



AGENDA AND REPORTS

APRIL 28, 2020

CONFERENCE CALL

12:00 PM

Join Zoom Meeting

<https://connerstrong.zoom.us/j/5455080980>

Meeting ID: 545 508 0980

1- 646- 876 -9923

OPEN PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I.** sending sufficient notice to **The Record**, Hackensack, NJ
- II.** filing advance written notice of this meeting with the Clerk/Administrator of each member municipality and,
- III.** posting notice on the Public Bulletin Board of all member municipalities.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AGENDA MEETING: APRIL 28, 2020
CONFERENCE CALL
12:00 P.M.

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

PLEDGE OF ALLEGENCE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: February 25, 2020 Open.....Appendix I

CORRESPONDENCE - None

EXECUTIVE DIRECTOR - PERMA - Paul Laracy

Executive Director's ReportPage 1

BENEFITS CONSULTANT REPORT - Jozsef Pfeiffer

Conner Strong & BuckelewPage 8

ATTORNEY - Russell Huntington, Esq.

TREASURER - Joseph Iannaconi

Voucher List March 2020 (Confirmation of Payment).....Page 10

Voucher List April 2020 (Resolution 17-20)Page 12

Treasurers Report March 2020Page 14

Confirmation of Claims Paid/Certification of Transfers

BOARD ADVISOR - Clark LaMendola

WELLNESS COORDINATOR - Diane McLean

THIRD PARTY ADMINISTRATOR - Aetna

Monthly ReportPage 17

PRESCRIPTION PROVIDER - Express Scripts - Kyle Colalillo

Monthly ReportPage 22

DENTAL ADMINISTRATOR - Delta Dental - Kim White

CONSENT AGENDAPage 32

Resolution 16-20: Wellness Grant Approval.....Page 33

Resolution 17-20: March and April 2020 Bills ListPage 34

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

**Bergen Municipal Employee Benefits Fund
Executive Director's Report
April 28, 2020**

FINANCE AND OPERATIONS

PRO FORMA REPORTS

Fast Track Financial Reports: as of February 28, 2020 (page 3)

- For the first 2 months, claims are within budget parameters
- We anticipate that surplus will be sufficient to absorb claims increases associated with the pandemic
- The ratios report now includes a line for the ratio of surplus to months of claims. Currently, our surplus = 6.37 months of claims.

IBNR - ACTUARY CERTIFICATION

At the end of each Fund year, the Actuary must certify that the Fund is reserving enough funds for incurred but not reported (IBNR) claims. The Actuary has reviewed the claims and financial fast track through the end of the year and has determined a range for which he believes will be a conservative reserve. Enclosed on page 5 is his certification and range development. This will be filed with the annual audit in June.

MRHIF ACTION ON PHARMACY CONSULTANT AND ESI CONTRACT

MRHIF has awarded a contract to ELMC, Inc., the incumbent consultant, to assist the MRHIF in negotiating a contract renewal with ESI for the period 1/1/2021 to 6/30/2021. MRHIF will also be issuing an RFP later this year for a consultant to assist with issuing and RFP for a new multi-year contract with ESI or another provider effective 7/1/2021.

WELLNESS APPLICATION - OAKLAND

The Borough of Oakland has submitted a wellness grant application to the Committee in the amount of \$10,000. The application is included in Appendix II. The Wellness Coordinator and the Committee have fully vetted the request and are recommending its approval. Resolution 16-20 is included in consent.

FINANCIAL DISCLOSURE STATEMENTS

As done in prior years and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. The 2020 notice with instructions has been released. The deadline to file is April 30, 2020. Fines will be issued for noncompliance. A listing of compliance is included below. The list was last updated on April 21, 2020.

Last Name	First Name	Filed
Androwis	Khaldoun	No
Caruso	Vincent	Yes
Catenaro	Joseph	Yes
Cavallo	Matthew	Yes
Ciannanmea	Anthony	Yes
Covelli	Frank	Yes
Davidson	Robert	No
Falkenstern	Julie	Yes
Franz	Gregory	Yes
Gambutti	Donna	No
Giaimis	Jerry	Yes
Hansen	John	Yes
Hart	Gregory	Yes
Hermansen	Robert	No
Huntington	Russell	Yes
Iannaconi	Joseph	No
Kakoleski	Robert	Yes
Kezmarsky	Ben	Yes
Kunze	Richard	Yes
Laracy	Paul	Yes
Poli	Hugo	Yes
Restaino	Alfred	Yes
Rios	Lyanna	Yes
Tietjen	Christopher	No
Tomasko	Paul	Yes
Wild	Katelyn	Yes

INDEMNITY AND TRUST AGREEMENTS

In October 2019 PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements due by December 31, 2019 and older. Please reach out to kkamprath@permainc.com for a blank form to be executed. The list was last updated on April 21, 2020.

Member	I&T end date
BOROUGH OF EAST RUTHERFORD	12/31/2017
BOROUGH OF CARLSTADT	12/31/2017
BOROUGH OF MOONACHIE	12/31/2018
BOROUGH OF WOOD-RIDGE	12/31/2018
BOROUGH OF MONTVALE	12/31/2019
BOROUGH OF PARK RIDGE	12/31/2019

FUTURE MEETINGS

In accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey, the Fund may conduct electronic meetings. PERMA will contact the Fund Chair on a monthly basis to determine how the meetings should convene and contact the Commissioner as soon as possible.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	2,913,137	5,695,135	581,300,493	586,995,628
2. CLAIM EXPENSES				
Paid Claims	2,242,421	4,210,092	486,317,205	490,527,297
IBNR	187,738	231,041	1,968,000	2,199,041
Less Specific Excess	-	10,689	(12,774,786)	(12,764,097)
Less Aggregate Excess	-	-	(602,911)	(602,911)
TOTAL CLAIMS	2,430,159	4,451,822	474,907,508	479,359,331
3. EXPENSES				
MA & HMO Premiums	317,184	539,372	10,865,303	11,404,675
Excess Premiums	82,367	165,841	28,733,792	28,899,633
Administrative	198,534	389,131	43,095,669	43,484,799
TOTAL EXPENSES	598,084	1,094,343	82,694,763	83,789,107
4. UNDERWRITING PROFIT (1-2-3)	(115,106)	148,970	23,698,221	23,847,191
5. INVESTMENT INCOME	49,599	81,936	3,116,140	3,198,075
6. DIVIDEND INCOME	0	0	5,670,472	5,670,472
7. STATUTORY PROFIT (4+5+6)	(65,507)	230,906	32,484,833	32,715,738
8. DIVIDEND	0	0	17,904,151	17,904,151
9. STATUTORY SURPLUS (7-8)	(65,507)	230,906	14,580,682	14,811,588

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	28,660	51,122	10,722,980	10,774,103
	Cash	(45,227)	(77,950)	12,007,247	11,929,298
2018	Surplus	(121,450)	(38,386)	2,044,655	2,006,269
	Cash	(120,896)	(119,806)	2,129,314	2,009,507
2019	Surplus	(107,491)	94,335	1,813,045	1,907,380
	Cash	(192,839)	(644,827)	2,542,153	1,897,326
2020	Surplus	134,775	123,834		123,834
	Cash	255,844	(370,745)		(370,745)
TOTAL SURPLUS (DEFICITS)		(65,507)	230,906	14,580,680	14,811,586
TOTAL CASH		(103,119)	(1,213,328)	16,678,714	15,465,386

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	2,690	239	427,179,642	427,179,881
FUND YEAR 2018				
Paid Claims	131,605	139,379	24,681,218	24,820,597
IBNR	-	(95,036)	95,036	0
Less Specific Excess	-	10,689	(690,130)	(679,441)
Less Aggregate Excess	-	0	0	0
TOTAL FY 2018 CLAIMS	131,605	55,032	24,086,124	24,141,156
FUND YEAR 2019				
Paid Claims	365,446	1,481,424	21,768,772	23,250,196
IBNR	(250,000)	(1,561,970)	1,872,964	310,994
Less Specific Excess	0	0	0	0
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	115,446	(80,545)	23,641,736	23,561,191
FUND YEAR 2020				
Paid Claims	1,742,679	2,589,050		2,589,050
IBNR	437,738	1,888,047		1,888,047
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	2,180,417	4,477,097		4,477,097
COMBINED TOTAL CLAIMS	2,430,159	4,451,822	474,907,502	479,359,324

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND RATIOS

INDICES	2019	JAN	FEB
Cash Position	16,678,714	\$ 15,568,505	\$ 15,465,386
IBNR	1,968,000	\$ 2,011,303	\$ 2,199,041
Assets	17,977,206	\$ 18,251,674	\$ 18,311,128
Liabilities	3,396,525	\$ 3,374,580	\$ 3,499,541
Surplus	14,580,681	\$ 14,877,094	\$ 14,811,587
Claims Paid -- Month	1,834,381	\$ 1,967,671	\$ 2,242,421
Claims Budget -- Month	2,168,699	\$ 2,325,022	\$ 2,325,022
Claims Paid -- YTD	23,599,882	\$ 1,967,671	\$ 4,210,092
Claims Budget -- YTD	26,062,641	\$ 2,325,022	\$ 4,650,043
RATIOS			
Cash Position to Claims Paid	9.09	7.91	6.9
Claims Paid to Claims Budget -- Month	0.85	0.85	0.96
Claims Paid to Claims Budget -- YTD	0.91	0.85	0.91
Cash Position to IBNR	8.47	7.74	7.03
Assets to Liabilities	5.29	5.41	5.23
Surplus as Months of Claims	6.72	6.4	6.37
IBNR to Claims Budget -- Month	0.91	0.87	0.95

ACTUARIAL SOLUTIONS, LLC

STATEMENT OF ACTUARIAL OPINION

March 13, 2020

Executive Committee
Bergen Municipal Employees Benefits Fund

I, John Vataha, am a member of the American Academy of Actuaries ("the Academy"), and a consulting health care actuary. I have been retained by Bergen Municipal Employees Benefits Fund (BMED) to issue this opinion. I meet the Academy qualification standards for issuing this opinion, and I am familiar with the valuation requirements applicable to the Company.

I have reviewed the actuarial assumptions and actuarial methods used in determining the reserves and related actuarial items listed below, as prepared by the management of BMED, for filing with the Company's December 31, 2019 report to New Jersey Department of Banking and Insurance. My responsibility is to express an opinion on these reserves and related actuarial items based on my review. The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Actuarial Standards of Practice and Actuarial Compliance Guidelines as promulgated by the Actuarial Standards Board, and form the basis of this statement of opinion.

<u>Item</u>	<u>Amount</u>
Claims unpaid	\$1,968,000

The reserves and related actuarial items listed above represent the estimates made by management of BMED for all unpaid claims as of December 31, 2019. Considerable uncertainty and variability are inherent in such estimates, and, accordingly, the subsequent development of the unpaid claims liability may not conform to the assumptions used in the determination of the unpaid claims liability and therefore may vary from the amounts in the foregoing table.

I have relied on Paul Laracy, Executive Director, for the listings and summaries of claims and other relevant data, and for the accuracy of that data, as expressed in the attached statement.

My examination included a review of the actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary.

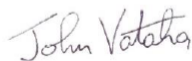
In my opinion, the reserves and related actuarial items identified above:

- (a) Are computed in accordance with presently accepted actuarial standards consistently applied, and are fairly stated in accordance with sound actuarial principles except that consideration of the adequacy of the Company's reserves and related actuarial items in conjunction with the assets which support them has not been performed;
- (b) Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the unpaid claims liability was prepared, and provide for all reasonably anticipated unpaid claims under the contracts;
- (c) Are computed on the basis of assumptions consistent with those used in computing the corresponding items of the preceding year;
- (d) Include provision for all actuarial reserves and related actuarial items which ought to be established.

My review did not include asset adequacy analysis, as such analysis is not in the scope of my assignment. I have not reviewed any of BMED's assets and I have not formed any opinion as to their validity or value. My opinion rests on the assumption that BMED's December 31, 2019 unpaid claims liability is funded by valid assets that have suitably scheduled maturities and/or adequate liquidity to meet future cash flow requirements.

My review relates only to those reserves and related actuarial items identified herein, and I do not express an opinion on the Company's financial statements taken as a whole.

This opinion has been prepared solely for the Executive Committee and the management of BMED and for filing with the New Jersey Department of Banking and Insurance, and is not intended for any other purpose.



John Vataha, ASA, MAAA, FCA

REGULATORY

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

YEAR: 2020, As of April 21, 2020

<u>Yearly Items</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	2020 Filed
<input type="checkbox"/> Assessments	2020 Filed
<input type="checkbox"/> Actuarial Certification	2020 Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> Indemnity and Trust	In process
<input type="checkbox"/> New Members (list)	N/A
<input type="checkbox"/> Withdrawals	N/A
<input type="checkbox"/> Risk Management Plan and By Laws	Filed
<input type="checkbox"/> Cash Management Plan	Filed
<input type="checkbox"/> Unaudited Financials	9/30/2019 Filed
<input type="checkbox"/> Annual Audit	2018 Filed
<input type="checkbox"/> Budget Changes	N/A
<input type="checkbox"/> Transfers	N/A
<input type="checkbox"/> Additional Assessments	N/A
<input type="checkbox"/> Professional Changes	N/A
<input type="checkbox"/> Officer Changes	N/A
<input type="checkbox"/> Risk Management Plan Changes	N/A
<input type="checkbox"/> Bylaw Amendments	N/A
<input type="checkbox"/> Benefit Changes (list)	N/A
<input type="checkbox"/> Other	N/A

**Gateway-BMED Health Insurance Fund
Benefits Consultant Report**

April 2020

Benefits Consultant: Conner Strong & Buckelew

Online Enrollment Training: aflinn@permainc.com

Enrollments/Eligibility/Billing: bmedenrollments@permainc.com

Brokers: brokerservice@permainc.com

ONLINE ENROLLMENT SYSTEM TRAINING

The Executive Committee voted and approved mandatory use of the online enrollment system by each member group. If you need training or would like a refresher course on the online enrollment system, please reach out to Karen Kidd at kkidd@permainc.com of PERMA.

NEW CONTACT

As of October 1, 2019 Renny Maier will replace Liz Cronrath as the Lead Benefits Administrator for BMED. Renny and Liz have been working closely for the last several months to ensure a smooth transition. Liz will still be a part of the PERMA team but will be focusing on other areas. Please continue to direct any eligibility, enrollment, billing or system related questions to our dedicated BMED Enrollment Team. The team can be reached by email at BMEDenrollments@permainc.com.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the BMED enrollment team. The Fund's policy is to limit retro corrections, *including terminations*, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60 day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to the enrollment team's attention.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated BMED Client Servicing Team. The team can be reached by email at brokerservices@permainc.com.

Enrollment & Eligibility Update

Benefit Express Systems Update- In a previous report we advised the Benefit Express system was undergoing a system update that included cosmetic updates as well as operational and processing improvements. We are happy to report that the system update has been completed and now all SNJREBF users can access the latest version of Benefit Express using the following link- <https://mbe50.mybenefitexpress.com/Logon/MbeLogon.aspx?cid=684>.

AETNA UPDATE

COVID-19 Update-Aetna is waiving cost-share related to COVID-19 treatments and testing. They are also relaxing inpatient requirements regarding precerts will waive copays for all diagnostic testing related to COVID-19. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all commercial, Medicare, and Medicaid plans. Please follow the below links for more member information on how the carriers are handling benefit developments:

- Aetna-
 - <https://www.aetna.com/individuals-families/member-rights-resources/need-to-know-coronavirus.html>.

EXPRESS SCRIPTS UPDATE

NPF Formulary Updates- ESI has evaluated their National Preferred Formulary (NPF) for midyear updates and identified new exclusion opportunities for new-to-therapy utilizers that will provide continued, necessary improvements for your plan. Current users of the newly excluded drugs will not see any changes until January 1, 2021.

2020 Midyear Exclusions- ESI also recently completed their midyear review of the NPF. Beginning July 1, 2020, Express Scripts will exclude 47 additional products from the NPF for new-to-therapy members only, including 20 multi-source brand products with generic equivalents, and 27 single-source brand products. Current utilizers will not see any changes until January 1, 2021. Additionally, due to the COVID-19 pandemic, our 7/1 exclusions will not affect current users as we will be grandfathering members until the end of the year

Silvercloud

In response to COVID 19, Express Scripts has updated the resources available to members. Silvercloud is an online platform with activities and tools to address the stress and worry associated with the COVID-19 pandemic. Recently enhancements have been added for users to access additional content within the original programs on stress, resilience and insomnia along with a new program designed specifically for the COVID 19 pandemic.

Market Withdrawal of All Ranitidine Products- U.S. Food and Drug Administration (FDA) announced it is requesting manufacturers withdraw all prescription and over-the-counter (OTC) ranitidine drugs from the market immediately. This is the latest step in an ongoing investigation of a contaminant known as N-Nitrosodimethylamine (NDMA) in ranitidine medications (commonly known by the brand name Zantac). ESI ran a disruption report and advised 6 members in the SNJREBF will be impacted by the withdrawal of the product.

Effective 4/01/2020, ESI will be the initial contact for first level prescription appeals. 2nd Level and Urgent appeals request process will not change.

DELTA DENTAL

Due to COVID 19, effective immediately Delta Dental will not be printing ID cards for members. Attached is a flyer that will help members in need of an ID card.

ADMINISTRATIVE AUTHORIZATIONS

There are no appeals or authorizations to report.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

MARCH 2020

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 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003268			
003268	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 3/20	312,871.19
			312,871.19
003269			
003269	FLAGSHIP HEALTH SYSTEMS	DMO 3/20	4,371.62
			4,371.62
003270			
003270	SAVEON SP LLC	CLAIMS ADMIN - ESI - 2/20	6,098.75
003270	SAVEON SP LLC	CLAIMS ADMIN - ESI - 1/20	7,648.00
			13,746.75
003271			
003271	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 3/20	6,614.40
			6,614.40
003272			
003272	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 3/20	51,393.92
			51,393.92
003273			
003273	PAYFLEX	S.HACK; MONTVALE; OAKLAND 3/20	66.00
			66.00
003274			
003274	PERMA	POSTAGE 2/20	9.50
003274	PERMA	ADMIN FEE 3/20	34,154.80
			34,164.30
003275			
003275	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 3/20	2,433.00
			2,433.00
003276			
003276	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR 3/20	5,060.00
			5,060.00
003277			
003277	JOSEPH IANNAONI, JR.	TREASURER FEE 3/20	1,640.50
			1,640.50
003278			
003278	ALLSTATE INFORMATION MANAGEMNT	ACCT#418 - ARC & STOR - 2.29.20	119.78
			119.78
003279			
003279	MEDICAL EVALUATION SPECIALISTS	MES# 1067572	225.00
			225.00

003280			
003280	LaMendola Associates, Inc.	RETAINER 2/20	1,500.00
			1,500.00
003281			
003281	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD TWP BOE - RMC FEE 3/20	4,187.16
003281	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD TWP - RMC FEE 3/20	9,375.75
			13,562.91
003282			
003282	THE VOZZA AGENCY	PARK RIDGE 3/20	4,904.73
003282	THE VOZZA AGENCY	FORT LEE 3/20	1,485.18
003282	THE VOZZA AGENCY	OAKLAND 3/20	5,592.94
			11,982.85
003283			
003283	PIA SECURITY PROGRAMS, INC.	BROKER FEES 3/20	14,966.66
			14,966.66
003284			
003284	RELIANCE INSURANCE GROUP LLC	EDGEWATER 3/20	6,758.19
			6,758.19
003285			
003285	BURTON AGENCY INC.	WESTWOOD - RMC - 3/20	835.64
003285	BURTON AGENCY INC.	WESTWOOD - RMC - 2/20	847.93
			1,683.57
003286			
003286	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 3/20	833.33
003286	CONNER STRONG & BUCKELEW	BENEFITS CONS FEES 3/20	24,955.63
			25,788.96
003287			
003287	SADDLE RIVER GOURMET	MEETING 3/20	374.75
			374.75
003288			
003288	OTTERSTEDT INSURANCE AGENCY	RMC FEE 3/20	5,029.95
			5,029.95
003289			
003289	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 3/20	82,999.47
			82,999.47
		Total Payments FY 2020	597,353.77
		TOTAL PAYMENTS ALL FUND YEARS	\$597,353.77

Chairperson

Attest:

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

Treasurer

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 17-20

APRIL 2020

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 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003290			
003290	STATE OF NJ HEALTH BENFTS FUND	2019 A4 SURCHARGE	10,782.00
			10,782.00
003291			
003291	PERMA	2019 AATRIX EFILING	16.03
			16.03
		Total Payments FY 2019	10,798.03

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003292			
003292	STATE OF NJ HEALTH BENFTS FUND	2020 A4 SURCHARGE	8,742.00
			8,742.00
003293			
003293	AETNA HEALTH MANAGEMENT LLC	TPA 4/20	310,470.22
			310,470.22
003294			
003294	FLAGSHIP HEALTH SYSTEMS	DELTA ADMIN 4/20	4,833.46
			4,833.46
003295			
003295	DELTA DENTAL OF NEW JERSEY INC	DENTAL 4/20	6,626.88
			6,626.88
003296			
003296	AETNA LIFE INSURANCE COMPANY	TPA 4/20	51,422.96
			51,422.96
003297			
003297	PERMA	ADMIN FEE 4/20	34,082.70
			34,082.70
003298			
003298	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 2ND QTR 2020	10,015.00
			10,015.00
003299			
003299	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 4/20	1,640.50
			1,640.50
003300			
003300	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORD 4/20	4,960.00
			4,960.00
003301			
003301	JOSEPH IANNAONI, JR.	TREASURER FEE 4/20	1,640.50
			1,640.50
003302			
003302	LaMendola Associates, Inc.	RETAINER 4/20	1,500.00
			1,500.00
003303			
003303	NORTH JERSEY MEDIA GROUP	CONTRACT AWARD NOTICE 4/20	82.88
			82.88

003304			
003304	FAIRFIELD TOWNSHIP	WELLNESS 4/20	1,890.00
			1,890.00
003305			
003305	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD BOE 4/20	4,301.87
003305	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD 4/20	9,314.87
			13,616.74
003306			
003306	THE VOZZA AGENCY	RMC FEE 4/20	12,125.00
			12,125.00
003307			
003307	PIA SECURITY PROGRAMS, INC.	BROKER FEE 4/20	14,783.35
			14,783.35
003308			
003308	RELIANCE INSURANCE GROUP LLC	RMC 4/20	6,536.61
			6,536.61
003309			
003309	ACRISURE LLC DBA SCIROCCO GROUP	RMC FEE 4/20	936.84
			936.84
003310			
003310	CONNER STRONG & BUCKELEW	CONSULTANT FEES 4/20	25,773.68
			25,773.68
003311			
003311	CONNER STRONG & BUCKELEW	COND RENEWAL 4/20	1,940.00
			1,940.00
003312			
003312	OTTERSTEDT INSURANCE AGENCY	RMC 4/20	5,266.44
			5,266.44
003313			
003313	MUNICIPAL REINSURANCE H.I.F.	REINSURANCE 4/20	82,762.16
			82,762.16
		Total Payments FY 2020	601,647.92
		TOTAL PAYMENTS ALL FUND YEARS	\$612,445.95

Chairperson

Attest:

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

Dated: _____

Treasurer

**BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2020 Month Ending: March		Med	Dental	Rx	Vision	Run-In	Reinsurance	Medicare Adv.	RSR	Admin	TOTAL
OPEN BALANCE		10,454,031.83	502,278.56	313,167.95	0.00	0.00	(143,842.52)	5,047,896.56	649,951.16	(1,358,097.67)	15,465,385.87
RECEIPTS											
Assessments		1,979,783.18	156,193.81	240,990.10	0.00	0.00	83,239.65	229,945.55	10,814.12	250,102.84	2,951,069.25
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		50,159.71	2,208.24	2,466.33	0.00	0.00	9.93	20,006.90	2,594.90	1,136.11	78,582.12
Invest Adj		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest		50,159.71	2,208.24	2,466.33	0.00	0.00	9.93	20,006.90	2,594.90	1,136.11	78,582.12
Other *		25,450.19	0.00	147,037.25	0.00	0.00	0.00	0.00	0.00	0.00	172,487.44
TOTAL		2,055,393.08	158,402.05	390,493.68	0.00	0.00	83,249.58	249,952.45	13,409.02	251,238.95	3,202,138.81
EXPENSES											
Claims Transfers		1,636,338.75	196,072.06	360,485.81	0.00	0.00	0.00	0.00	0.00	0.00	2,192,896.62
Expenses		0.00	0.00	0.00	0.00	0.00	82,999.47	0.00	0.00	514,354.30	597,353.77
Other *		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	557.88	557.88
TOTAL		1,636,338.75	196,072.06	360,485.81	0.00	0.00	82,999.47	0.00	0.00	514,912.18	2,790,808.27
END BALANCE		10,873,086.16	464,608.55	343,175.82	0.00	0.00	(143,592.41)	5,297,849.01	663,360.18	(1,621,770.90)	15,876,716.41

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND**

Month		March								
Current Fund Year		2020								
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change	
Year		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This	
Coverage		Last Month	March	March	March	March	Reconciled	Variance From	Month	
2020	Med	1,823,233.05	1,636,338.75	0.00	3,459,571.80	0.00	3,459,571.80	1,823,233.05	1,636,338.75	
	Dental	214,914.20	196,072.06	0.00	410,986.26	0.00	410,986.26	214,914.20	196,072.06	
	Rx	550,902.57	360,485.81	0.00	911,388.38	0.00	911,388.38	550,902.57	360,485.81	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	2,589,049.82	2,192,896.62	0.00	4,781,946.44	0.00	4,781,946.44	2,589,049.82	2,192,896.62	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND							
ALL FUND YEARS COMBINED							
CURRENT MONTH	March						
CURRENT FUND YEAR	2020						
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	
ID Number:	CHECKING	CASH MANG	CLAIMS	UHC CLAIMS	TD Invest		0
Maturity (Yrs)	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balan	\$15,465,385.61	2178890.89	0	-0.003	0	10125747.64	3160747.08
Opening Interest Accrual Balance	\$40,446.66	0	0	0	0	40446.66	0
1 Interest Accrued and/or Interest Cc	-\$27,480.52	\$0.00	\$0.00	\$0.00	\$0.00	-\$27,480.52	\$0.00
2 Interest Accrued - discounted Instr	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,880.12	\$0.00	\$0.00	\$0.00	\$0.00	\$72.27	\$2,807.85
6 Interest Paid - Term Instr.s	\$8,062.50	\$0.00	\$0.00	\$0.00	\$0.00	\$8,062.50	\$0.00
7 Realized Gain (Loss)	\$67,639.50	\$0.00	\$0.00	\$0.00	\$0.00	\$67,639.50	\$0.00
8 Net Investment Income	\$43,039.10	\$0.00	\$0.00	\$0.00	\$0.00	\$40,231.25	\$2,807.85
9 Deposits - Purchases	\$5,316,453.31	\$3,123,556.69	\$0.00	\$2,192,896.62	\$0.00	\$0.00	\$0.00
# (Withdrawals - Sales)	-\$4,983,704.79	-\$2,790,386.26	\$0.00	-\$2,192,896.62	\$0.00	-\$421.91	\$0.00
Ending Cash & Investment Balance	\$15,876,716.25	\$2,512,061.32	\$0.00	-\$0.00	\$0.00	\$10,201,100.00	\$3,163,554.93
Ending Interest Accrual Balance	\$4,903.64	\$0.00	\$0.00	\$0.00	\$0.00	\$4,903.64	\$0.00
Plus Outstanding Checks	\$428,027.82	\$428,027.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$16,304,744.07	\$2,940,089.14	\$0.00	-\$0.00	\$0.00	\$10,201,100.00	\$3,163,554.93
Annualized Rate of Return This Mont	3.30%	0.00%		0.00%		4.75%	1.07%



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

April 28, 2020



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

	<u>Medical CLAIMS PAID 2020</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$1,318,151	1,051	\$ 1,254
FEBRUARY	\$1,726,889	1,053	\$ 1,640
MARCH			
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			
TOTAL	\$3,045,040		
	2020 Average	1,052	\$ 1,447
	2019 Average	1,051	\$ 1,479



Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID : All
Customer: BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
Group / Control: 00866353,00880725,SI283129

Paid Dates: 01/01/2020 - 01/31/2020
Service Dates: 01/01/1900 - 01/31/2020
Line of Business: All

	Billed Amt	Paid Amt
	\$354,822.00	\$83,416.41
TOTAL:	\$354,822.00	\$83,416.41

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Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID : All
Customer: BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
Group / Control: 00866353,00880725,SI283129

Paid Dates: 02/01/2020 - 02/29/2020
Service Dates: 01/01/1900 - 02/29/2020
Line of Business: All

	Billed Amt	Paid Amt
	\$196,306.74	\$112,213.51
	\$142,437.62	\$52,770.08
	\$88,977.69	\$51,925.92
TOTAL:	\$427,722.05	\$216,909.51

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Bergen Municipal Employee Benefit Fund

03/1/2019 through 02/29/2020

Medical Claims Paid: January 2020 – February 2020

Total Medical Paid per EE: **\$1,447**

Network Discounts

Inpatient:	56.7%
Ambulatory:	64.4%
Physician/Other:	68.0%
TOTAL:	64.7%

Provider Network

% Admissions In-Network:	98.0%
% Physician Office:	86.1%

Aetna Book of Business:
Admissions 97.8%; Physician 90.3%

Top Facilities Utilized (by total Medical Spend)

- Hackensack University
- Valley Hospital
- Morristown Medical Center
- Englewood Hospital

Catastrophic Claim Impact*

Number of Claims Over \$50,000: **53**
 Claimants per 1000 members: **20.3**
 Avg. Paid per Claimant: **\$103,841**
 Percent of Total Paid: **32.1%**
 • Aetna BOB- HCC account for an average of 41.4% of total Medical Cost

Nurse Case Member Outreach: Through Q4 2019

Unique Members Identified: **98**
 Outreach Opportunities Identified: **149**
 Outreach in Progress: **10**
 Completed Outreach: **139**

Closed with Engagement: **54 (38.8%)**
 Unable to Reach: **82 (59.0%)**
 Member Declined: **3**

Teladoc Activity: Jan – Feb 2020

Total Registrations: **17**
 Total Online Visits: **30**
 Total Net Claims Savings: **\$4,398**
 Total Visits w/ Rx: **19**
 Member Satisfaction Rating / Avg. **100% Outstanding**
 Member Rating of Provider **100% Outstanding**

Allentown Service Center Performance: Q4 2019 Metrics

Customer Service

Call Quality:	98.2%
1 st Call Resolution:	95.1%
Abandonment Rate:	1.3%
Avg. Speed of Answer:	32.4 sec

Claims Performance

Financial Accuracy:	99.5% (Q3)
Turnaround w/in 15 days:	5.0 days
Turnaround w/in 31 days:	7.3 days

Performance Goals

Call Quality:	94%
1 st Call Resolution:	89%
Abandonment Rate less than:	3.5%
Average Speed of Answer:	31sec

Financial Accuracy: 98%

Turnaround Time

90% processed w/in:	15 days
95% processed w/in:	31 days



EXPRESS SCRIPTS®

Bergen Municipal Employee Benefits Fund - Monthly Utilization Tracking Report

Total Component/Date of Service (Month)	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	2019YTD
Membership	2,010	2,005	1,994	2,003	1,996	1,992	1,978	1,989	1,966	1,969	1,967	1,967	1,972	1,974	1,976	1,974	1,983
Total Days	80,730	72,939	75,408	229,077	76,452	75,976	73,344	225,772	79,267	79,140	75,724	234,131	78,800	78,276	83,559	240,635	929,615
Total Patients	870	795	804	1,236	815	808	761	1,181	809	789	800	1,171	805	805	834	1,196	1,642
Total Plan Cost	\$319,154	\$353,261	\$250,395	\$922,810	\$304,220	\$320,940	\$288,038	\$913,198	\$325,971	\$316,801	\$290,935	\$933,707	\$305,495	\$327,298	\$333,699	\$966,492	\$3,736,208
Generic Fill Rate (GFR) - Total	81.8%	80.6%	82.1%	81.5%	81.1%	80.8%	81.6%	81.2%	80.4%	80.4%	81.3%	80.7%	80.8%	79.6%	81.2%	80.6%	81.0%
Plan Cost PMPM	\$158.78	\$176.19	\$125.57	\$153.57	\$152.41	\$161.11	\$145.62	\$153.07	\$165.80	\$160.89	\$147.91	\$158.20	\$154.92	\$165.80	\$168.88	\$163.20	\$156.99
Total Specialty Plan Cost	\$142,740	\$156,643	\$70,128	\$369,511	\$96,760	\$117,248	\$85,589	\$299,597	\$103,511	\$100,853	\$89,155	\$293,519	\$91,730	\$94,097	\$98,047	\$283,874	\$1,246,502
Specialty % of Total Specialty Plan Cost	44.7%	44.3%	28.0%	40.0%	31.8%	36.5%	29.7%	32.8%	31.8%	31.8%	30.6%	31.4%	30.0%	28.7%	29.4%	29.4%	33.4%

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Membership	1,969	1,956	1,960	1,962													
Total Days	80,130	75,238	90,096	245,464													
Total Patients	844	826	862	1,250													
Total Plan Cost	\$339,139	\$305,490	\$313,457	\$958,085													
Generic Fill Rate (GFR) - Total	82.6%	80.6%	81.8%	81.7%													
Plan Cost PMPM	\$172.24	\$156.18	\$159.93	\$162.80													
% Change Plan Cost PMPM	8.5%	-11.4%	27.4%	6.0%													
Total Specialty Plan Cost	\$124,824	\$110,309	\$98,359	\$333,492													
Specialty % of Total Specialty Plan Cost	36.8%	36.1%	31.4%	34.8%													

PMPM	
Jan - Mar 2019	\$153.57
Jan - Mar 2020	\$162.80
Trend Jan - Mar 2020	6.0%

New Member Resources

- **Buoy Health for Express Scripts COVID-19 Symptom Checker:** We are working with Buoy Health to help enable access to an easy-to-use online symptom checker. This robust tool could serve as an early intervention for COVID-19, helping people understand symptoms they may be experiencing and what steps to take based on their risk level. You can try the Buoy for Express Scripts COVID-19 tool here: www.express-scripts.com/buoy.

By providing this tool to your members, you acknowledge and agree to the following:

- *You wish to share the Buoy Health COVID-19 tool with your members*
- *Buoy Health may communicate with your members in connection with their use of the tool, if members opt in*
- *The Buoy Health tool is only applicable for individuals within the United States*
- *The Buoy Health tool and any associated services are provided by Buoy Health, Inc., that Buoy Health, Inc. is an independent contractor of Express Scripts, and that Express Scripts shall have no liability with respect to the Buoy tool or services*
- *Client-specific reporting will not be available*

Attached you will find information to copy and share with your members.

The Buoy Health website is provided by Buoy Health, Inc. Buoy Health and Buoy are trademarks of Buoy Health, Inc. Buoy uses the information it receives through its platform in accordance with its contract with Express Scripts. Buoy Health's services are not intended to be a substitute for professional medical advice, diagnosis, or treatment. Your use of the services is voluntary and subject to Buoy Health's Terms of Use and Privacy Policy.

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Buoy for Express Scripts COVID-19 tool

Member communication draft

Please **copy and paste** the information below to promote the Buoy for Express Scripts COVID-19 symptom checker tool with your members. Please double check that hyperlinks transfer when copied to new format.

We're closely monitoring coronavirus (COVID-19) so we can best support you and your family's health and safety. To accelerate our support for you, we wanted to share an easy-to-use online information tool and symptom checker. If you would like to learn more about symptoms and information about COVID-19, please click on the link below.

[Visit Buoy Health for Express Scripts symptom checker](#)

Your health, wellness and peace of mind are our primary concerns during this time.

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Impact of COVID-19

Express Scripts Book of Business Insights | April 17, 2020

As the Pharmacy Benefit Manager for more than 100 million Americans, Express Scripts has a unique vantage point on the current drug landscape. As expected, COVID-19 caused a significant increase in overall claims volume and utilization in March, which also drove an increase in cost. While we cannot release actual results before publicly disclosing, the samples below provide general guidance for comparison purposes.

CLAIMS VOLUME, UTILIZATION AND COST

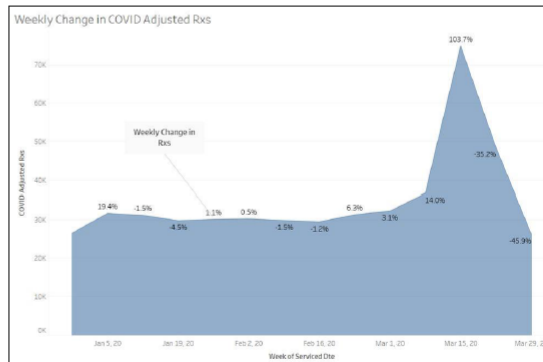
Book-of-Business Sample	Claims Volume (adjusted Rx)			Utilization (days/member)			Gross Cost (net of rebates)		
	March (vs. Feb 2020)	March (vs. March 2019)	YTD 2020 (vs. 2019)	March (vs. Feb 2020)	March (vs. March 2019)	YTD 2020 (vs. 2019)	March (vs. Feb 2020)	March (vs. March 2019)	YTD 2020 (vs. 2019)
Commercial	+16.2%	+12.7%	+7.1%	+18.5%	+15.1%	+7.9%	+19.1%	+20.6%	+12.0%
Health Plan	+17.0%	+13.4%	+7.3%	+19.4%	+15.5%	+8.0%	+20.6%	+21.4%	+12.6%

Results versus equivalent time period in 2019 | YTD = through 3/31/2020

DRUGS WE ARE MONITORING (COMMERCIAL SAMPLE)

- **Claims increased 175%** from Feb. to March 2020 for potential COVID therapies (Hydroxychloroquine, Chloroquine). While these medications represent a small portion (0.2%) of all claims and are relatively inexpensive (2019 cost of coverage \$1.03 PMPY; 2020 initial projection range is \$1.07 - \$1.17 PMPY), they are important for members being treated for evidence-based use, including lupus and rheumatoid arthritis.

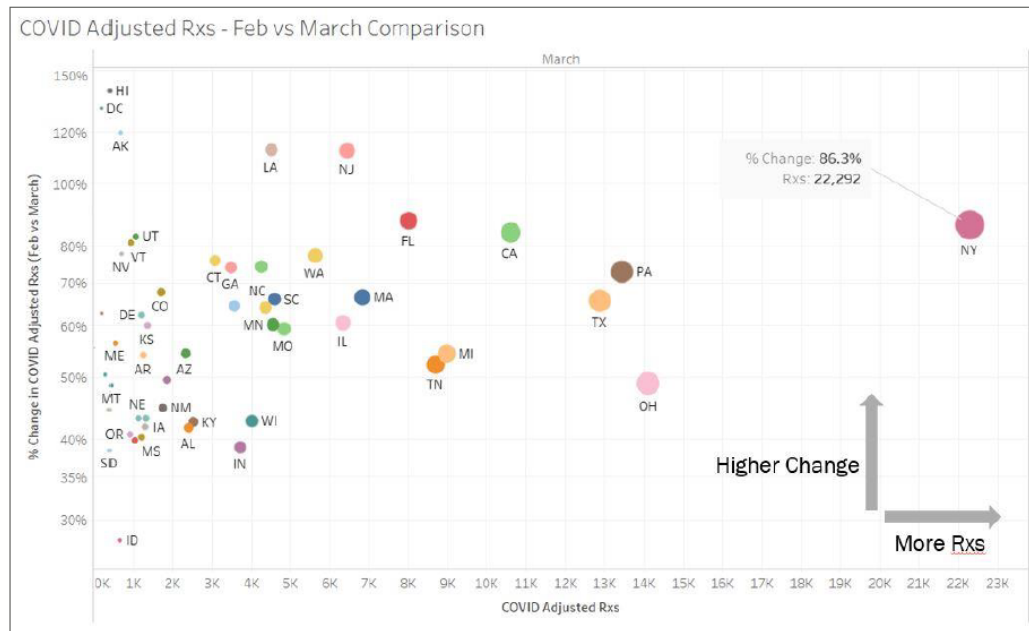
- In response, Express Scripts PBM created optional anti-stockpiling quantity limits to help protect the supply of five COVID-related therapies. We implemented new Concurrent Drug Utilization Review (CDUR) alerts to ensure consistency and clarity for pharmacists/pharmacies, encouraged pharmacy partners to not participate in stockpiling activities and put policies in place at our own home delivery pharmacy.
- Future utilization may be affected by state actions, including some imposing restrictions specifically for prescribing of Hydroxychloroquine and Chloroquine*
 - Quantity limits
 - Prescriber limitations, including scope of practice
 - Positive COVID test result documentation required



Dramatic increase in COVID-associated drugs the week of March 15

*Anti-stockpiling medications include: Hydroxychloroquine, chloroquine, azithromycin, Kaletra, and albuterol inhalers

- Claims for asthma inhalers increased 69.6% in March, +25.2% year-to-date. Some is seasonal effect, but published data suggests physicians may be treating COVID symptoms, especially in the hospital setting where inhalers are replacing nebulizers.** This led us to include albuterol inhalers to our anti-stockpiling limits.
- **Mental health claims spiked in March (vs. Feb.),** particularly for those that treat Anxiety (+13%), Depression (+8%) and Sleep Disorders (+6%). For more on this finding, see Express Scripts' [America's State of Mind Report](#). In response to this alarming trend, Express Scripts [partnered with SilverCloud Health](#) to make its digital mental health platform available to clients and their members at no cost.



Geographic impact of COVID-adjusted prescriptions

REFILL TOO SOON

The Refill Too Soon (RTS) edit is a point-of-sale alert aimed at preventing patients from obtaining medication too early. With COVID-19, the industry saw a rise in the volume for these edits, primarily driven by quarantine orders and shelter-in-place directives across the country. RTS claims are overridden under normal circumstances for reasons such as lost medication, vacation supply or changes in dosing. However, the March 2020 RTS override rate was significantly higher than normal across the board.

- The March 2020 RTS override rate for Commercial clients peaked at **6.2% the week of March 15**, compared to an average 1.4%. It has been trending downward since then, but continues to pace higher than the normal rate.
- The March 2020 RTS override rate for Health Plan/Medicare/Medicaid clients **peaked at 9.6% the week of March 22**, compared to an average 2.7%. It also has been trending downward since then, but continues pace higher than the normal rate.
- The medications most frequently overridden include chronic medications. The top five categories include: Hypertension, Diabetes, Depression, High Cholesterol and Thyroid Disorders.

** American College of Allergy, Asthma and Immunology. "A message to asthma sufferers about a shortage of albuterol metered dose inhalers." 9 April 2020.



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2

- **SilverCloud for Express Scripts Members Online Cognitive Behavioral Therapy:** We are working with SilverCloud to provide your members with a platform to address the stress and worry associated with the COVID-19 pandemic. Please follow these steps to learn more and access a PIN that you can pass along to your members:
 1. To learn more, please review the attached overview of the SilverCloud platform.
 2. You must register for a PIN to access the platform [here](#). Upon registration you will receive an overview of the platform that you can share with your members.

The platform will be available from March 30, 2020, through June 30, 2020, expiring on July 1, 2020.

SilverCloud is a trademark of SilverCloud Health Limited. SilverCloud is operated by SilverCloud Health Limited. SilverCloud uses the information it receives through its platform in accordance with its contract with Express Scripts.

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SilverCloud
Digital Mental Health Platform

FEELING STRESSED, OVERWHELMED OR DISCONNECTED? HAVING TROUBLE SLEEPING?

GET HELP TO THINK AND FEEL
BETTER - ANYTIME, ANYWHERE



SilverCloud is a clinically-proven online platform with programs to help you reduce symptoms of stress, improve your sleep and build resilience.



WHY USE IT?

- Over 94% of users find SilverCloud programs relevant, interesting and helpful in supporting them to make progress towards their goals

WHEN AND HOW SHOULD I USE IT?

- You can access the programs on your desktop, cell phone, or tablet
- The recommendation is to use it at least once a week

CHOOSE FROM 4 PROGRAMS

All programs offer bonus content, including the Challenging Times module specifically developed to support you as you navigate the current COVID-19 crisis.



COVID-19

Manage stress & self-care during challenging times



SLEEP ISSUES

Build healthy sleep habits



RESILIENCE

Enhance your wellbeing and build work-life balance

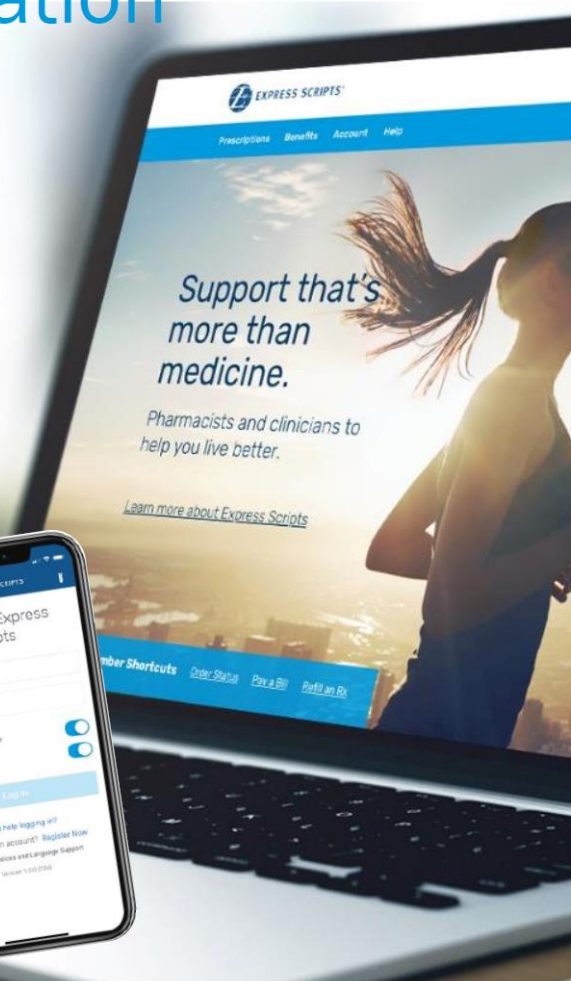
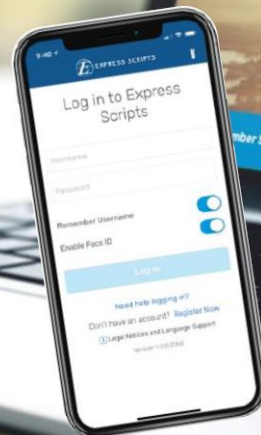


STRESS

Overcome and manage your stressors

Express Scripts Member Web-Site and Mobile APP-Making information wherever and whenever

- Offers the services members expect right up front
 - Order status
 - Pharmacy look-up
 - Formulary look-up
 - Price a medication
 - Refilling a prescription
 - Visibility to pharmacy options and savings
 - Transferring prescriptions to home delivery



**EASY TO USE
SELF-SERVICE TOOLS**

Inside Rx

- EASY RX REFILL OR RENEWAL
- PRINT FORMS, ID CARDS
- SUBMIT REIMBURSEMENT CLAIMS ONLINE

Long-term maintenance medications

- Leveraging Home Delivery today to get your long-term medicine – through the Express Scripts PharmacySM
 - www.Express-Scripts.com for all pharmacy information
 - Drug coverage and pricing
 - Pharmacy look-up
 - Home delivery
 - Tracking orders



**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
APRIL 28, 2020**

The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately.

Resolutions

Subject Matter

Motion_____

Second_____

16-20: Wellness Grant approval

17-20: March and April 2020 Bills List

RESOLUTION NO. 16-20

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTING 2020 WELLNESS GRANT PROGRAM FOR THE BOROUGH OAKLAND**

WHEREAS, the Bergen Municipal Employee Benefits Fund is duly constituted as a Health Benefits Joint Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Executive Committee set forth a budget for the Fund year of January 1, 2020 through December 31, 2020. This budget includes \$75,000 for individual member wellness grants;

WHEREAS, Borough of Oakland submitted an application for a wellness grant through the Bergen Municipal Employee Benefits Fund which was presented to the Executive Committee at its meeting on April 28, 2020

WHEREAS, the projected program and requested funds in the amount of \$10,000, which the Wellness Committee reviewed and deemed appropriate for the objectives of the Fund wellness grant program.

WHEREAS, both member's approval is contingent upon a detailed final budget of wellness expenses;

NOW THEREFORE BE IT RESOLVED, on April 28,2020 the Executive Committee of the Bergen Municipal Employee Benefits Fund approved Wellness Grant Program for the Borough of Oakland totaling \$10,000:

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: April 28, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 17-20

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MARCH AND APRIL 2020 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **March and April, 2020** 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 months of March and April 2020 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 March and April 2020 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: April 28, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
OPEN MEETING: FEBRUARY 25, 2020
FRANKLIN LAKES, NEW JERSEY
12:00 P.M.

Meeting called to order by Chairman Hart. The Open Public Meeting Notice was read into the record.

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Gregory Hart, Chair	Present
Richard Kunze, Secretary	Present
Hugo Poli, Executive Committee	Absent
Joseph Catenaro, Executive Committee	Absent
Gregory Franz, Executive Committee	Present
Donna Gambutti, Executive Committee	Absent
Jerry Giaimis, Executive Committee	Absent
Matthew Cavallo, Executive Committee Alternate	Present
Bob Kakoleski, Executive Committee Alternate	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Paul Laracy Emily Koval Karen Kamprath
Attorney	Huntington Bailey, LLP	Russ Huntington
Treasurer	Joseph Iannaconi	Joseph Iannaconi
Third Party Administrator	Aetna	Kim Ward
Dental Claims Administrator	Delta Dental of NJ, Inc.	Kim White
Auditor	Lerch, Vinci & Higgins	Absent
Actuary	John Vataha	Absent
Independent Consultant	LaMendola Associates	Clark LaMendola
Benefits Consultant	Conner Strong	Jozsef Pfeiffer
RX Administrator	Express Scripts	Kyle Colalillo

OTHERS PRESENT:

Tom Ucko, IMAC
 Mathew McArow, GJEM
 Renee Gear, PIA
 Frank Covelli, PIA
 Joe Divincenzo, Eagle Rock Management
 Suzanne Pennell, Scirocco Group
 Louis Moeller, Conner Strong & Buckelew
 Diane Mclean, Wellness Coordinator
 Dave Voza, Voza

CORRESPONDENCE - None

APPROVAL OF MINUTES:

MOTION TO APPROVE THE PRESENTED OPEN MINUTES OF FEBRUARY 25, 2020:

MOTION:	Commissioner Kunze
SECOND:	Commissioner Franz
ROLL CALL VOTE:	All in Favor

EXECUTIVE DIRECTORS REPORT

FAST TRACK FINANCIAL REPORTS – as of December 31, 2019

Ms. Koval said the Fund ended the year with almost \$3 million added to the surplus.

WELLNESS GRANT REQUESTS – Ms. Koval said Wellness grant request were received from the Borough of Edgewater and the Borough of Franklin Lakes. The Committee is recommending approval of both applications as they meet the established criteria for approval, conditioned upon both municipalities providing a proposed budget showing anticipated sources of funding and expenditures by category. The Committee also recommends, but does not require, that both municipalities consider including an element in their program which includes a requirement for gym or similar fitness-related program participation. A resolution approving the grants is included in the consent agenda.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND – Ms. Koval said the Municipal Reinsurance Health Insurance Fund met on February 12th to reorganize for 2020. Silvio Esposito (NJHIF) was elected Chair and Richard Kunze (BMED) was elected Secretary. In addition, the Marketing Consultant contract was awarded to Princeton Strategic Communications. The Pharmacy Benefits Manager Consultant continues to be in review, in which a special meeting may be scheduled to award the contract.

2020 MEL & MRHIF EDUCATIONAL SEMINAR – Ms. Koval said he 10th annual seminar is scheduled for Friday, May 1st beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MRHIF member HIFs.

BENEFIT'S CONSULTANT'S REPORT

ID CARD UPDATE - Benefits Consultant said as previously reported, new NJ State legislation requires that medical ID cards include certain additional member cost-share information. Please note *there are no changes to benefits, group and ID numbers*. HE said all new ID cards were mailed to NJ residents around February 17th.

BMED ONLINE ENROLLMENT SYSTEM UPDATE – Benefits Consultant said there was a system black out period on Thursday Feb. 13th and Friday Feb. 14th to complete an update to the enrollment system. The update will bring several updated including an improved HR Dashboard, increased site security, and technical support. Please know the underlying database architecture has not changed and the upgrade is seamless with no re-implementation of existing groups required. Also user IDs and passwords will not need to change.

There were three training sessions for system users to review the system changes.

- February 19th – 2:00 pm – 3:00 pm
- February 20th – 10:00 am – 11:00 am
- February 25th – 2:00 pm – 3:00 pm

Please send an email to BMEDenrollments@permainc.com if you would like to join one of the sessions. Please note the date and time of the session that you would like to attend in your email.

EXPRESS SCRIPTS UPDATE – Benefits Consultant said on December 12, 2019, brand NuvaRing[®] faced generic competition for the first time. EluRyng[™] and etonogestrel/ethinyl estradiol vaginal ring have recently entered the market and, as a result, the brand NuvaRing is now considered excluded. Effective February 26, 2020 ESI will begin blocking the brand name product. Members can still obtain the brand NuvaRing with a PA override or other exception but they will now be able to receive the generic with no issue. Each impacted member was notified by mail on or around January 27, 2020.

NJ INDIVIDUAL MANDATE UPDATE- Benefits Consultant said as previously communicated, the state of New Jersey (NJ) adopted an “individual” mandate as of January 1, 2019 requiring residents of the state to have health insurance. As a part of the NJ law there are now reporting requirements that must be complied with. Now insurers and employers will also have to meet reporting requirements with the state of NJ for their NJ resident employees. NJ has to obtain certain information from coverage providers. Accordingly, insurers, employers, government agencies, multiemployer plans and other entities (regardless of size) that provide health insurance must electronically submit required information returns to NJ reporting on NJ resident individuals’ health insurance coverage. This applies to both part-year and full-year NJ residents. There is no paper filing option available. These requirements are not limited to businesses that withhold NJ payroll taxes.

To help employers comply, NJ has launched an official website (see link: <https://nj.gov/treasury/njhealthinsurancemandate/employers.shtml>) which addresses the reporting requirement as well as the application of the rules to out-of-state employers of NJ residents, employers with fewer than 50 employees, insured vs. self-insured employers, and adult children. Under the law, reporting entities are required to send a return to the NJ State Treasurer as well as to the individual. The website information has changed over time and this information reflects updated guidance posted January 21, 2020 for NJ health coverage filings.

FUND ATTORNEY – None

TREASURER – Fund Treasurer said his report is included in the agenda.

Resolution 15-20 – February 2020 Bills List

FUND YEAR FEBRUARY 2020	AMOUNT
Fund Year 2019	\$7,834.43

Fund Year 2020	\$500,322.42
TOTAL	\$508,156.85

BOARD ADVISOR - Mr. Lamendola said Ms. McLean will provide an update on the Wellness Program. Ms. McLean said there have been 4 grant submittals and several in the works. She said they have all been sent wellness packets with information and ideas. She said there was a joint seminar between Franklin Lakes and Oakland called “know your number” facilitated by Valley Health. She said she also has a nutritionist who is offering a 66% discount on her rate to wellness participants and their spouses for a 3-month program for nutrition diet and exercise. She said the cost for the 3 months would be \$30.00. She said the app is hipaa compliant and will be able to provide the municipality data from the 3-month program. Mr. LaMendola said the data would be aggregate not individual.

Mr. LaMendola said the Fund is ready to benefit from having specific disease state reports from ESI and hopefully Delta Dental. He said he would also like to mention he receives a mailing from Emerson Community Schools and they have 20-30 programs available related to wellness and fitness. He said anyone that pays a fee is welcome to join.

AETNA - THIRD PARTY ADMINISTRATOR - Ms. Ward reviewed the December 2019 claims. She said there were no high level claims for that month. She reviewed the dashboard and noted all performance metrics are currently being met.

PHARMACY NETWORK (Express Scripts) - Mr. Colalillo said the trend for January 2020 is up 10% which is attributed to 4 new specialty claims. He also reviewed the Accredo brochure included in the agenda.

DELTA DENTAL - Ms. White said she just wants to note that the reports would not combine sub locations.

MOTION TO APPROVE THE CONSENT AGENDA INCLUDING RESOLUTIONS 14-20 and 15-20.

MOTION: Commissioner Kakoleski
SECOND: Commissioner Cavallo
VOTE: 5 Ayes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN

MOTION: Commissioner Cavallo
SECOND: Commissioner Kunze
VOTE: Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: April 28, 2020
Franklin Lakes Borough
12:00 P.M.

Karen Kamprath, Assisting Secretary
Date Prepared: April 21, 2020

APPENDIX II



BOROUGH OF OAKLAND, NEW JERSEY

Richard S. Kunze
Phone (201) 337-8111 Ext. 2004
Borough Administrator
Fax: (201) 337-1520



March 12, 2020

Gregory Hart – Chairman
Gateway BMED Fund – PERMA Risk Management Services
9 Campus Drive
Suite 216
Parsippany, N.J. 07054

RE: 2020 Employee Wellness Grant Application

Dear Mr. Hart:

By this grant application, The Borough of Oakland is seeking approval of a \$10,000.00 grant from BMED for calendar year 2020 to implement an Employee Wellness Program. The program, which is titled the "Oakland Employee Wellness Program", will provide incentives to employees who complete the following health-related actions:

- **Annual Physical Exam:** Participant will be required to obtain a full physical from their primary care physician. The physical must include a routine blood work component consisting of a complete blood count (CBC), chemistry panel, urinalysis, lipid profile (cholesterol), and blood sugar. Participant will be required to provide proof of date/completion of physical.
- **Dental Cleaning/Exam:** Participant will be required to obtain a full dental cleaning and exam from a dentist. A dental exam is a form of prevention regardless of age, it detects the potential for decay and any periodontal issues getting your teeth cleaned will help to prevent gum disease. Once the exam is complete, the participant will be required to provide proof of date/completion of cleaning/exam.
- **Biometric Screening:** Participant will be required to complete a bio-metric screening. This will be offered on-site during business hours and conducted by licensed healthcare professionals. Each screening will take approximately 15 minutes and provide the employee with the results of the screening to include blood pressure, blood glucose, cholesterol, and body mass index.
- **Nutritional Counseling:** Participant will be required to attend an initial visit with a nutritionist to include metabolic testing, discuss personal goals, and develop a nutrition plan. A follow up visit will be included to discuss the participant's progress in attaining their personal goals. Visits will be conducted on-site.
- **Educational Seminars:** Participant will be required to attend 1 seminar which will be conducted on-site by a qualified health care professional. Topics may vary but could include nutrition and fitness, diet and exercise, weight loss, etc.

Incentives will be paid by the Borough of Oakland to its employees in Employee Wellness Points. Generally, Employee Wellness Points are worth \$5 per point. An employee who completes all five core elements (physical, dental, biometric, 1 educational seminar, and nutritional counseling) of the Wellness Program shall receive 34 Employee Wellness Points, or \$170. Employees are then given the opportunity to receive a max of 23 points under the physical fitness portion of the program, or \$115, which includes walking club, membership of gym or fitness center, yoga classes, and participation in local 5k run/walks. The Borough will host "other wellness activities" as well.

To receive payment from BMED, the Borough must submit quarterly invoices and a report to BMED which lists all of the employees and spouses that have met the requirements of the program.

In addition to these incentive payments, the BMED shall provide the following:

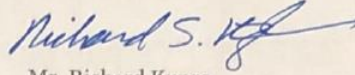
- **BMED Employee Wellness E-Newsletter:** BMED will provide an Employee Wellness E-Newsletter, at least monthly, which will include information and materials to the Borough for distribution by the Borough to its employees.

The Borough of Oakland will provide:

- **Wellness Ambassador:** Responsible for administrative aspects of the BMED Employee Wellness Program for Borough employees. Will act as liaison to the BMED Employee Wellness Coordinator and BMED Staff.
- **Employee Wellness Committee:** The Borough of Oakland will continue to maintain an Employee Wellness Committee, consisting of employees from various departments, to assist in the implementation of all wellness programs.
- **Employee Incentives:** Recognizing that a successful Employee Wellness Program will require incentives to encourage participation, the Borough will budget for appropriate participation incentives. Incentives budgeted by the Borough will meet or exceed the BMED Grant Amount.
- **Annual Budget:** The Borough will provide the annual budget to the BMED.
- **Performance Data:** The Borough will provide performance data to the BMED including, but not limited to:
 - Number and percentage of employees participating
 - Number and percentage of 'active' employees
 - Total annual physical exams
 - Total annual dental exams
 - Total annual biometric screenings
 - Total annual educational seminar participation
 - Medical insurance costs
 - Jon satisfaction survey results
 - Employee satisfaction survey results
 - Absenteeism statistics

If you need any additional information, do not hesitate to contact my office.

Best Regards,



Mr. Richard Kunze
Borough Administrator

CC: Mayor and Council
Diane McLean, BMED
Clark LaMendola

RSK/mc

2020	Estimated Cost Based on Eligible Employees (71 ee)
Nutritional Counseling	\$18,105.00
Biometric Screen*	\$3,621.00
Physical	\$0
Dental Exam	\$0
Shop Rite Cooking Classes	\$1,420.00
Educational Seminars	Volunteered by Valley
Incentive	\$21,300.00
Total Estimated Cost	\$44,446.00
Estimated Cost to the Borough	\$32,946.00
B-MED Grant	\$10,000.00

2020	Estimated Cost Based on Average Participation (20 ee)
Nutritional Counseling	\$5,100.00
Biometric Screen*	\$1,530.00
Physical	\$0
Dental Exam	\$0
Shop Rite Cooking Classes	\$400.00
Educational Seminars	Volunteered by Valley
Incentive	\$6,000.00
Total Estimated Cost	\$12,630.00
Estimated Cost to the Borough	\$630.00
B-MED Grant	\$10,000.00

1 MUNICIPAL PLAZA OAKLAND, NEW JERSEY 07436