



**AGENDA AND REPORTS**  
**FEBRUARY 25, 2020**  
**FRANKLIN LAKES BOROUGH**  
**480 DEKORTE DRIVE**  
**FRANKLIN LAKES, NJ 07417**  
**12:00 PM**

**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.

## DIRECTIONS

Franklin Lakes Borough  
480 DeKorte Drive  
Franklin Lakes, NJ 07417

From South Bergen: Take Rt. 208 to Ewing Exit towards Franklin lakes/Bergen County 507. Turn Right onto Ewing Ave, then left onto Franklin Ave, then right onto DeKorte Drive. Destination will be on the right.

From West: Take 287 North to Rt. 208 S. Take Summit Ave/Franklin Lakes exit and turn left toward Summit Ave. Turn left onto Franklin Ave and right onto DeKorte Drive. Destination will be on the right

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**  
**AGENDA MEETING: FEBRUARY 25, 2020**  
**FRANKLIN LAKES BOROUGH**  
**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: January 28, 2020 Open..... Appendix I**

**CORRESPONDENCE - None**

**EXECUTIVE DIRECTOR - PERMA - Paul Laracy**  
Executive Director's Report .....Page 1

**BENEFITS CONSULTANT REPORT - Jozsef Pfeiffer**  
Conner Strong & Buckelew .....Page 5

**ATTORNEY - Russell Huntington, Esq.**

**TREASURER - Joseph Iannaconi**  
Voucher List February 2020 (Resolution 15-20) .....Page 7  
Treasurers Report January 2020.....Page 9  
Confirmation of Claims Paid/Certification of Transfers

**BOARD ADVISOR - Clark LaMendola**

**WELLNESS COORDINATOR - Diane McLean**

**THIRD PARTY ADMINISTRATOR - Aetna**  
Monthly Report .....Page 12

**PRESCRIPTION PROVIDER - Express Scripts - Kyle Colalillo**  
Monthly Report .....Page 16

**DENTAL ADMINISTRATOR - Delta Dental - Kim White**

**CONSENT AGENDA .....Page 20**

Resolution 14-20: Wellness Grant Approval .....Page 21  
Resolution 15-20: February 2020 Bills List .....Page 22

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**MEETING ADJOURNED**

**Bergen Municipal Employee Benefits Fund  
Executive Director's Report  
February 25, 2020**

**FINANCE AND OPERATIONS**

**PRO FORMA REPORTS**

- **Fast Track Financial Reports** as of December 31, 2019 (page 2)
- **Ratios and Indices Report**

**WELLNESS GRANT REQUESTS**

The BMED Employee Wellness Committee has reviewed the 2020 BMED Employee Wellness Grant applications submitted by 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.

Resolution 14-20 is included in consent approving both applications.

**MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

The Municipal Reinsurance Health Insurance Fund met on February 12<sup>th</sup> 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**

The 10<sup>th</sup> 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. **The registration form can be found on in Appendix II**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF December 31, 2019**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. <b>UNDERWRITING INCOME</b>	<b>2,630,181</b>	<b>31,168,429</b>	<b>550,151,977</b>	<b>581,320,406</b>
2. <b>CLAIM EXPENSES</b>				
Paid Claims	1,834,381	23,599,882	462,717,324	486,317,205
IBNR	3,311	264,346	2,110,000	2,374,346
Less Specific Excess	(1,870)	(78,484)	(12,696,301)	(12,774,786)
Less Aggregate Excess	-	-	(602,911)	(602,911)
<b>TOTAL CLAIMS</b>	<b>1,835,822</b>	<b>23,785,743</b>	<b>451,528,111</b>	<b>475,313,854</b>
3. <b>EXPENSES</b>				
MA & HMO Premiums	3,517	2,395,138	8,470,165	10,865,303
Excess Premiums	100,506	1,204,932	27,528,860	28,733,792
Administrative	118,822	2,083,077	41,021,929	43,105,005
<b>TOTAL EXPENSES</b>	<b>222,844</b>	<b>5,683,146</b>	<b>77,020,954</b>	<b>82,704,100</b>
4. <b>UNDERWRITING PROFIT (1-2-3)</b>	571,516	1,699,540	21,602,911	23,302,451
5. <b>INVESTMENT INCOME</b>	21,766	369,950	2,746,190	3,116,140
6. <b>DIVIDEND INCOME</b>	0	846,795	4,823,677	5,670,472
7. <b>STATUTORY PROFIT (4+5+6)</b>	<b>593,282</b>	<b>2,916,286</b>	<b>29,172,777</b>	<b>32,089,063</b>
8. <b>DIVIDEND</b>	57,231	3,497,725	14,406,426	17,904,151
<b>9. STATUTORY SURPLUS (7-8)</b>	<b>536,051</b>	<b>(581,439)</b>	<b>14,766,352</b>	<b>14,184,912</b>

**SURPLUS (DEFICITS) BY FUND YEAR**

<b>Closed</b>	<b>Surplus</b>	(47,238)	(2,437,760)	13,160,740	10,722,980
	<b>Cash</b>	(816,988)	(652,282)	12,659,529	12,007,247
<b>2018</b>	<b>Surplus</b>	95,332	439,045	1,605,610	2,044,655
	<b>Cash</b>	56,730	(56,512)	2,185,826	2,129,314
<b>2019</b>	<b>Surplus</b>	487,957	1,417,275		1,417,275
	<b>Cash</b>	(595,259)	2,542,153		2,542,153
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>536,051</b>	<b>(581,439)</b>	<b>14,766,350</b>		<b>14,184,911</b>
<b>TOTAL CASH</b>	<b>(1,355,517)</b>	<b>1,833,359</b>	<b>14,845,355</b>		<b>16,678,714</b>

**CLAIM ANALYSIS BY FUND YEAR**

<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>2,058</b>	<b>45,487</b>	<b>427,134,155</b>	<b>427,179,642</b>
<b>FUND YEAR 2018</b>				
Paid Claims	616	1,748,327	22,932,891	24,681,218
IBNR	(19,040)	(1,978,182)	2,073,218	95,036.15
Less Specific Excess	(1,870)	(77,971)	(612,159)	(690,130)
Less Aggregate Excess	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(20,294)</b>	<b>(307,825)</b>	<b>24,393,950</b>	<b>24,086,124</b>
<b>FUND YEAR 2019</b>				
Paid Claims	1,831,706	21,768,772		21,768,772
IBNR	22,351	2,279,310		2,279,310
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
<b>TOTAL FY 2019 CLAIMS</b>	<b>1,854,057</b>	<b>24,048,082</b>		<b>24,048,082</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>1,835,822</b>	<b>23,785,743</b>	<b>451,528,105</b>	<b>475,313,848</b>

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.

<b>BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND</b>													
<b>RATIOS</b>													
<b>INDICES</b>	<b>2018</b>	<b>FY2019</b>											
		<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
Cash Position	14,845,355	\$ 13,469,722	\$ 13,709,969	\$ 15,091,116	\$ 15,543,228	\$ 17,077,587	\$ 17,584,999	\$ 17,603,575	\$ 17,886,867	\$ 18,432,431	\$ 19,861,727	\$ 18,034,231	\$ 16,678,714
IBNR	2,110,000	\$ 2,128,390	\$ 2,389,838	\$ 2,565,424	\$ 2,564,860	\$ 2,561,624	\$ 2,319,558	\$ 2,361,994	\$ 2,365,660	\$ 2,364,737	\$ 2,367,810	\$ 2,371,035	\$ 2,374,346
Assets	17,432,742	\$ 17,420,863	\$ 17,458,790	\$ 17,831,557	\$ 17,886,626	\$ 18,548,653	\$ 19,018,250	\$ 19,107,290	\$ 18,792,341	\$ 19,787,694	\$ 19,831,322	\$ 18,488,451	\$ 17,997,119
Liabilities	2,666,391	\$ 2,673,096	\$ 2,936,641	\$ 3,112,885	\$ 3,092,774	\$ 3,306,277	\$ 3,057,848	\$ 3,095,774	\$ 3,078,274	\$ 3,078,560	\$ 6,523,336	\$ 4,839,591	\$ 3,812,207
Surplus	14,766,351	\$ 14,747,767	\$ 14,522,149	\$ 14,718,672	\$ 14,793,852	\$ 15,242,377	\$ 15,960,402	\$ 16,011,515	\$ 15,714,067	\$ 16,709,134	\$ 13,307,985	\$ 13,648,861	\$ 14,184,912
Claims Paid -- Month	1,834,167	\$ 2,148,009	\$ 2,087,959	\$ 1,880,536	\$ 2,103,986	\$ 2,506,528	\$ 1,737,814	\$ 2,003,221	\$ 2,187,751	\$ 1,228,051	\$ 2,100,927	\$ 1,780,719	\$ 1,834,381
Claims Budget -- Month	2,103,289	\$ 2,193,482	\$ 2,189,476	\$ 2,180,804	\$ 2,183,168	\$ 2,182,716	\$ 2,171,837	\$ 2,153,908	\$ 2,157,728	\$ 2,155,450	\$ 2,159,762	\$ 2,165,610	\$ 2,168,699
Claims Paid -- YTD	25,443,236	\$ 2,148,009	\$ 4,235,968	\$ 6,116,503	\$ 8,220,490	\$ 10,727,018	\$ 12,464,832	\$ 14,468,053	\$ 16,655,803	\$ 17,883,855	\$ 19,984,782	\$ 21,765,501	\$ 23,599,882
Claims Budget -- YTD	25,373,041	\$ 2,193,482	\$ 4,382,958	\$ 6,563,762	\$ 8,746,930	\$ 10,929,646	\$ 13,101,483	\$ 15,255,391	\$ 17,413,119	\$ 19,568,570	\$ 21,728,332	\$ 23,893,942	\$ 26,062,641
<b>RATIOS</b>													
Cash Position to Claims Paid	8.09	6.27	6.57	8.02	7.39	6.81	10.12	8.79	8.18	15.01	9.45	10.13	9.09
Claims Paid to Claims Budget -- Month	0.87	0.98	0.95	0.86	0.96	1.15	0.8	0.93	1.01	0.57	0.97	0.82	0.85
Claims Paid to Claims Budget -- YTD	1.00	0.98	0.97	0.93	0.94	0.98	0.95	0.95	0.96	0.91	0.92	0.91	0.91
Cash Position to IBNR	7.04	6.33	5.74	5.88	6.06	6.67	7.58	7.45	7.56	7.79	8.39	7.61	7.02
Assets to Liabilities	6.54	6.52	5.95	5.73	5.78	5.61	6.22	6.17	6.10	6.43	3.04	3.82	4.72

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**

**YEAR: 2020, As of February 14, 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**

February 2020

Benefits Consultant: Conner Strong & Buckelew

Online Enrollment Training: [aflinn@permainc.com](mailto:aflinn@permainc.com)

Enrollments/Eligibility/Billing: [bmedenrollments@permainc.com](mailto:bmedenrollments@permainc.com)

Brokers: [brokerservice@permainc.com](mailto: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](mailto: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](mailto: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](mailto:brokerservices@permainc.com).

**ID CARD UPDATE**

As we reported at recent HIF Public meetings, 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*. Aetna has advised that to be compliant with the new law, they will be sending new ID cards to HIF members in **mid-February**. The PERMA enrollment team sent the attached flyer to groups with Aetna membership in early February. Any member who made an Open Enrollment change effective 1/1/2020 will NOT be receiving new ID cards because their current cards contain the updated information.

**BMED ONLINE ENROLLMENT SYSTEM UPDATE**

In order to bring you the latest in benefits system technology, the BMED online enrollment system went under a mandatory system update. There was a system black out period on Thursday Feb. 13<sup>th</sup> and Friday Feb. 14<sup>th</sup>. The update will bring several updates 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 19<sup>th</sup> – 2:00 pm – 3:00 pm
- February 20<sup>th</sup> – 10:00 am – 11:00 am
- February 25<sup>th</sup> – 2:00 pm – 3:00 pm

Please send an email to [BMEDenrollments@permainc.com](mailto: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**

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- Employer Reporting Requirement**

As we have communicated in the past, 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.

# BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND BILLS LIST

Resolution No. 15-20

FEBRUARY 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>
003244			
003244	SAVEON SP LLC	CLAIMS ADMIN - ESI - 12/19	4,344.75
			<b>4,344.75</b>
003245			
003245	OAKLAND BOROUGH	WELLNESS REIMBURSEMENT 2019	3,489.68
			<b>3,489.68</b>
		<b>Total Payments FY 2019</b>	<b>7,834.43</b>

**FUND YEAR 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003246			
003246	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 2/20	312,967.11
			<b>312,967.11</b>
003247			
003247	FLAGSHIP HEALTH SYSTEMS	DMO 2/20	4,216.98
			<b>4,216.98</b>
003248			
003248	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 2/20	6,586.32
			<b>6,586.32</b>
003249			
003249	AETNA LIFE INSURANCE COMPANY	MEDICAL 2/20	50,952.56
			<b>50,952.56</b>
003250			
003250	PAYFLEX	PAYFLEX 2/20	108.00
			<b>108.00</b>
003251			
003251	PERMA	POSTAGE 1/20	48.60
003251	PERMA	ADMIN FEES 2/20	34,082.70
			<b>34,131.30</b>
003252			
003252	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 2/20	2,433.00
			<b>2,433.00</b>
003253			
003253	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORD FEES 2/20	5,060.00
			<b>5,060.00</b>
003254			
003254	JOSEPH IANNACONI, JR.	TREASURER FEE 2/20	1,640.50
			<b>1,640.50</b>
003255			
003255	IMEDECS, INC.	CASE# CRS00229-20 1/20	425.00
			<b>425.00</b>
003256			
003256	ALLSTATE INFORMATION MANAGEMNT	ACCT#418 - ARC & STOR - 1.31.20	135.11
			<b>135.11</b>
003257			
003257	LaMendola Associates, Inc.	MONTHLY FEE 2/20	1,500.00
			<b>1,500.00</b>
003258			
003258	NORTH JERSEY MEDIA GROUP	ACCT:396194 - AD - 2.1.20	82.88
			<b>82.88</b>

003259			
003259	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD TWP BOE - RMC FEE 2/20	4,072.44
003259	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD TWP - RMC FEE 2/20	9,375.75
			<b>13,448.19</b>
003260			
003260	THE VOZZA AGENCY	PARK RIDGE 2/20	4,944.73
003260	THE VOZZA AGENCY	FORT LEE 2/20	1,471.80
003260	THE VOZZA AGENCY	OAKLAND 2/20	5,635.94
			<b>12,052.47</b>
003261			
003261	PIA SECURITY PROGRAMS, INC.	BROKER FEES 2/20	14,862.29
			<b>14,862.29</b>
003262			
003262	RELIANCE INSURANCE GROUP LLC	EDGEWATER BORO 2/20	6,758.19
			<b>6,758.19</b>
003263			
003263	ACRISURE LLC DBA SCIROCCO GROUP	74 LIVES 2/20	936.84
003263	ACRISURE LLC DBA SCIROCCO GROUP	75 LIVES 1/20	949.50
			<b>1,886.34</b>
003264			
003264	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 2/20	833.33
003264	CONNER STRONG & BUCKELEW	BENEFITS CONS FEES 2/20	24,841.79
			<b>25,675.12</b>
003265			
003265	SADDLE RIVER GOURMET	MEETING 1/20	449.70
			<b>449.70</b>
003266			
003266	OTTERSTEDT INSURANCE AGENCY	RMC FEE 2/20	4,951.36
			<b>4,951.36</b>
		<b>Total Payments FY 2020</b>	<b>500,322.42</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$508,156.85</b>

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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.

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Treasurer

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

<b>Current Fund Y 2020</b>										
<b>Month Ending: January</b>										
	<b>Med</b>	<b>Dental</b>	<b>Rx</b>	<b>Vision</b>	<b>Run-In</b>	<b>Reinsurance</b>	<b>Medicare Adv.</b>	<b>RSR</b>	<b>Admin</b>	<b>TOTAL</b>
OPEN BALANCE	10,677,434.28	619,651.99	693,229.95	0.00	0.00	(70,664.86)	4,732,574.66	634,991.07	(608,503.34)	16,678,713.75
RECEIPTS										
Assessments	1,072,124.08	36,156.77	56,059.79	0.00	0.00	19,374.32	50,770.98	2,502.51	35,616.55	1,272,605.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	41,723.14	1,744.36	2,674.88	0.00	0.00	173.24	10,433.05	1,573.74	240.18	58,562.59
Invest Adj	(1,141.92)	(56.92)	(63.68)	0.00	0.00	0.00	(434.71)	(58.33)	(26.65)	(1,782.21)
Subtotal Invest	40,581.22	1,687.44	2,611.20	0.00	0.00	173.24	9,998.34	1,515.41	213.53	56,780.38
Other *	25,334.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,334.47
<b>TOTAL</b>	<b>1,138,039.77</b>	<b>37,844.21</b>	<b>58,670.99</b>	<b>0.00</b>	<b>0.00</b>	<b>19,547.56</b>	<b>60,769.32</b>	<b>4,017.92</b>	<b>35,830.08</b>	<b>1,354,719.85</b>
EXPENSES										
Claims Transfers	1,522,647.74	135,766.52	309,257.01	0.00	0.00	0.00	0.00	0.00	0.00	1,967,671.27
Expenses	0.00	0.00	0.00	0.00	0.00	83,474.26	0.00	0.00	413,365.44	496,839.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	418.10	418.10
<b>TOTAL</b>	<b>1,522,647.74</b>	<b>135,766.52</b>	<b>309,257.01</b>	<b>0.00</b>	<b>0.00</b>	<b>83,474.26</b>	<b>0.00</b>	<b>0.00</b>	<b>413,783.54</b>	<b>2,464,929.07</b>
<b>END BALANCE</b>	<b>10,292,826.31</b>	<b>521,729.68</b>	<b>442,643.93</b>	<b>0.00</b>	<b>0.00</b>	<b>(134,591.56)</b>	<b>4,793,343.98</b>	<b>639,008.99</b>	<b>(986,456.80)</b>	<b>15,568,504.53</b>

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

Month	January								
Current Fund Year	2020								
		1.	2.	3.	4.	5.	6.	7.	8.
Policy	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Med	0.00	1,522,647.74	0.00	1,522,647.74	0.00	1,522,647.74	0.00	1,522,647.74
	Dental	0.00	135,766.52	0.00	135,766.52	0.00	135,766.52	0.00	135,766.52
	Rx	0.00	309,257.01	0.00	309,257.01	0.00	309,257.01	0.00	309,257.01
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>1,967,671.27</b>	<b>0.00</b>	<b>1,967,671.27</b>	<b>0.00</b>	<b>1,967,671.27</b>	<b>0.00</b>	<b>1,967,671.27</b>
2019	Med	16,710,088.83	0.00	0.00	16,710,088.83	0.00	16,710,088.83	15,390,834.73	1,319,254.10
	Dental	1,663,838.20	0.00	0.00	1,663,838.20	0.00	1,663,838.20	1,518,197.44	145,640.76
	Rx	3,681,780.15	0.00	0.00	3,681,780.15	0.00	3,681,780.15	3,323,131.46	358,648.69
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>22,055,707.18</b>	<b>0.00</b>	<b>0.00</b>	<b>22,055,707.18</b>	<b>0.00</b>	<b>22,055,707.18</b>	<b>20,232,163.63</b>	<b>1,823,543.55</b>
2018	Med	19,851,869.91	0.00	0.00	19,851,869.91	0.00	19,851,869.91	19,851,903.60	(33.69)
	Dental	1,778,924.55	0.00	0.00	1,778,924.55	0.00	1,778,924.55	1,778,274.55	650.00
	Rx	3,663,242.53	0.00	0.00	3,663,242.53	0.00	3,663,242.53	3,663,242.53	0.00
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>25,294,036.99</b>	<b>0.00</b>	<b>0.00</b>	<b>25,294,036.99</b>	<b>0.00</b>	<b>25,294,036.99</b>	<b>25,293,420.68</b>	<b>616.31</b>
2017	Med	21,075,842.63	0.00	0.00	21,075,842.63	0.00	21,075,842.63	21,073,750.76	2,091.87
	Dental	1,760,560.52	0.00	0.00	1,760,560.52	0.00	1,760,560.52	1,760,560.52	0.00
	Rx	4,808,508.36	0.00	0.00	4,808,508.36	0.00	4,808,508.36	4,808,542.06	(33.70)
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>27,644,911.51</b>	<b>0.00</b>	<b>0.00</b>	<b>27,644,911.51</b>	<b>0.00</b>	<b>27,644,911.51</b>	<b>27,642,853.34</b>	<b>2,058.17</b>

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS									
BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND									
ALL FUND YEARS COMBINED									
CURRENT MONTH		January							
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	0
Purchase Yield:		0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments									
Opening Cash & Investment Bal		\$16,678,713.47	3,491,284.10	-	-	0.00	-	10,034,445.00	3152984.37
Opening Interest Accrual Bal		\$60,311.08	-	-	-	-	-	60,311.08	0
1	Interest Accrued and/or Interest	\$18,056.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,056.48	\$0.00
2	Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	ization and/or Interest Cost)	-\$1,782.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,782.20	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$6,485.47	\$1,839.14	\$0.00	\$0.00	\$0.00	\$0.00	\$637.98	\$4,008.35
6	Interest Paid - Term Instr.s	\$42,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$42,500.00	\$0.00
7	Realized Gain (Loss)	\$9,577.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9,577.12	\$0.00
8	Net Investment Income	\$32,336.87	\$1,839.14	\$0.00	\$0.00	\$0.00	\$0.00	\$26,489.38	\$4,008.35
9	Deposits - Purchases	\$3,265,610.74	\$1,297,939.47	\$0.00	\$0.00	\$1,967,671.27	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$4,432,600.34	-\$2,464,510.97	\$0.00	\$0.00	-\$1,967,671.27	-\$418.10	-\$418.10	\$0.00
Ending Cash & Investment Balance									
		\$15,568,504.26	\$2,326,551.74	\$0.00	-\$0.00	\$0.00	\$0.00	\$10,084,959.80	\$3,156,992.72
Ending Interest Accrual Balance									
		\$35,867.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35,867.56	\$0.00
Plus Outstanding Checks									
		\$44,229.00	\$44,229.00	\$0.00	\$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	\$0.00
Balance per Bank									
		\$15,612,733.26	\$2,370,780.74	\$0.00	-\$0.00	\$0.00	\$0.00	\$10,084,959.80	\$3,156,992.72
Annualized Rate of Return This Month									
		2.41%	0.76%		0.00%				1.52%



**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

**February 25, 2020**





**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**

	<u>Medical CLAIMS PAID 2019</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$1,333,577	1,065	\$ 1,252
FEBRUARY	\$1,807,725	1,063	\$ 1,701
MARCH	\$1,503,138	1,054	\$ 1,426
APRIL	\$1,925,198	1,058	\$ 1,820
MAY	\$1,836,575	1,057	\$ 1,738
JUNE	\$1,352,019	1,050	\$ 1,288
JULY	\$1,817,776	1,044	\$ 1,741
AUGUST	\$1,429,202	1,047	\$ 1,365
SEPTEMBER	\$1,085,557	1,045	\$ 1,039
OCTOBER	\$1,781,357	1,043	\$ 1,708
NOVEMBER	\$1,248,344	1,043	\$ 1,197
DECEMBER	\$1,544,683	1,045	\$ 1,478
<b>TOTAL</b>	<b>\$18,665,151</b>		
	<b>2019 Average</b>	<b>1,051</b>	<b>\$ 1,479</b>
	<b>2018 Average</b>	<b>1,174</b>	<b>\$ 1,398</b>

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

<b>Plan Sponsor Unique ID :</b>	All	<b>Paid Dates:</b>	12/01/2019 - 12/31/2019
<b>Customer:</b>	<b>BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND</b>	<b>Service Dates:</b>	01/01/1900 - 12/31/2019
<b>Group / Control:</b>	00866353,00880725,S1283129	<b>Line of Business:</b>	All
<b>Subgroup / Suffix:</b>	All		

**Billed Amt**                      **Paid Amt**

**NONE**

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APPLICABLE LAW



### Bergen Municipal Employee Benefit Fund

01/1/2019 through 12/31/2019

#### Medical Claims Paid: January 2019 – December 2019

Total Medical Paid per EE: **\$1,479**

#### Network Discounts

Inpatient:	<b>57.5%</b>
Ambulatory:	<b>64.8%</b>
Physician/Other:	<b>67.9%</b>
<b>TOTAL:</b>	<b>64.6%</b>

#### Provider Network

% Admissions In-Network:	<b>97.0%</b>
% Physician Office:	<b>85.9%</b>

**Aetna Book of Business:**  
Admissions 97.8%; Physician 90.5%

#### Top Facilities Utilized (by total Medical Spend)

- Hackensack University
- Valley Hospital
- Englewood Hospital
- Holy Name Medical Center

#### Catastrophic Claim Impact\*

Number of Claims Over \$50,000: **55**  
 Claimants per 1000 members: **21.0**  
 Avg. Paid per Claimant: **\$106,547**  
 Percent of Total Paid: **33.7%**

- Aetna BOB- HCC account for an average of 40.9% 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 – Dec 2019

Total Registrations: **85**  
 Total Online Visits: **139**  
 Total Net Claims Savings: **\$18,041**  
 Total Visits w/ Rx: **114**  
 Member Satisfaction Rating / Avg.  
**90% Outstanding, 10% Good**  
 Member Rating of Provider  
**90% Outstanding, 10% Good**

#### Allentown Service Center Performance: Q4 2019 Metrics

##### Customer Service

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

##### Claims Performance

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

##### Performance Goals

Call Quality:	94%
1st 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%
<b>Plan Cost PMPM</b>	<b>\$158.78</b>	<b>\$176.19</b>	<b>\$125.57</b>	<b>\$153.57</b>	<b>\$152.41</b>	<b>\$161.11</b>	<b>\$145.62</b>	<b>\$153.07</b>	<b>\$165.80</b>	<b>\$160.89</b>	<b>\$147.91</b>	<b>\$158.20</b>	<b>\$154.92</b>	<b>\$165.80</b>	<b>\$168.88</b>	<b>\$163.20</b>	<b>\$156.99</b>
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																
Total Days	81,538																
Total Patients	843																
Total Plan Cost	\$343,913																
Generic Fill Rate (GFR) - Total	82.3%																
<b>Plan Cost PMPM</b>	<b>\$174.66</b>																
<b>% Change Plan Cost PMPM</b>	<b>10.0%</b>																
Total Specialty Plan Cost	\$124,824																
Specialty % of Total Specialty Plan Cost	36.3%																

PMPM	
Jan-19	\$158.78
Jan-20	\$174.66
<b>Trend Jan 2020</b>	<b>10.0%</b>

**THERE'S NOTHING ORDINARY ABOUT THE CARE THAT ACCREDO PROVIDES.**

Accredo, an Express Scripts specialty pharmacy, has been working exclusively with specialty medications for more than 25 years. Our mission is to provide specialty-focused care and monitoring that can help you maximize the effectiveness of your medication to enjoy an improved quality of life. From our accuracy in filling prescriptions to providing comprehensive therapy support at no additional cost, Accredo delivers individualized care. Inside you'll find eight important things you should know about specialty medications—and how Accredo addresses them to help you effectively manage your therapy.

To learn more about Accredo, visit our website at [www.accredo.com](http://www.accredo.com).



Accredo is dedicated to serving the specialty pharmacy needs of patients living with complex conditions. We provide individualized therapy management solutions for a wide range of complex conditions, including:

- Age-related macular degeneration
- Alpha-1 antitrypsin deficiency
- Anemia
- Asthma
- Cancer
- Crohn's disease
- Cystic fibrosis
- Deep vein thrombosis
- Growth hormone deficiency
- Hemophilia
- Hepatitis C
- Hereditary tyrosinemia
- Immune deficiency
- Infertility
- Lysosomal storage disorders
- Multiple sclerosis
- Neutropenia
- Osteoarthritis
- Osteoporosis
- Parkinson's disease
- Psoriasis
- Pulmonary arterial hypertension
- Respiratory syncytial virus
- Rheumatoid arthritis
- And more

For a complete list of conditions or for more information, please visit our website at [www.accredo.com](http://www.accredo.com).

*accredo*<sup>®</sup>

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BR43239G-GP

**THERE'S NOTHING ORDINARY ABOUT CONDITIONS THAT REQUIRE SPECIALTY MEDICATIONS.**

People on specialty medications benefit from enhanced care and monitoring of their medications to help maximize effectiveness and manage side effects. Specialty medications are used to treat complex conditions. Some may need to be administered by injection or through infusion and require special handling or refrigeration, while others are oral or inhaled medications. Managing these complex therapies requires dedicated and specialty-trained professionals—like the professionals at Accredo.



**8 Things**  
everyone on specialty  
medications should know



*accredo*<sup>®</sup>

### 1 | TRAINING

Complex conditions require special training.



Life is full of surprises—treating your complex condition shouldn't be one of them. Because Accredo is dedicated exclusively to specialty medications, you'll benefit from the care and attention of specialty-trained professionals to help you and your doctor manage your therapy. **Our pharmacists and nurses receive specialized training in the therapies** used to treat these complex conditions. By providing individualized care, Accredo can help you manage your medications to achieve a better outcome and enhanced quality of life.

### 2 | 24/7 ACCESS

Help should be available to you anytime, day or night.



Questions and concerns can arise anytime—not just during regular pharmacy hours. The service and support that Accredo provides includes **24/7 access to pharmacists and nurses** who know about your medications. Whether you have questions about your medications or experience complications, there's always a knowledgeable person on the other end of the line.

### 3 | SUPPLIES

Ancillary supplies should be on hand when you need them.



You shouldn't have to worry about getting the right ancillary supplies to administer your medications. **Accredo provides all necessary ancillary supplies**—such as syringes and sharps containers. What's more, we'll make regular calls to be certain you have the supplies needed to maintain your therapy.

### 4 | NURSING

Access to qualified nurses may be available for many complex conditions.



Some medications require administration by a health-care professional. Accredo can coordinate with your doctor's office or your infusion center and provide in-home infusion services, when covered by your health plan. If you'll be administering your medication yourself, **our registered nurses can provide one-on-one training**. In addition, Accredo nurses are available 24 hours a day, 7 days a week, to provide information related to your therapy.

### 5 | DELIVERY

From the pharmacy to your door, careful handling of your medications is essential.



It's important to know your medications will arrive on time and in good condition. That's why **medications that need refrigeration or other special handling receive extra care**. Plus, we'll call you to arrange a delivery time frame that works with your schedule. We'll send your medications directly to you or your doctor's office (where allowable by law) and carefully track each prescription delivery—at no additional cost.

### 6 | TEAMWORK

With a focus on your safety, your pharmacy should work directly with your doctor.



To help maximize the effectiveness of your treatment, it's essential to have a complete picture of your medication profile to guard against drug interactions. The pharmacists and nurses at Accredo work as a team with you and your doctor to **monitor your overall drug therapy**.

### 7 | CONTINUITY

Managing your medication supply is critical.



Because missing a dose can have serious consequences, maintaining an adequate in-home supply of your medication is critical. Your Accredo care team will stay in touch with you to help make sure that you have what you need, when you need it. **We'll call to remind you when it's time to order refills** so you can avoid disruption in your therapy.

### 8 | CONVENIENCE

Getting started with a new pharmacy should be easy.



We've made it as simple as possible to start receiving your specialty medications from Accredo. **We'll guide you through the process and coordinate with your doctor** any steps that need to be taken for a smooth transition so you can begin enjoying the benefits of effective therapy management.

For more information, visit [www.accredo.com](http://www.accredo.com).

For more information, visit [www.accredo.com](http://www.accredo.com).

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
CONSENT AGENDA  
FEBRUARY 25, 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** \_\_\_\_\_

14-20: Wellness Grant approval.....Page 21  
15-20: February 2020 Bills List.....Page 22



**RESOLUTION NO. 14-20**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
ADOPTING 2020 WELLNESS GRANT PROGRAM FOR BOROUGH OF EDGEWATER AND  
FRANKLIN LAKES**

**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 Edgewater 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 February 25, 2020

**WHEREAS**, the projected program and requested funds in the amount of \$5,000, which the Wellness Committee reviewed and deemed appropriate for the objectives of the Fund wellness grant program.

**WHEREAS**, Borough of Franklin Lakes 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 February 25, 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 February 25, 2020 the Executive Committee of the Bergen Municipal Employee Benefits Fund approved Wellness Grant Programs for Park Ridge totaling \$10,000:

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**

**ADOPTED: February 25, 2020**

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

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**

**RESOLUTION NO. 15-20**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE FEBRUARY 2020 BILLS LISTS**

**WHEREAS**, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **February 25, 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 February 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 February 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: February 25, 2020**

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

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

# APPENDIX I

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
 OPEN MEETING: JANUARY 28, 2020  
 FRANKLIN LAKES, NEW JERSEY  
 12:00 P.M.**

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

**ROLL CALL OF 2019 EXECUTIVE COMMITTEE:**

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

\*\* Via Conference Call

**APPOINTED OFFICIALS PRESENT:**

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

**OTHERS PRESENT:**

Tom Ucko, IMAC  
 Mathew McArow, GJEM  
 John Hansen, E. Rutherford  
 Brittany Vozza, Vozza  
 Renee Gear, PIA

Joe Divincenzo, Eagle Rock Management  
Suzanne Pennell, Scirocco Group  
Louis Moeller, Conner Strong & Buckelew

**CORRESPONDENCE - None**

**APPROVAL OF MINUTES:**

**MOTION TO APPROVE THE PRESENTED OPEN MINUTES OF OCTOBER 22, 2019 AND  
DECEMBER 20, 2019:**

<b>MOTION:</b>	Commissioner Kakoleski
<b>SECOND:</b>	Commissioner Kunze
<b>ROLL CALL VOTE:</b>	All in Favor

**Roll Call of 2020 Fund Commissioners**

Member	Fund Commissioner	Attendance
Alpine	Paul Tomasko	absent
Carlstadt	Joseph Crifasi	present via phone
Carlstadt Board of Education		
East Rutherford	John Hansen	present
East Rutherford Board of Education	Mark Kramer	absent
Edgewater	Gregory Franz	present
Emerson	Robert Hermansen	absent
Fairfield	Joseph Catenaro	present via phone
Fairfield BOE	Lyanna Rios	present
Franklin Lakes	Gregory Hart	present
Ft. Lee	Alfred Restaino	absent
Hillsdale	Christopher Tietjen	present via phone
Lodi	Vincent Caruso	present via phone
Maywood Borough	Roberta Stern	absent
Mine Hill	Katelyn Wild	absent
Montvale	Timothy Lane	can call in
Moonachie	Anthony Ciannamea	present via phone
North Arlington		
Oakland	Richard Kunze	present
Park Ridge	Julie Falkenstern	present via phone
Ridgefield Park	Hugo Poli	absent
Rochelle Park	Robert Davison	present via phone
Rutherford	Robert Kakoleski	present
Saddle River	Jerry Giaimis	present
South Hackensack	Donan Gambutti	absent
Verona	Matthew Cavallo	present
Wallington	Khaldoun Androwis	absent
Wanaque Valley Regional S.A.	Frank Covelli	present
Westwood	Ben Kezmarsky	absent
Wood-Ridge	Dominick Azzolini	absent
East Orange		

Ms. Koval said that a quorum was present. She said a slate of officers or individual nominations can be made.

Ms. Koval read the recommended slate of officers

Chairman     Gregory Hart, Borough of Franklin Lakes  
Secretary     Richard Kunze, Borough of Oakland

**Executive Committee Members:**

Hugo Poli, Village of Ridgefield Park  
Donna Gambutti, Township of South Hackensack  
Joseph Catenaro, Township of Fairfield  
Gregory Franz, Borough of Edgewater  
Jerry Giaimis, Borough of Saddle River

**Alternates:**

Matthew Cavallo, Township of Verona  
Bob Kakoleski, Borough of Rutherford

**MOTION TO ADOPT 2020 SLATE OF EXECUTIVE COMMITTEE AS RECOMMENDED AND CLOSE NOMINATIONS:**

**MOTION:** Commissioner Cavallo  
**SECOND:** Commissioner Kunze  
**ROLL CALL VOTE:** 16 Ayes, 0 Nays

Fund Attorney swore in the Executive Committee.

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

<b>Chairperson</b>		
Gregory Hart	Borough of Franklin Lakes	Present
<b>Secretary</b>		
Richard Kunze	Borough of Oakland	Present
<b>Executive Committee</b>	<b>Members</b>	
Hugo Poli	Village of Ridgefield Park	Absent
Joseph Catenaro	Fairfield Township	Present **
Gregory Franz	Borough of Edgewater	Present
Donna Gambutti	Twp of S. Hackensack	Absent
Jerry Giaimis	Borough of Saddle River	Present
<b>Alternates</b>		
Matthew Cavallo	Township of Verona	Present
Bob Kakoleski	Borough of Rutherford	Present

\*\* Via Conference Call

**EXECUTIVE DIRECTORS REPORT**

**FAST TRACK FINANCIAL REPORTS – as of November 30, 2019**

Ms. Koval said the fund made \$340,000 for the month of November. She said operationally the Fund made a little over \$2 million for the year after the dividend release.

**2020 REORGANIZATION**

Ms. Koval reviewed the reorganization resolutions and noted 6-20 sets the 2020 meeting dates, 8-20 notes the current signatories as Gregory Hart, Gregory Franz, Richard Kunze and Fund Treasurer, 9-20 is the 2020 risk management plan with changes to the specific attachment point and eliminates aggregate coverage and 11-20 which appoints the MRHIF representatives. Commissioner Kunze and Commissioner Hart will serve as Commissioner and Alternate Commissioner.

In response to Commissioner Kakoleski, Ms. Koval said resolution 6-20 will be corrected to say 2020. In response to Commissioner Kunze, Ms. Koval said Eagle Rock Management was chosen by the MetroHIF groups.

**MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

Ms. Koval said the MRHIF met twice in December. She said the budget was adopted with an overall decrease of 7.18%. She said PERMA is working with the Fund lobby on legislation that would require the commercial marketplace to release claims experience to public entities. She said RFP's were released for PBM consultant and Market consultant and contracts will be awarded at the February meeting. She said the Reinsurance contract was approved and filed with the state.

**2020 COMMITTEE APPOINTMENTS**

Ms. Koval said the current committee appointments are listed below. If a Commissioner is interested in joining a committee, please reach out to PERMA.

<b>Claims Committee</b>	<b>Wellness Committee</b>	<b>Finance and Operations Committee</b>	<b>Strategic Planning Committee</b>
Donna Gambutti	Gregory Franz	Richard Kunze	Gregory Hart
Hugo Poli	Gregory Hart	Matthew Cavallo	Gregory Franz
Open	Donna Gambutti	Open	Richard Kunze

**WELLNESS AND STRATEGIC PLANNING MEETING**

Ms. Koval said the Wellness and Strategic Planning Committee met in December and minutes are included in the Agenda. She said Mr. LaMendola will provide an update.

**INDEMNITY AND TRUST AGREEMENTS**

Ms. Koval said there are several Indemnity & Trust Agreements that are outstanding. Please reach out to PERMA (kkamprath@permainc.com) for a blank form to be executed.

	<b>MEMBER</b>	<b>I &amp; T end date</b>
	BOROUGH OF EAST RUTHERFORD	12/31/2017
	EAST RUTHERFORD BOARD OF ED	12/31/2017
	BOROUGH OF CARLSTADT	12/31/2017
	BOROUGH OF MONTVALE	12/31/2019
	BOROUGH OF MOONACHIE	12/31/2018
	BOROUGH OF NORTH ARLINGTON	12/31/2018
	BOROUGH OF WOOD-RIDGE	12/31/2018
	BOROUGH OF PARK RIDGE	12/31/2019

**METROPOLITAN HIF STATUS**

Ms. Koval said Belleville is considering an offer to join BMED for Medicare Advantage only. Up to 270 retirees would be included. This would be in addition to East Orange and Irvington that have already joined for this purpose.

**BENEFIT'S CONSULTANT'S REPORT**

**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](mailto:kkidd@permainc.com) of PERMA.



## 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 SHIF Client Servicing Team. The team can be reached by email at [brokerservices@permainc.com](mailto:brokerservices@permainc.com).

## ID CARD UPDATE

Benefits Consultant as the result of new NJ State legislation requires that medical ID cards include certain additional member cost-share information, Aetna will be issuing new ID cards mid-February. He said there are no changes to benefits, group and ID numbers. He said this only applies to NJ residents.

## 2020 SUMMARY PLAN DOCUMENT (SPD) RESTATEMENTS

Benefits Consultant said Plan documents will be restated for 2020. He reviewed the below mandates that will now be included.

- **Newborn Coverage** – updated to comply with the NJ State legislation requiring newborns to be automatically enrolled for 60 days
- **Sex Changes (Gender Re-assignment)**– exclusion removed
- **Donated Breast Milk** – coverage included to comply with NJ Mandate
- **Non-Network and In-Network** language was updated throughout the document for transparency and clarity to more clearly reflect the Funds' administration of benefits
- **Infertility Mandates** – updated to comply with NJ State Mandate

We will be delivering draft restated documents to risk managers to review with their groups. As a reminder, the finalization of a document requires approval and signature of the group or their Risk Manager. The final document is issued upon receipt of the executed signature page.

## CADILLAC TAX

Benefits Consultant said the Tax is now permanently repealed. It was originally passed as an ACA provision to finance health care expansion and control the cost of health care. It's estimated that the repeal of the Cadillac Tax will cost \$200 billion over 10 years.

## HEALTH INSURANCE TAX (HIT)

Benefits Consultant said the HIT tax has gone into effect and been delayed several times. It was originally effective beginning in 2015 but was under a moratorium for 2017 and 2019. Although the HIT is levied on insurers, the tax is passed through to employers and employees in the form of

increased health insurance costs. The HIT is now permanently repealed as of January 1, 2021, however, the HIT will remain in effect for the 2020 plan year. It's estimated that the repeal of the HIT will cost almost \$151 billion over ten years.

**PCORI**

Benefits Consultant said the Patient-Centered Outcomes Research Institute (PCORI) fee was established as a part of the ACA to fund medical research. Insurers and employers with self-insured plans are subject to the fee. The last PCORI fee payment was expected to occur on July 31, 2019 (or July 31, 2020 for non-calendar year plans). The PCORI fee is now extended for another 10 years, which means employers with self-insured plans must continue paying the PCORI fee.

**MANDATE COMPLIANCE**

Benefits Consultant said effective January 1, 2020 the Fund comply with the following mandates:

- Donated Breast Milk- allows the coverage of donated breast milk for infants who are unable to receive their mother's breast milk due to specific conditions outlined in the legislation
- Infertility- it was discovered that some historical groups were never updated to comply

**CLAIM APPEALS**

Benefits Consultant said there is 1 small claim appeal to be ratified in the amount of \$417.00.

**MOTION TO APPROVE PAYMENT FOR THE SMALL CLAIM APPEAL #SC12-19-01 IN THE AMOUNT OF \$417 AS RECOMMENDED BY THE SMALL CLAIMS COMMITTEE.**

**MOTION:** Commissioner Cavallo  
**SECOND:** Commissioner Kunze  
**ROLL CALL VOTE:** 7 Ayes, 0 Nays

**FUND ATTORNEY - None**

**TREASURER - Ms. Koval** said the Treasurers report is included in the Agenda. The January 2020 Bills list was distributed at the meeting.

Confirmation of Payment

<b>FUND YEAR NOVEMBER 2019</b>	<b>AMOUNT</b>
Fund Year 2018	\$7,000
Fund Year 2019	\$473,234.65
<b>TOTAL</b>	<b>\$480,234.65</b>

Confirmation of Payment - Dividend List

<b>FUND YEAR CLOSED</b>	<b>AMOUNT</b>
FY CLOSED	\$1,688,179.41
<b>TOTAL</b>	<b>\$1,688,179.41</b>

Confirmation of Payment

<b>FUND YEAR DECEMBER 2019</b>	<b>AMOUNT</b>
FY 2019	\$484,791.05

<b>TOTAL</b>	<b>\$484,791.05</b>
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Confirmation of Payment - Dividend List

<b>FUND YEAR CLOSED</b>	<b>AMOUNT</b>
FY CLOSED	\$763,765.39
<b>TOTAL</b>	<b>\$763,765.39</b>

Resolution 13-20

<b>FUND YEAR JANUARY 2020</b>		<b>AMOUNT</b>
Fund Year 2019		\$7,457.58
Fund Year 2020		\$489,382.12
<b>TOTAL</b>		<b>\$496,839.70</b>

**BOARD ADVISOR** - Mr. LaMendola said the bulk of the discussion at the strategic planning committee meeting was how the BMED can continue to operate successfully in an environment where the focus is on lowest cost. He said the committee discussed how the BMED can show its value beyond cost. He said the Wellness Committee came to the consensus that in order to be eligible for a grant, the program should include an annual physical, biomedical screening, semi-annual dental exam and a willingness to receive other screenings and immunizations. He said an incentive plan should also be included to encourage participation as well as appointing a wellness ambassador. He said Ms. Mclean has been in touch with several groups and is working closely with Edgewater. He said she has prepared training materials and a PowerPoint that explains what wellness is and what the program includes.

**AETNA - THIRD PARTY ADMINISTRATOR** - Ms. Ward reviewed the claims for September, October and November 2019. She said October claims were higher than average due in part to 4 large claimants. She reviewed the dashboard and noted the Fund is currently on target for their performance guarantees.

**PHARMACY NETWORK (Express Scripts)** - Mr. Colalillo said the average pmpm is \$156.99 which is an 11% increase over last year. He said the Fund did see an increase in 90 day supply of diabetes and anticoagulant medications as well as an increase in infertility treatments. He said in April ESI is launching some new programs that are based around cardiovascular care.

**DELTA DENTAL** - Ms. White said the updated Delta Dental website is up and running. She also has materials available for any interested member.

**MOTION TO APPROVE THE CONSENT AGENDA INCLUDING RESOLUTIONS 1-20 THROUGH 13-20 AMENDING RESOLUTION 6-20 AS DISCUSSED:**

<b>MOTION:</b>	Commissioner Kunze
<b>SECOND:</b>	Commissioner Franz
<b>VOTE:</b>	7 Ayes, 0 Nays

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** Mr. Covelli said he would like to compliment the professionals that run the fund.

**MOTION TO ADJOURN**

**MOTION:**

Commissioner Giaimis

**SECOND:**

Commissioner Kunze

**VOTE:**

Unanimous

**MEETING ADJOURNED:** 1:00 pm

**NEXT MEETING:** February 25, 2020  
Franklin Lakes Borough  
12:00 P.M.

Karen Kamprath, Assisting Secretary  
Date Prepared: February 4, 2020

# APPENDIX II

## 2020 MEL, MRHIF & NJCE Educational Seminar

Friday, May 1, 9:00 to 4:00

National Conference Center at the East Windsor Holiday Inn  
399 Monmouth Street, East Windsor, N.J. 08520, Turnpike Exit 8

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Liability Fund) are sponsoring the 10<sup>th</sup> annual educational seminar for commissioners, municipal, county and authority personnel, risk managers and other professionals. This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

### Topics

- Local Government's Role in Addressing the Opioid Crisis (Sheriff James Gannon)
- The Local Officials Ethics Act (Director Melanie Walter and Nick Bennett)
- Protecting Child Abuse and S-477 (Fred Semrau Esq and Joe Hrubash)
- Fire Fighter Cancer Presumption in Workers Compensation (John Geaney Esq.)
- Controlling Health Care Costs (Sean Critchley)
- Ethics in Employment Practices for Governmental Entities (Heather Steinmiller Esq.)

REGISTRATION: RSVP by Friday, April 24    **Space Limited**

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Credits being applied for: \_\_\_\_\_

Seven digit P/C Insurance Producer License # (if applicable) \_\_\_\_\_

Phone: \_\_\_\_\_ cell: \_\_\_\_\_ e-mail: \_\_\_\_\_

E-mail registrations to: [cdodd@permainc.com](mailto:cdodd@permainc.com)



# APPENDIX III

# MEMORANDUM

## *Borough of Franklin Lakes*

COUNTY OF BERGEN  
DE KORTE DRIVE  
FRANKLIN LAKES, NEW JERSEY 07417  
201-891-0048  
FAX NO. 201-848-9453

TO: BMED Executive Board  
FROM: Gregory C. Hart, CPM, QPA, Borough Administrator  
DATE: December 3, 2020  
SUBJECT: 2020 Borough of Franklin Lakes Employee Wellness Grant Application

By this grant application, the Borough of Franklin Lakes is seeking approval of a \$10,000 grant from the BMED for the calendar year 2020 which includes the following benefits to be provided through the BMED Employee Wellness Program:

Incentive to be paid by BMED to the Borough for completion by employees/spouses of all of the following BMED Employee Wellness Program elements which, in Franklin Lakes, is known as the Wellness Plus (funded by BMED) Program:

- **Biomedical screening.** Incentives for participating Borough employees and their spouses, including employees that do not have coverage through BMED (some employees have waived coverage) (hereinafter referred to as participating Borough employees and their spouses). The screening will include body weight, blood pressure, heart rate, body mass index, and a blood sample including a metabolic panel, lipid profile, CBC and hemoglobin A1C.
- **Annual physicals.** Incentives for participating Borough employees and their spouses that obtain annual physicals.
- **Annual dental exams/cleanings.** Incentives to the Borough for participating Borough employees and their spouses that obtain two dental exams/cleanings.
- **Quarterly educational programs.** BMED to provide for onsite quarterly educational programs on topics chosen by the Borough on a range of health and wellness topics. Included will be a speaker on “knowing your numbers”, which will help interpret biomedical screening results. Other programs will be chosen based on review of disease state analysis and claims. Employee must attend two or more quarterly programs.

Incentives will be paid by the Borough to its employees in Employee Wellness points. Generally, Employee Wellness points are worth \$5 per point. An employee who completes all four elements of the Wellness Plus Program shall earn 50 Employee Wellness points. In addition, for a spouse that completes the biomedical screening, annual physical and annual dental exam elements of the Wellness Plus Program, the employee shall earn 20 Employee Wellness points. Any shortfall in funding for the Wellness Plus Program will be funded by the Borough. To receive the incentive



payment from BMED, the Borough shall provide a report to BMED which lists all of the employees and spouses that have met the requirements of the Wellness Plus Program.

In addition to these incentive payments, 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.
- **BMED Employee Wellness Program presentation.** The BMED Employee Wellness Coordinator will make a presentation to Borough employees and spouses on the BMED Employee Wellness Program at the Lifestyles facility in Mahwah at time and date that is convenient for employees and spouses. This will include a tour of the Lifestyles facility.

The Borough of Franklin Lakes will provide:

- Wellness Ambassador – Responsible for administrative aspects of the BMED Wellness Program for Borough employees and spouses. Will act as liaison to the BMED Employee Wellness Coordinator and BMED staff. Borough will compensate Wellness Ambassador.
- Employee Wellness Committee – The Borough 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 participating, the Borough will budget for appropriate participation incentives, above and beyond those provided through the BMED Employee Wellness Program. Incentives budgeted by the Borough will meet or exceed the BMED grant amount.
- Performance data – The Borough will provide performance data to BMED including, but not limited to:
  - Number and percentage of employees participating
  - Number and percentage of “active” participants
  - Total annual physical exams
  - Total annual dental exams
  - Total annual screenings
  - Participation rates for other types of specific programs
  - Medical insurance costs
  - Job satisfaction survey results
  - Employee satisfaction survey results
  - Absenteeism statistics

GCH/g

Thank you for a productive work session on Monday December 16.

On the basis of our discussion, there appears to be a general sense that to be considered for a BMED Wellness Grant the member must include formal programs that encourage employees to take the following actions:

- Receive an annual physical examination including a biomedical screening
- Receive semi-annual dental cleaning
- Ensure that other screenings and immunizations recommended by their physician are received on a timely basis

In addition, the BMED member wellness program must include the following components

- An ongoing program of information and education regarding wellness
- Onsite opportunities to provide education programs, screenings and exercise related activities
- A gym or fitness program opportunity
- A plan for providing incentives that motivate employees based on their participation in various wellness initiatives
- A plan to include spouses in the wellness program no later than the second year of operation

To be eligible for a BMED Wellness Grant, the member program must include the following administrative components:

- Appointment of a Wellness Ambassador to provide oversight and direction for the program
- A budget commitment equal to the Wellness Grant funding request
- A plan to track member participation in various programs offered by the member including the following and share with BMED:
  - Total number and percentage of employees who have received an annual physical examination
  - Total number and percentage of employees who received semi-annual dental examinations and cleaning
  - Number and percentage of employee participating in education, screening or exercise programs
  - Related program information including results of satisfaction surveys and other measures of program impact
- A plan for ongoing distribution of wellness related information to employees and their families
- A willingness to participate in the BMED Wellness Task Force, composed of wellness ambassadors appointed by participating members and staffed by the BMED Wellness consultant.

BMED will provide the following support

- The services of a Wellness Consultant and support from the BMED Wellness Committee members
- A regular online newsletter providing useful information regarding wellness
- Access to speakers on health and wellness subjects
- Detailed health related data for use by member communities in designing their programs

- Training for wellness ambassadors
- Member-wide wellness related activities and programs
- Assistance in negotiating gym relationships or access to hospital-based support programs
- A method for incentivizing and rewarding members who achieve certain levels of participation.

The BMED Wellness Grant will be calculated on a per member basis and match the member budget commitment to the program. Proposals will be submitted to the Wellness Committee for review. The Wellness committee will then forward proposals with the results of its review to the BMED Executive Committee for approval.

Attached are several documents I thought might be helpful for your review relative to this discussion



BOROUGH OF EDGEWATER  
MUNICIPAL BUILDING  
55 RIVER ROAD  
EDGEWATER, NEW JERSEY 07020

Phone (201) 943-1700  
Facsimile (201) 943-9242

January 31, 2020

Gregory Hart - Chairman  
Gateway BMED Fund - PERMA Risk Management Services  
9 Campus Drive  
Suite 216  
Parsippany, New Jersey 07054

Re: Wellness Grant Application

Dear Mr. Hart,

By this grant application, The Borough of Edgewater is seeking approval of a \$5,000.00 grant from BMED for calendar year 2020 to implement an Employee Wellness Program. The program, which will be titled the Edgewater/BMED Wellness Plus Program, will provide incentives to employees who complete the following health-related actions:

- **Secure an Annual Physical Examination that Includes a Biomedical Screening**  
The screening, conducted in conjunction with the annual physical examination will include body weight, blood pressure, heart rate, body mass index, and a blood sample including a metabolic panel, lipid profile, CBC and hemoglobin A1C. The program will include employees that do not have coverage through BMED.
- **Obtain Bi-Annual Dental Exams/Cleanings**
- **Participate in Health Education and Awareness Programs**- BMED will provide access to onsite educational programs on a range of health and wellness topics chosen by the Borough. Programs will be selected based on review of disease state analysis and claims. Employees must attend at least one program.

Incentives will be paid by the Borough to its employees in Employee Wellness points worth \$5 per point. For example, an employee who completes all four elements of the Wellness Plus Program will be able to earn 40 Employee Wellness Points. Points can be redeemed for a selection of wellness related items. Samples are attached for reference.

To receive the BMED grant, the Borough shall provide a report to BMED which identifies the number of employees that have participated in various program components. The Borough estimates the first year participation to be 25 employees x 40 points x \$5 value = \$5,000.00, which is the amount of grant requested. The Borough will match the \$5000 grant award dollar for dollar with another \$5000 for a total \$10,000 wellness program budget.

In addition to the grant, BMED shall provide the following:

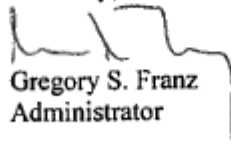
**BMED Employee Wellness E-Newsletter and Educational Materials**- BMED will provide an Employee Wellness E-Newsletter on a regular basis which will include information and materials to the Borough for distribution by the Borough to its employees. BMED will also make available educational materials available for distribution to employees and access to statistical analyses regarding the health status of the employees as a group.

**BMED Employee Wellness Coordinator Support**- the BMED Employee Wellness Coordinator will make a presentation to Borough employees on the BMED Employee Wellness Program and provide ongoing advice and consultative support to the Wellness Committee.

**The Borough of Edgewater will provide:**

- **Wellness Ambassador**- Responsible for administrative aspects of the BMED Wellness Program for Borough employees. Will act as a liaison to the BMED Employee Wellness Coordinator and BMED staff. Borough will compensate Wellness Ambassador.
- **Employee Wellness Committee** – The Borough will organize and actively provide staff support for 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 requires incentives to encourage participation, the Borough will budget for appropriate participation incentives above and beyond those provided through the BMED Wellness grant. Incentives budgeted by the Borough will meet or exceed the BMED grant amount.
- **Performance Data**- The Borough will provide performance data to BMED including, but not limited to:
  - Number and percentage of employees participating in each program
  - Overall number and percentage of active participants
  - Total annual physical exams
  - Total annual dental exams
  - Total annual screenings
  - Employee participation rates in other health education and awareness programs
  - Lost time due to injuries and illnesses report
  - Results of survey gauging employee satisfaction with the program

Sincerely,



Gregory S. Franz  
Administrator

CC: Mayor and Council  
Diane McLean  
Clark LaMendola