFORMATION MANAGEMNT | ACCTI: 418 - ACT * STOR 1/31/2017 | 98.73                |
|                    |                                |                                   | <b>98.73</b>         |
| <b>002417</b>      |                                |                                   |                      |
| 002417             | LaMendola Associates, Inc.     | BOARD ADVISOR FEE 01/2017         | 1,020.00             |
|                    |                                |                                   | <b>1,020.00</b>      |
| <b>002418</b>      |                                |                                   |                      |
| 002418             | JOHN VATAHA                    | FUND ACTUARY FEE 1ST QTR 2017     | 8,112.50             |
|                    |                                |                                   | <b>8,112.50</b>      |

|               |                              |  |                   |
|---------------|------------------------------|--|-------------------|
| <b>002419</b> |                              |  |                   |
| 002419        | THE VOZZA AGENCY             | RMC FEE 02/2017 - PARK RIDGE           | 424.20            |
| 002419        | THE VOZZA AGENCY             | RMC FEE 02/2017 - FORT LEE             | 1,381.80          |
| 002419        | THE VOZZA AGENCY             | RMC FEE 02/2017 - OAKLAND              | 4,137.63          |
|               |                              |  | <b>5,943.63</b>   |
| <b>002420</b> |                              |  |                   |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - RUTHERFORD BORO      | 6,364.39          |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - ROCHELLE PARK TWP    | 40.12             |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - SADDLE ROVER BORO    | 653.85            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - NORTH ARLINGTON BORO | 65.34             |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - MOONACHIE BORO       | 868.35            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - WOOD-RIDGE BORO      | 55.89             |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - SOUTH HACKENSACK TWP | 721.60            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - WALLINGTON BORO      | 818.25            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - CARLSTADT BORO       | 355.35            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - EAST RUTHERFORD BOE  | 294.80            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - EAST RUTHERFORD BORO | 113.00            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - CARLSTADT BOE        | 146.12            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - MONTVALE BORO        | 546.61            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - MAYWOOD BORO         | 225.78            |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - FRANKLIN LAIBE BORO  | 2,282.46          |
| 002420        | PIA SECURITY PROGRAMS, INC.  | RMC FEE 02/2017 - LODI BORO            | 124.23            |
|               |                              |  | <b>13,676.14</b>  |
| <b>002421</b> |                              |  |                   |
| 002421        | RELIANCE INSURANCE GROUP LLC | RMC FEE 02/2017 - EDGEWATER BORO       | 5,289.60          |
|               |                              |  | <b>5,289.60</b>   |
| <b>002422</b> |                              |  |                   |
| 002422        | BURTON AGENCY INC.           | RMC FEE 02/2017 - WESTWOOD BORO        | 741.12            |
|               |                              |  | <b>741.12</b>     |
| <b>002423</b> |                              |  |                   |
| 002423        | INSURANCE MANAGEMENT &       | RMC FEE 02/2017 - FIARFIELD BOE        | 4,215.90          |
| 002423        | INSURANCE MANAGEMENT &       | RMC FEE 02/2017 - FAIRFIELD TWP        | 8,433.39          |
|               |                              |  | <b>12,649.29</b>  |
| <b>002424</b> |                              |  |                   |
| 002424        | CONNER STRONG & BUCKELEW     | HEALTH CARE REFORM - 02/2017           | 1,250.00          |
| 002424        | CONNER STRONG & BUCKELEW     | BENEFITS CONSULTANT FEE 02/2017        | 17,503.96         |
|               |                              |  | <b>18,753.96</b>  |
| <b>002425</b> |                              |  |                   |
| 002425        | SADDLE RIVER GOURMET         | MEETING EXPENSE - 01/2017              | 349.75            |
|               |                              |  | <b>349.75</b>     |
| <b>002426</b> |                              |  |                   |
| 002426        | MUNICIPAL REINSURANCE H.I.F. | SPECIFIC REINSURANCE - 02/2017         | 146,805.76        |
| 002426        | MUNICIPAL REINSURANCE H.I.F. | AGGREGATE REINSURANCE - 02/2017        | 5,316.75          |
|               |                              |  | <b>152,122.51</b> |
|               |                              | Total Payments FY 2017                 | - 342,248.27      |

**TOTAL PAYMENTS ALL FUND YEARS \$ 342,248.27**

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Chairperson

Attest:

Dated: \_\_\_\_\_

\_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

**RESOLUTION NO. 14-17**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE FEBRUARY 2017 BILLS LISTS**

**WHEREAS**, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **February 28, 2017** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the month of February 2017 for consideration and approval of the Executive Committee; and

**WHEREAS**, a quorum of the Executive Committee was present thereby conforming with the By-laws of the Fund to conduct official business of the Fund,

**NOW THEREFORE BE IT RESOLVED** the Commissioners of the Executive Committee of the **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List for February 2017 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

**ADOPTED: February 28, 2017**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
  
\_\_\_\_\_  
**SECRETARY**

## NEW MEMBER APPLICATION - PARK RIDGE BOROUGH

Park Ridge was one of the original BMED members but terminated medical and Rx coverage in 2014 due to high claims experience. Its claims experience has stabilized and it seeks readmission to the HIF for medical and Rx coverage. It has continued its dental coverage with the BMED.

If Park Ridge did not rejoin the HIF, it would be eligible to receive its closed year balance in 2020. It considered not joining the HIF for this reason. As an alternative, they are asking for the release of \$200,000 of their closed year balance of over \$1,000,000.

If the Executive Committee wishes to consider this concession, a resolution is attached to allow for this one time exception for Park Ridge Borough.

The profile for the expanded coverage for Park Ridge, as compared to the Fund in general, is as follows:

| Underwriting Factor                   | Park Ridge Borough            | Fund Average or Standard | Relativity |
|---------------------------------------|-------------------------------|--------------------------|------------|
| Current Carrier or Arrangement        | SEHBP - Aetna and Horizon     | Aetna                    |            |
| Enrollment                            | 101                           | 1,306                    | 7.73%      |
| Claims Pick ( Per Employee Per Month) | \$ 1,616.00                   | \$ 1,552.00              | 104.12%    |
| Trend Applied                         | 9.25%                         | 8.00%                    | 115.63%    |
| Risk Manager Fee Applied              | 2.50%                         |                          |            |
| Rate Effective Date                   |                               |                          |            |
| From                                  | 4/1/2017                      |                          |            |
| To                                    | 12/31/2017                    |                          |            |
| Prior Fund Member?                    | Yes                           |                          |            |
| Current P&C JIF Member?               | Yes                           |                          |            |
| Lines of Coverage to Fund             |                               |                          |            |
| Medical                               | Yes                           |                          |            |
| Dental                                | Yes, current member           |                          |            |
| Rx                                    | Yes                           |                          |            |
| Anticipated Commissioner Involvement  | TBD                           |                          |            |
| Explanatory Notes or Contingencies    | Request for Return of Surplus |                          |            |

**RESOLUTION NO. 15-17**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION TO OFFER MEMBERSHIP TO  
BOROUGH OF PARK RIDGE**

**WHEREAS**, a number of local public entities in the state of New Jersey have joined together to form a Joint Insurance Fund, entitled the Fund, (the "Fund") as permitted by chapter 372 Laws of 1983 (40A: 10-36); and

**WHEREAS**, the Fund held a Public Meeting on **February 28, 2017** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the Fund and recommends an annual total assessment as presented in detail; and

**WHEREAS**, the inclusion of the Borough of Park Ridge in the Fund would be in the best interest of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

**WHEREAS**, the Borough of Park Ridge was a prior member that terminated its medical and prescription coverage in 2014 leaving a closed year balance that it is otherwise eligible to receive in 2020;

**BE IT RESOLVED**, that the Bergen Municipal Employee Benefits Fund hereby offers membership to Park Ridge Borough on or about April 1, 2017 for medical and prescription coverage, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

**ALSO BE IT RESOLVED**, that, upon entry into the Fund, the Borough may receive the portion of their remaining closed year account above 2.5 months of claim retention at an amount not to exceed \$200,000.

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
\_\_\_\_\_  
**SECRETARY**