

Gateway

BMED FUND



GATEWAY REGIONAL HEALTH INSURANCE FUND

AGENDA AND REPORTS

JANUARY 26, 2021

ZOOM MEETING

12:00 PM

Join Zoom Meeting

<https://permainc.zoom.us/j/94154918169>

Meeting ID: 941 5491 8169

One tap mobile

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Meeting ID: 941 5491 8169

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Record
2. Filing advance written notice of this meeting with the Clerk/ Administrator of each member.
3. Sending advance electronic mail notice of this meeting to the Clerk/ Administrator of each member.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all members.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AGENDA MEETING: JANUARY 26, 2021
ZOOM MEETING
12:00 P.M.**

SINE DIE MEETING

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

PLEDGE OF ALLEGENCE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: October 27, 2020 Open..... Appendix I

ADJOURN SINE DIE MEETING - Chairs vacated - Chair asks Executive Director to run meeting.

MEETING OF 2020 FUND COMMISSIONERS CALLED TO ORDER - ROLL CALL OF 2020 FUND COMMISSIONERS

Member	Fund Commissioner
Alpine	Paul Tomasko
Borough of Woodcliff Lake	Tom Padilla
Carlstadt	Joseph Crifasi
Carlstadt Board of Education	
City of East Orange	
City of Orange	Christopher Hartwyk
East Rutherford	John Hansen
East Rutherford Board of Education	Lameka Augustin
Edgewater	Gregory Franz
Emerson	Robert Hermansen
Fairfield	Joseph Catenaro
Fairfield BOE	Lyanna Rios
Franklin Lakes	Gregory Hart
Ft. Lee	Alfred Restaino
Hillsdale	Christopher Tietjen
Irvington	Musa Millik
Lodi	Vincent Caruso
Maywood Borough	Roberta Stern
Mine Hill	Katelyn Wild
Montvale	Timothy Lane
Moonachie	Anthony Ciannamea
North Arlington	
Oakland	Richard Kunze
Park Ridge	Julie Falkenstern
Ridgefield Park	adam macneill
Rochelle Park	Robert Davison
Rutherford	Robert Kakoleski
Saddle River	Jerry Giaimis
South Hackensack	Donan Gambutti
Verona	Matthew Cavallo
Wallington	Hector Olmo
Wanaque Valley Regional S.A.	Frank Covelli
Westwood	Frank Elenio
Wood-Ridge	Dominick Azzolini

Current Slate

Gregory Hart, Chair

Richard Kunze, Secretary

Joseph Catenaro, Executive Committee

Gregory Franz, Executive Committee

Donna Gambutti, Executive Committee

Jerry Giaimis, Executive Committee

Matthew Cavallo, Executive Committee Alternate

Bob Kakoleski, Executive Committee Alternate

HUNTINGTON BAILEY, L.L.P.

COUNSELLORS AT LAW

373 KINDERKAMACK ROAD

WESTWOOD, NEW JERSEY 07675

(201) 666-8282

FAX (201) 666-9625

WWW.HUNTINGTONBAILEY.COM

RUSSELL R. HUNTINGTON
WILLIAM J. BAILEY
DERMOT J. DOYLE
SIOBHAN SPILLANE BAILEY *
DAVID S. LAFFERTY
MAURA O'HALLORAN DEEGAN
LEVI J. KOOL •

- Also Member NY Bar
- * Also Member PA Bar

January 11, 2021

Notice to Members
Bergen Municipal Employee Benefits Fund

At the Reorganization Meeting of the Bergen Municipal Employee Benefits Fund ("HIF") the process of electing a new Executive Committee will be administered.

If the Nominating Committee proposes a slate of proposed members of the Executive Committee and there are no conflicting nominations, the election shall be handled at the January 26, 2021 Reorganization Meeting, and the immediate swearing in of the newly elected members shall be arranged.

If, however, there are nominations from the floor written ballots will be prepared within three (3) days of the Reorganization Meeting by the Fund Attorney and distributed to the member municipalities for completion and filing with the Executive Director's office within two (2) weeks of the reorganization meeting. Pending the lapse of the two-week period to assemble the ballots, they shall remain in the confidential custody of the Executive Director's office.

When the two (2) weeks have elapsed, the ballots shall be tabulated and the results announced via email, at which time the arrangements for the swearing in of the newly elected Executive Committee members shall be arranged. Until such time as the newly elected board is seated and sworn, the present Executive Committee shall hold over to take such actions as might be needed pending the seating of the newly appointed members.

Respectfully yours,

Russell R. Huntington, Esq.
Fund Attorney

RRH/cmp

**Bergen Municipal Employee Benefits Fund
2021 Nominations for Executive Board**

The Nominations for Executive Board membership for the year 2021 are:

Chairperson Gregory Hart, Borough of Franklin Lakes

Secretary Richard Kunze, Borough of Oakland

5 Member Executive Committee

Joseph Catenaro, Borough of Fairfield

Gregory Franz, Borough of Edgewater

Donna Gambutti, Borough of South Hackensack

Jerry Giaimis, Borough of Saddle River

Matthew Cavallo, Township of Verona

Executive Committee Alternates

Bob Kakoleski, Rutherford Borough

ELECTION OF OFFICERS, EXECUTIVE COMMITTEE & ALTERNATES

Executive Director asks for Nominations. Attorney swears in officers and Executive Committee.

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

ROLL CALL OF 2021 EXECUTIVE COMMITTEE

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

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Confirmation of Claims Paid/Certification of Transfers

BOARD ADVISOR - Clark LaMendola

THIRD PARTY ADMINISTRATOR - Aetna

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PRESCRIPTION PROVIDER - Express Scripts - Kyle Colalillo

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DENTAL ADMINISTRATOR - Delta Dental - Kim White

CONSENT AGENDAPage 28

Resolution 1-21: Awarding Professional Fees for 2021.....Page 29

Resolution 2-21: EUS Contract AwardPage 32

Resolution 3-21: Designation of Service of ProcessPage 36

Resolution 4-21: Designation of Secretary as Custodian of Records.....Page 37

Resolution 5-21: Designation of Official NewspaperPage 38

Resolution 6-21: Designation of Regular Meeting Times and Place.....Page 39

Resolution 7-21: Designation of Bank Depositories & CMPPage 41

Resolution 8-21: Designation of Authorized SignatoriesPage 45

Resolution 9-21: Approval of 2021 Risk Management PlanPage 46

Resolution 10-21: Compensating Producers.....Page 54

Resolution 11-21: Appointment of MRHIF Commissioners.....Page 56

Resolution 12-21: Authorizing Treasurer to Process

Payments and ExpensesPage 57
Resolution 13-21: New Member Approval - West OrangePage 58
Resolution 14-21: New Member Approval - City of OrangePage 59
Resolution 15-21: New Member Approval - City of Garfield.....Page 60
Resolution 16-21: Resolution for Public Comment.....Page 61
Resolution 17-21: Wellness Grant ApprovalPage 63
Resolution 18-21: Wellness Coordinator Contract Approval.....Page 64
Resolution 19-21: Authorization of November 2020, December 2020 and
January 2021 Bills ListsPage 65

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

**Bergen Municipal Employee Benefits Fund
Executive Director's Report
January 26, 2021**

FINANCE AND OPERATIONS

PRO FORMA REPORTS

- **Fast Track Financial Reports** as of November 30, 2020 (page 5)
 - **Historical Income Statement**
 - **Ratios and Indices Report**

2021 REORGANIZATION

The Reorganization resolutions are included in the consent agenda for approval. Please note the following:

- #6-21 – This resolution sets the meeting dates for 2021
- #8-21 – Current Signatories – Gregory Hart, Gregory Franz, Richard Kunze and Fund Treasurer
- #9-21 – RMP – There are two changes included regarding our fully insured only members.
- #11-21 – Current MRHIF representatives are Richard Kunze and Gregory Hart. Need to elect for 2021

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

The MRHIF met on December 9 in which the 2021 budget was adopted as originally introduced. The reinsurance renewal for BMED that was included in the budget had not changed.

2021 COMMITTEE APPOINTMENTS

Below are the standing Committees that were appointed in 2020. If a Commissioner is interested in joining a committee, please reach out to Emily Koval.

Claims Committee	Wellness Committee	Finance and Operations Committee	Strategic Planning Committee	Nominations Committee
Donna Gambutti	Gregory Franz	Richard Kunze	Gregory Hart	Open
Bob Kakoleski	Gregory Hart	Matthew Cavallo	Gregory Franz	Open
Open	Donna Gambutti	Frank Covelli	Richard Kunze	Open

2021 NEW MEMBERS

The Fund has 3 new groups requesting membership.

City of Orange – Due to its size, this group has been reviewed over the past year a few times at the Operation Committee level. The Committee requested that this group and Metro be prospectively rated on their own. The City will be joining Fund on February 1 and a signed Indemnity and Trust agreement has been received. Details of the group are below.

Underwriting Factor	City of Orange	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Horizon BCBS of NJ, Self Insured	Aetna	
Age Sex Factor	1.176	1.292	91.06%
Enrollment	592	1,044	56.70%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,413.66	\$ 1,793.00	78.84%
Rx	\$ -		0.00%
Combined	\$ 1,413.66	\$ 1,793.00	78.84%
Trend Applied	7.00%	7.00%	100.00%
Risk Manager Fee Applied	3% plus \$14.09 pepm for Metro HIF marketing fee		
Rate Effective Date			
From	2/1/2021		
To	12/31/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	Yes		
Rx	No		
Anticipated Commissioner Involvement	Unknown		
Explanatory Notes or Contingencies	METRO member. Will be prospectively rated in 2022 and thereafter as part of Metro subgroup.		

West Orange Township - this group will be joining the Fund on February 1 for Medicare Advantage/EGWP only with Aetna. This group will be part of the Metro subgroup and the associated fees were included with their overall rate per person.

City of Garfield - this group has requested membership into the BEMD (not Metro) effective March 1, 2021. Details of their underwriting is below, which we believe is appropriate and conservative. Their membership would be contingent upon a fully executed Indemnity and Trust Agreement and Risk Management Agreement.

Underwriting Factor	City of Garfield	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Horizon BCBS of NJ	Aetna	
Age Sex Factor	1.188	1.292	91.96%
Enrollment	225	1,044	21.55%
Claims Pick (Per Employee Per Month)			
Medical	\$ 2,183.00	\$ 1,793.00	121.75%
Rx	\$ 487.00	\$ 492.00	98.98%
Combined	\$ 2,670.00	\$ 2,285.00	116.85%
Trend Applied	7.50%	7.00%	107.14%
Risk Manager Fee Applied	3.00%		
Rate Effective Date			
From	3/1/2021		
To	12/31/2021		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	Yes		
Rx	No		
Anticipated Commissioner Involvement	Unknown		
Explanatory Notes or Contingencies	Regular BMED, not Metro		

If approved, Resolutions 13-21, 14, 21 and 15-21 are included in the consent agenda.

STRATEGIC PLANNING MEETING

The Strategic Planning Committee met in early November. Minutes from this meeting are included in Appendix II.

WELLNESS COMMITTEE MEETING

The Wellness Committee met last week to discuss two wellness committee applications and the replacement of the Fund Wellness Coordinator. Minutes from this meeting are included in Appendix III.

The following wellness grant applications are being recommended by the Committee. The full application and executive review of their 2020 programs is included in Appendix III.

Franklin Lakes - \$10,000

Oakland - \$10,000

The Committee also discussed the need to fill the Wellness Coordinator vacancy. A resume has been received by Civitas, a wellness coordinator and life coach provider. The Vice President of Civitas, Marianne Smith, is a retired town manager and the wellness coordinator of the North Jersey HIF. Because of her strong credentials and experience, the Committee is recommending the award of a contract to Civitas at an amount not to exceed \$17,500 a year for two years.

Resolutions 17-21 and 18-21 memorialize these decisions.

REMOTE MEETING RESOLUTION

Resolution 16-21 includes remote meeting instructions, proposed by the Fund Attorney.

INDEMNITY AND TRUST AGREEMENTS

In October 2020, PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing body 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, 2020 and older. Please reach out to PERMA (kkamprath@permainc.com) for a blank form to be executed. The list was last updated on January 20, 2021.

BOROUGH OF FT. LEE	12/31/2020
EAST ORANGE	12/31/2020
IRVINGTON	12/31/2020

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT
AS OF November 30, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	2,970,544	32,272,932	581,300,493	613,573,424
2. CLAIM EXPENSES				
Paid Claims	2,295,245	21,308,201	486,317,205	507,625,407
IBNR	19,889	285,993	1,968,000	2,253,993
Less Specific Excess	-	(36,818)	(12,774,786)	(12,811,604)
Less Aggregate Excess	-	-	(602,911)	(602,911)
TOTAL CLAIMS	2,315,135	21,557,376	474,907,508	496,464,885
3. EXPENSES				
MA & HMO Premiums	379,400	4,022,686	10,865,303	14,887,989
Excess Premiums	83,632	916,872	28,733,792	29,650,664
Administrative	192,830	2,194,816	43,031,769	45,226,585
TOTAL EXPENSES	655,862	7,134,374	82,630,864	89,765,238
4. UNDERWRITING PROFIT (1-2-3)	(453)	3,581,181	23,762,121	27,343,302
5. INVESTMENT INCOME	4,683	196,374	3,116,140	3,312,514
6. DIVIDEND INCOME	0	877,895	5,670,472	6,548,367
7. STATUTORY PROFIT (4+5+6)	4,230	4,655,451	32,548,732	37,204,183
8. DIVIDEND	0	4,241,453	17,904,151	22,145,604
STATUTORY SURPLUS (7-8+9)	4,230	413,998	14,644,582	15,058,580

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	(137,433)	(3,462,677)	12,727,635	9,264,958
	Cash	(1,274,919)	(4,585,542)	14,136,561	9,551,019
2019	Surplus	5,166	627,181	1,916,945	2,544,126
	Cash	6,658	4,685	2,542,153	2,546,837
2020	Surplus	136,497	3,249,494		3,249,494
	Cash	(126,697)	4,493,976		4,493,976
TOTAL SURPLUS (DEFICITS)		4,230	413,998	14,644,580	15,058,578
TOTAL CASH		(1,394,959)	(86,881)	16,678,714	16,591,832

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	131,390	242,015	451,305,766	451,547,781
FUND YEAR 2019				
Paid Claims	8,054	1,282,785	21,768,772	23,051,557
IBNR	0	(1,832,964)	1,832,964	-
Less Specific Excess	0	(47,507)	0	(47,507)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	8,054	(597,686)	23,601,736	23,004,050
FUND YEAR 2020				
Paid Claims	2,155,802	19,659,054		19,659,054
IBNR	19,889	2,253,993		2,253,993
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	2,175,691	21,913,047		21,913,047
COMBINED TOTAL CLAIMS	2,315,135	21,557,376	474,907,502	496,464,878

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											
	FY2020										
INDICES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Cash Position	\$ 15,568,505	\$ 15,465,386	\$ 15,876,716	\$ 17,144,119	\$ 18,416,260	\$ 20,401,233	\$ 21,062,588	\$ 21,288,366	\$ 20,578,021	\$ 17,986,791	\$ 16,591,832
IBNR	\$ 2,011,303	\$ 2,199,041	\$ 2,121,670	\$ 2,152,711	\$ 2,157,188	\$ 2,219,057	\$ 2,211,920	\$ 2,208,546	\$ 2,217,259	\$ 2,234,104	\$ 2,253,993
Assets	\$ 18,251,674	\$ 18,311,128	\$ 18,556,369	\$ 19,119,439	\$ 19,996,382	\$ 21,905,977	\$ 22,540,114	\$ 22,435,086	\$ 22,063,084	\$ 19,708,029	\$ 18,609,144
Liabilities	\$ 3,310,680	\$ 3,435,641	\$ 3,298,999	\$ 3,248,999	\$ 3,192,723	\$ 3,195,079	\$ 6,864,732	\$ 6,638,996	\$ 6,934,364	\$ 4,653,680	\$ 3,550,565
Surplus	\$ 14,940,993	\$ 142,303	\$ 15,257,371	\$ 15,870,440	\$ 16,803,658	\$ 18,710,898	\$ 15,675,382	\$ 15,796,090	\$ 15,128,720	\$ 15,054,349	\$ 15,058,579
Claims Paid -- Month	\$ 1,967,671	\$ 2,242,421	\$ 2,059,606	\$ 1,696,301	\$ 1,459,832	\$ 1,336,544	\$ 1,615,626	\$ 2,281,623	\$ 2,008,948	\$ 2,344,384	\$ 2,295,245
Claims Budget -- Month	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666	\$ 2,252,666
Claims Paid -- YTD	\$ 1,967,671	\$ 4,210,092	\$ 6,269,698	\$ 7,965,999	\$ 9,425,831	\$ 10,762,375	\$ 12,378,001	\$ 14,659,624	\$ 16,668,572	\$ 19,012,956	\$ 21,308,201
Claims Budget -- YTD	\$ 2,252,666	\$ 4,505,331	\$ 6,757,997	\$ 9,010,662	\$ 11,263,328	\$ 13,515,994	\$ 15,768,659	\$ 18,021,325	\$ 20,273,991	\$ 22,526,656	\$ 24,779,322
RATIOS											
Cash Position to Claims Paid	7.91	6.9	7.71	10.11	12.62	15.26	13.04	9.33	10.24	7.67	7.23
Claims Paid to Claims Budget -- Month	0.87	1	0.91	0.75	0.65	0.59	0.72	1.01	0.89	1.04	1.02
Claims Paid to Claims Budget -- YTD	0.87	0.93	0.93	0.88	0.84	0.8	0.78	0.81	0.82	0.84	0.86
Cash Position to IBNR	7.74	7.03	7.48	7.96	8.54	9.19	9.52	9.64	9.28	8.05	7.36
Assets to Liabilities	5.51	5.33	5.62	5.88	6.26	6.86	3.28	3.38	3.18	4.23	5.24
Surplus as Months of Claims	6.63	0.06	6.77	7.05	7.46	8.31	6.96	7.01	6.72	6.68	6.68
IBNR to Claims Budget -- Month	0.89	0.98	0.94	0.96	0.96	0.99	0.98	0.98	0.98	0.99	1

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
YEAR: 2021, AS OF JANUARY 20, 2021**

<u>Yearly Items</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	2021 Filed
<input type="checkbox"/> Assessments	2021 Filed
<input type="checkbox"/> Actuarial Certification	2021 Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	To be filed pending reorg
<input type="checkbox"/> Fund Officers	To be filed pending reorg
<input type="checkbox"/> Renewal Resolutions	To be filed pending reorg
<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	To be filed pending reorg
<input type="checkbox"/> Cash Management Plan	To be filed pending reorg
<input type="checkbox"/> Unaudited Financials	9/30/2020 Filed
<input type="checkbox"/> Annual Audit	2019 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**

January 2021

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.

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.

AETNA UPDATE

Teladoc Mailing

Aetna announced they are going to begin sending the 2021 Teladoc Welcome Letters in Late January to members via mail. Teladoc is Aetna's telemedicine program that SHIF Aetna members have access to in order to avoid going to the doctor's office. .

ESI UPDATES

National Preferred Formulary (NPF) Update

ESI announced changes to the NPF effective 4/1/2021. ESI periodically evaluates their formulary and will add 32 additional products to their exclusions list. ESI has identified **34 BMED** members impacted by the changes. Impact letters will be mailed to members between 1/26/2021 and 2/2/2021. The final list of excluded medications effective 4/1/2021 is below:

Drug Class	Excluded Medications	Preferred Alternatives
Agents for Hyperhidrosis	DRYSOL	Over-the-Counter aluminum chloride containing products
Angiotensin Receptor Blockers (ARBs) and Combinations	EDARBYCLOR	candesartan-hydrochlorothiazide, irbesartan-hydrochlorothiazide , losartan-hydrochlorothiazide, olmesartan-hydrochlorothiazide , telmisartan-hydrochlorothiazide , valsartan-hydrochlorothiazide, chlorthalidone plus valsartan
	EDARBI	candesartan, irbesartan , losartan, olmesartan , telmisartan , valsartan
Beta Blockers & Combinations	BYSTOLIC	atenolol, carvedilol, metoprolol succinate
Bowel Evacuants	CLENPIQ, GOLYTELY PACKETS, OSMOPREP [®] , PLENVU, SUPREP	peg-electrolyte solution
Contraceptives	ANNOVERA, BALCOLTRA, LO LOESTRIN FE, NATAZIA, TAYTULLA [^] , TWIRLA [*]	generic oral and ring contraceptives, xulane patches
	SLYND	generic progestin-only oral contraceptives
Estrogens (Oral)	PREMARIN TABLETS	estradiol tablets
Estrogen/Progestin Combinations (Oral)	PREMPHASE, PREMPRO	amabelz , estradiol/norethindrone acetate, fxaxolv , inteli , mimvev , norethindrone/ethinyl estradiol
Estrogen & Estrogen Modifiers for Vaginal Symptoms	FEMRING [®]	estradiol cream, estradiol patches, estradiol tablets, yuvafem , ESTRING, PREMARIN CREAM
	INTRAROSA [®] , OSPHENA	estradiol cream, yuvafem , ESTRING, PREMARIN CREAM
Insulins	ADMELOG [®] , AFREZZA, APIDRA [®] , FIASP [®] , INSULIN ASPART [®] , INSULIN ASPART PROTAMINE [®] , INSULIN LISPRO [®] , NOVOLOG [®]	HUMALOG, LYUMJEV
Selective Serotonin Reuptake Inhibitors (SSRIs) Antidepressants	PEXEVA, VIIBRYD	citalopram, escitalopram , fluoxetine, fluvoxamine, paroxetine, sertraline

LEGISLATIVE UPDATES

COVID-19 Vaccine Updates

Vaccine Coverage

In December 2020 the U.S. Food and Drug Administration (FDA) issued Emergency Use Authorizations (EUAs) for the use of the Pfizer-BioNTech and Moderna COVID-19 Vaccines for the prevention of coronavirus disease. Vaccines recommended by the CDC Advisory Committee on Immunization Practices (ACIP) and the U.S. Preventive Services Task Force (USPSTF) will be covered under the plan. The federal government will pay the cost of the vaccine itself. The plan will fully cover the cost of administering the vaccine at participating and non-participating providers/facilities.

Vaccine Eligibility

Phase 1A-The New Jersey Department of Health (DOH) released a memorandum concerning the eligibility of individuals who may currently receive the COVID-19 vaccine under Phase 1A of the State's vaccination plan of which includes (1) healthcare workers; (2) long-term care facility residents; and, (3) sworn law enforcement officers, firefighters, and other first responders. The State is administering Phase 1A of its vaccination plan.

Effective January 14, 2021 the below individuals will be eligible for the vaccine. Documentation or proof of eligibility is not required to schedule an appointment for vaccination.

- Those ages 16-64 with certain medical conditions
- Those age 65 and over
- Individuals who are pregnant or in an immunocompromised state
- Individuals with a smoking addiction age 16-64
- Residents of group homes and long-term care facilities

How to Register for the Vaccine

The NJ Vaccination Scheduling System (NJVSS) provides individuals with the opportunity to pre-register for the vaccine, to be notified when they are eligible, and receive information that an appointment is available to them. Eligible individuals may also visit <https://covid19.nj.gov/pages/vaccine> to identify a vaccination location if appointments are not immediately available on NJVSS.

Updated Indexed Dollar Limits

The Internal Revenue Service (IRS) recently announced the below 2021 limits regarding High Deductible Health Plans (HDHP) and Health Savings Accounts

	2020	2021
HDHP Minimum Required Deductible- Self Only	\$1,400	\$1,400
HDHP Minimum Required Deductible- Family	\$2,800	\$2,800
HSA Contribution Limit- Self only HDHP	\$3,550	\$3,600
HSA Contribution Limit- Family HDHP	\$7,100	\$7,200
HSA/HDHP OOP Maximum- Self Only	\$6,900	\$7,000
HSA/HDHP OOP Maximum- Family	\$13,800	\$14,000

(HSA).

COVID-19 FSA Relief

The recently passed COVID-19 relief bill permits employers to allow members with Flexible Spending Accounts (FSAs) to roll over unused funds.

Key provisions of the new ruling include:

- option to amend cafeteria plans and FSAs to allow employees to:
 - carryover unused amounts from plan year ending in 2020 to the 2021 plan year
 - carryover unused amounts from plan year ending in 2021 to the 2022 plan year
 - provide a 12-month grace period at the end of the 2020 and/or 2021 plan years
- option to amend FSAs allowing employees to make prospective election changes for plan years ending in 2021 (with no change in status)
- allowing employees who cease participation in an FSA during calendar years 2020 or 2021 to receive post-termination reimbursements from unused benefits through the end of the plan year when participation ceases (including grace period if applicable)

ADMINISTRATIVE AUTHORIZATIONS

There are no authorizations to report at this time.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

NOVEMBER 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 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003468			
003468	BOUROUGH OF FRANLIN LAKES	2018 BMED EMPLOYEE WELLNESS GRANT	8,794.54
			8,794.54
		Total Payments FY 2018	8,794.54

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003469			
003469	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 11/20	374,891.75
			374,891.75
003470			
003470	FLAGSHIP HEALTH SYSTEMS	RUTHERFORD 11/20	1,967.46
003470	FLAGSHIP HEALTH SYSTEMS	EAST RUTHERFORD 11/20	2,540.29
			4,507.75
003471			
003471	DELTA DENTAL OF NEW JERSEY INC	TPA 11/20	7,001.28
			7,001.28
003472			
003472	AETNA LIFE INSURANCE COMPANY	TPA 11/20	52,131.24
			52,131.24
003473			
003473	PERMA	POSTAGE 11/20	855.70
003473	PERMA	ADMIN FEE 11/20	34,814.00
			35,669.70
003474			
003474	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 11/20	2,433.00
			2,433.00
003475			
003475	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORD 11/20	4,940.00
			4,940.00
003476			
003476	JOSEPH IANNAONI, JR.	TREASURER 11/20	1,640.50
			1,640.50
003477			
003477	LaMendola Associates, Inc.	MONTHLY RETAINER 11/20	1,500.00
			1,500.00
003478			
003478	NORTH JERSEY MEDIA GROUP	AD 10.27.2020	9.50
			9.50
003479			
003479	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD RMC 11/20	9,193.10
003479	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD BOE RMC 11/20	4,703.38
			13,896.48
003480			
003480	THE VOZZA AGENCY	PARK RIDGE 1120	5,059.64
003480	THE VOZZA AGENCY	FORT LEE 11/20	1,449.52
003480	THE VOZZA AGENCY	OAKLAND 11/20	5,703.77
			12,212.93
003481			
003481	PIA SECURITY PROGRAMS, INC.	BROKER FEES 11/20	15,068.79
			15,068.79
003482			
003482	RELIANCE INSURANCE GROUP LLC	EDGEWATER 11/20	6,684.33
			6,684.33
003483			
003483	ACRISURE LLC DBA SCIROCCO GROUP	LIVES 11/20	898.86
			898.86

003484			
003484	BURTON AGENCY INC.	WESTWOOD BORO 11/20	847.93
003484	BURTON AGENCY INC.	WESTWOOD RMC 11/20	872.50
			1,720.43
003485			
003485	CONNER STRONG & BUCKELEW	HEALTHCARE REFORM 11/20	833.33
003485	CONNER STRONG & BUCKELEW	CONSULTANT FEES 11/20	25,125.13
			25,958.46
003486			
003486	OTTERSTEDT INSURANCE AGENCY	RMC 11/20	5,265.73
			5,265.73
003487			
003487	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 11/20	83,632.47
			83,632.47
		Total Payments FY 2020	650,063.20
		TOTAL PAYMENTS ALL FUND YEARS	\$658,857.74

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
DIVIDEND BILLS LIST**

Confirmation of Payment

NOVEMBER 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.

<u>FUND YEAR CLOSED</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003488			
003488	HILLSDALE BOROUGH	DIVIDEND 11/20	8,266.00
			8,266.00
003489			
003489	MAYWOOD BOROUGH	DIVIDEND 11/20	9,174.00
			9,174.00
003490			
003490	WOOD-RIDGE BOROUGH	DIVIDEND 11/20	10,189.00
			10,189.00
003491			
003491	WANAQUE VALLEY REGIONAL S.A.	DIVIDEND 11/20	906.00
			906.00
003492			
003492	ALPINE BOROUGH	DIVIDEND 11/20	4,720.00
			4,720.00
003493			
003493	CARLSTADT BOARD OF ED	DIVIDEND 11/20	6,875.00
			6,875.00
003494			
003494	EAST RUTHERFORD BOE	DIVIDEND 11/20	17,461.00
			17,461.00
003495			
003495	MOONACHIE BOROUGH	DIVIDEND 11/20	181,390.00
			181,390.00
003496			
003496	SOUTH HACKENSACK TOWNSHIP	DIVIDEND 11/20	191,496.00
			191,496.00
003497			
003497	EAST RUTHERFORD BOROUGH	DIVIDEND 11/20	11,335.00
			11,335.00
003498			
003498	RIDGEFIELD PARK, VILLAGE OF	DIVIDEND 11/20	329,458.00
			329,458.00
003499			
003499	EDGEWATER, BOROUGH OF	DIVIDEND 11/20	148,346.00
			148,346.00
003500			
003500	MONTVALE, BOROUGH OF	DIVIDEND 11/20	143,524.00
			143,524.00
		Total Payments FY CLOSED	1,063,140.00
		TOTAL PAYMENTS ALL FUND YEARS	\$1,063,140.00

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

Confirmation of Payment

DECEMBER 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>
003459	ACRISURE LLC d/b/a IMAC INS AGENCY	VOID	(15,685.17)
003501			
003501	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 12/20	371,156.11
			371,156.11
003502			
003502	FLAGSHIP HEALTH SYSTEMS	RUTHERFORD 12/20	3,884.72
003502	FLAGSHIP HEALTH SYSTEMS	EAST RUTHERFORD 12/20	5,700.41
			9,585.13
003503			
003503	SAVEON SP LLC	CLAIMS ADMIN - ESI - 12/20	7,936.25
			7,936.25
003504			
003504	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 12/20	6,913.92
			6,913.92
003505			
003505	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 12/20	52,279.20
			52,279.20
003506			
003506	PAYFLEX	S HACKENSACK 11-12/20	36.00
003506	PAYFLEX	MONTVALE 11-12/20	102.00
003506	PAYFLEX	OAKLAND 11-12/20	6.00
			144.00
003507			
003507	PERMA	POSTAGE NOV	19.90
003507	PERMA	ADMIN FEES 12/20	34,824.30
			34,844.20
003508			
003508	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 12/20	2,433.00
			2,433.00
003509			
003509	JOSEPH IANNACONI, JR.	TREASURER 12/20	1,640.50
			1,640.50
003510			
003510	ALLSTATE INFORMATION MANAGEMNT	SERVICE & STORAGE FEES 10/20	127.71
			127.71
003511			
003511	PARK RIDGE BOROUGH	PURCHASE OF FIT BIT	1,220.70
			1,220.70
003512			
003512	LaMendola Associates, Inc.	RETAINER 11/20	1,500.00
			1,500.00
003513			
003513	ACRISURE LLC d/b/a IMAC INS AGENCY	VOID	0.00
003514			
003514	THE VOZZA AGENCY	EMERSON 12/20	600.61
003514	THE VOZZA AGENCY	OAKLAND 12/20	6,007.10
003514	THE VOZZA AGENCY	FORT LEE 12/20	1,480.71
003514	THE VOZZA AGENCY	PARK RIDGE 12/20	5,029.61
			13,118.03
003515			
003515	PIA SECURITY PROGRAMS, INC.	BROKER FEES 12/20	22,635.30
			22,635.30
003516			
003516	RELIANCE INSURANCE GROUP LLC	EDGEWATER 12/20	6,610.47
			6,610.47
003517			
003517	ACRISURE LLC DBA SCIROCCO GROUP	WALLINGTON RMC 12/20	898.86
			898.86

003518			
003518	BURTON AGENCY INC.	WESTWOOD 12/20	872.50
003518	BURTON AGENCY INC.	HILLSDALE 12/20	329.92
			1,202.42
003519			
003519	CONNER STRONG & BUCKELEW	EB CONSULTING 12/20	25,145.32
003519	CONNER STRONG & BUCKELEW	HEALTHCARE REFORM 12/20	833.33
			25,978.65
003520			
003520	OTTERSTEDT INSURANCE AGENCY	RMC 12/20	5,265.73
			5,265.73
003521			
003521	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 12/20	83,869.89
			83,869.89
003522			
003522	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD RMC 12/20	9,253.99
003522	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIR_BOE 10/20	6,309.41
003522	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD 10/20	9,375.76
003522	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD BOE RMC 12/20	4,244.51
			29,183.67
		Total Payments FY 2020	662,858.57

TOTAL PAYMENTS ALL FUND YEARS \$662,858.57

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 19-21

JANUARY 2021

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>
003481	VOID	VOID & REISSUE LOST CHECK	(15,068.79)
003503	VOID	VOID	(7,936.25)
003523			
003523	PERMA	POSTAGE DEC 2020	297.10
003524			297.10
003524	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 12/20	127.71
003524	ALLSTATE INFORMATION MANAGEMNT	ARC SERVICE&STORAGE 11/20	127.71
			255.42
003525			
003525	LaMendola Associates, Inc.	RETAINER 12/20	1,500.00
			1,500.00
003526			
003526	NORTH JERSEY MEDIA GROUP	ACCT#396194 AD 12.18.2020	52.08
			52.08
003527			
003527	BOROUGH OF FORT LEE	WELLNESS 2020	1,365.00
			1,365.00
003528			
003528	PIA SECURITY PROGRAMS, INC.	BROKER FEES 11/20	15,068.79
			15,068.79
		Total Payments FY 2020	-4,466.65

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003530	VOID	VOID	0
003529			
003529	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADV. 1/21	331,277.55
			331,277.55
003531			
003531	FLAGSHIP HEALTH SYSTEMS	RUTHERFORD 1/21	2,294.74
003531	FLAGSHIP HEALTH SYSTEMS	EAST RUTHERFORD 1/21	2,401.51
			4,696.25

003532			
003532	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 1/21	6,942.00
			6,942.00
003533			
003533	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 1/21	51,549.96
			51,549.96
003534			
003534	PERMA	ADMIN FEES 1/21	35,860.12
			35,860.12
003535			
003535	ACTUARIAL SOLUTIONS, LLC	ACTUARY Q1 2021	3,000.00
			3,000.00
003536			
003536	HUNTINGTON BAILEY, LLP	ATTORNEY 1/21	2,083.33
			2,083.33
003537			
003537	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR 1/21	4,920.00
			4,920.00
003538			
003538	JOSEPH IANNAONI, JR.	TREASURER 1/21	1,688.08
			1,688.08
003539			
003539	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD RMC BOE 1/21	4,680.44
003539	ACRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD RMC 1/21	9,501.16
			14,181.60
003540			
003540	THE VOZZA AGENCY	PARK RIDGE 1/21	5,207.99
003540	THE VOZZA AGENCY	FORT LEE 1/21	1,501.50
003540	THE VOZZA AGENCY	OAKLAND 1/21	6,038.90
			12,748.39
003541			
003541	PIA SECURITY PROGRAMS, INC.	BROKER FEES 1/21	16,282.43
			16,282.43
003542			
003542	BURTON AGENCY INC.	WESTWOOD 1/21	864.89
			864.89
003543			
003543	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 1/21	833.33
003543	CONNER STRONG & BUCKELEW	BENEFITS CONSULTING 1/21	25,926.66
			26,759.99
003544			
003544	MUNICIPAL REINSURANCE H.I.F.	AGGREGATE REINSURANCE 1/21	65,961.28
			65,961.28
		Total Payments FY 2021	578,815.87
		TOTAL PAYMENTS ALL FUND YEARS	\$574,349.22

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Month		December							
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	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	December	December	December	December	Reconciled	Variance From	Month
2020	Med	14,994,750.97	1,682,415.51	0.00	16,677,166.48	0.00	16,677,166.48	14,994,750.97	1,682,415.51
	Dental	1,245,473.35	122,706.94	0.00	1,368,180.29	0.00	1,368,180.29	1,245,473.35	122,706.94
	Rx	3,590,995.43	313,435.14	0.00	3,904,430.57	0.00	3,904,430.57	3,590,995.43	313,435.14
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	19,831,219.75	2,118,557.59	0.00	21,949,777.34	0.00	21,949,777.34	19,831,219.75	2,118,557.59

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

Current Fund Year: 2020										
Month Ending: December										
	Med	Dental	Rx	Vision	Run-In	Reinsurance	Medicare Adv.	RSR	Admin	TOTAL
OPEN BALANCE	14,754,259.99	902,971.22	445,826.69	0.00	0.00	(121,635.69)	7,285,891.81	753,133.89	(7,428,615.70)	16,591,832.21
RECEIPTS										
Assessments	1,490,080.16	131,826.57	194,079.52	0.00	0.00	68,577.23	210,272.93	8,773.48	242,614.05	2,346,223.94
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	5,458.79	303.95	339.98	0.00	0.00	0.00	1,846.18	208.56	84.57	8,242.03
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	5,458.79	303.95	339.98	0.00	0.00	0.00	1,846.18	208.56	84.57	8,242.03
Other *	0.00	0.00	199,736.68	0.00	0.00	0.00	0.00	0.00	0.00	199,736.68
TOTAL	1,495,538.95	132,130.52	394,156.18	0.00	0.00	68,577.23	212,119.11	8,982.04	242,698.62	2,554,202.65
EXPENSES										
Claims Transfers	1,682,415.51	122,706.94	313,435.14	0.00	0.00	0.00	0.00	0.00	0.00	2,118,557.59
Expenses	0.00	0.00	0.00	0.00	0.00	83,869.89	0.00	0.00	578,988.68	662,858.57
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,682,415.51	122,706.94	313,435.14	0.00	0.00	83,869.89	0.00	0.00	578,988.68	2,781,416.16
END BALANCE	14,567,383.43	912,394.80	526,547.73	0.00	0.00	(136,928.35)	7,498,010.92	762,115.93	(7,764,905.76)	16,364,618.70

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	December							
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 & Investmen	\$16,591,831.89	3185936.19	0	-0.003	0	7224909.49	6180986.21	
Opening Interest Accrual B:	\$28,247.55	0	0	0	0	28247.55	0	
1	Interest Accrued and/or Inter	\$7,931.51	\$0.00	\$0.00	\$0.00	\$0.00	\$7,931.51	\$0.00
2	Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	ization 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	\$2,854.52	\$157.32	\$0.00	\$0.00	\$0.00	\$79.08	\$2,618.12
6	Interest Paid - Term Instr.s	\$13,562.50	\$0.00	\$0.00	\$0.00	\$0.00	\$13,562.50	\$0.00
7	Realized Gain (Loss)	-\$8,175.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$8,175.00	\$0.00
8	Net Investment Income	\$2,611.03	\$157.32	\$0.00	\$0.00	\$0.00	-\$164.41	\$2,618.12
9	Deposits - Purchases	\$4,669,318.21	\$2,550,760.62	\$0.00	\$0.00	\$2,118,557.59	\$0.00	\$0.00
#	(Withdrawals - Sales)	-\$4,904,773.75	-\$2,786,216.16	\$0.00	\$0.00	-\$2,118,557.59	\$0.00	\$0.00
	Ending Cash & Investment Bal	\$16,364,618.37	\$2,950,637.97	\$0.00	-\$0.00	\$0.00	\$7,230,376.07	\$6,183,604.33
	Ending Interest Accrual Balanc	\$22,616.56	\$0.00	\$0.00	\$0.00	\$0.00	\$22,616.56	\$0.00
	Plus Outstanding Checks	\$90,438.86	\$90,438.86	\$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	\$16,455,057.23	\$3,041,076.83	\$0.00	-\$0.00	\$0.00	\$7,230,376.07	\$6,183,604.33
	Annualized Rate of Return This	0.19%	0.06%	0.00%			-0.03%	0.51%



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

January 26, 2021



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS PAID 2019	# OF EES	PER EE	MEDICAL CLAIMS PAID 2020	# OF EES	PER EE
JANUARY	\$1,333,577	1,065	\$ 1,252	\$1,318,151	1,051	\$ 1,254
FEBRUARY	\$1,807,725	1,063	\$ 1,701	\$1,726,889	1,053	\$ 1,640
MARCH	\$1,503,138	1,054	\$ 1,426	\$1,808,341	1,051	\$ 1,721
APRIL	\$1,925,198	1,058	\$ 1,820	\$1,151,340	1,060	\$ 1,086
MAY	\$1,836,575	1,057	\$ 1,738	\$1,118,126	1,061	\$ 1,054
JUNE	\$1,352,019	1,050	\$ 1,288	\$1,171,630	1,059	\$ 1,106
JULY	\$1,817,776	1,044	\$ 1,741	\$1,010,455	1,059	\$ 954
AUGUST	\$1,429,202	1,047	\$ 1,365	\$1,932,323	1,053	\$ 1,835
SEPTEMBER	\$1,085,557	1,045	\$ 1,039	\$2,210,178	1,055	\$ 2,095
OCTOBER	\$1,781,357	1,043	\$ 1,708	\$1,689,433	1,056	\$ 1,600
NOVEMBER	\$1,248,344	1,043	\$ 1,197	\$1,874,524	1,057	\$ 1,773
DECEMBER	\$1,544,683	1,045	\$ 1,478			
TOTALS	\$18,665,151			\$17,011,390		
				2020 Average	1,056	\$ 1,465
				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,S1283129
Subgroup / Suffix: All

Paid Dates: 10/01/2020 - 10/31/2020
Service Dates: 01/01/1900 - 10/31/2020
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$372,631.71	\$214,998.64
TOTAL:	\$372,631.71	\$214,998.64

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IMPORTANT: Aetna makes no representation or warranty of any kind, whether express or implied, with respect to the information in this report and cannot guarantee

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

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

Paid Dates: 11/01/2020 - 11/30/2020
Service Dates: 01/01/1900 - 11/30/2020
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$249,286.45	\$214,538.33
	\$163,770.62	\$139,960.82
	\$273,247.16	\$126,633.84
	\$207,424.80	\$94,524.97
	\$53,195.40	\$52,028.91
TOTAL:	\$946,924.43	\$627,686.87

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Bergen Municipal Employee Benefit Fund

December 1, 2019 thru November 30, 2020 (unless otherwise noted)

Medical Claims Paid: January 2020 – November 2020

Total Medical Paid per EE: \$1,465

Network Discounts

Inpatient:	57.2%
Ambulatory:	65.0%
Physician/Other:	66.7%
TOTAL:	64.2%

Provider Network

% Admissions In-Network:	92.6%
% Physician Office:	83.6%

Aetna Book of Business:
Admissions 97.6%; Physician 91.0%

Top Facilities Utilized (by total Medical Spend)

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

Catastrophic Claim Impact* January 2020- NOV 2020

Number of Claims Over \$50,000: 52
 Claimants per 1000 members: 19.9
 Avg. Paid per Claimant: \$121,021
 Percent of Total Paid: 39.6%

- Aetna BOB- HCC account for an average of 42.3% of total Medical Cost

Nurse Case Member Outreach: Through Q3 2020

Unique Members Identified: 219
 Outreach Opportunities Identified: 274
 Outreach in Progress: 43
 Completed Outreach: 254

Closed with Engagement: 63
 Unable to Reach: 173
 Member Declined: 18

Teladoc Activity: Jan – NOV 2020

Total Registrations: 107
 Total Online Visits: 174
 Total Net Claims Savings: \$22,330
 Total Visits w/ Rx: 117
 Member Satisfaction Rating / Avg.
 77% Outstanding, 15% Good

Allentown Service Center Performance: Metrics thru NOV 2020

Customer Service

Call Quality:	98.3%
1st Call Resolution:	94.3%
Abandonment Rate:	1.6%
Avg. Speed of Answer:	36.1 sec

Claims Performance

Financial Accuracy:	97.7%
90% processed w/in:	7.5 days
95% processed w/in:	12.2 days

Performance Goals

Call Quality:	95%
1st Call Resolution:	90%
Abandonment Rate less than:	2.5%
Average Speed of Answer:	30 sec

Financial Accuracy: 99%

Turnaround Time

90% processed w/in:	14 days
95% processed w/in:	30 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	1,972	1,983	1,981	1,979	1,989	1,977	1,979	1,982	1,990	1,995	1,998	1,994	1,979
Total Days	80,220	75,225	89,074	244,519	71,767	75,813	77,681	225,261	78,470	74,197	76,575	229,242	77,452	74,126	81,377	232,955	931,977
Total Patients	846	828	865	1,252	663	712	737	1,054	750	732	729	1,099	762	729	759	1,127	1,535
Total Plan Cost	\$339,177	\$305,596	\$350,176	\$994,948	\$347,138	\$323,806	\$357,694	\$1,028,638	\$317,201	\$348,166	\$330,274	\$995,641	\$319,858	\$339,224	\$308,707	\$967,788	\$3,987,016
Generic Fill Rate (GFR) - Total	82.6%	80.5%	81.8%	81.7%	79.6%	79.9%	81.0%	80.2%	82.8%	82.2%	81.0%	82.1%	80.6%	81.5%	82.8%	81.7%	81.4%
Plan Cost PMPM	\$172.26	\$156.24	\$178.66	\$169.07	\$176.03	\$163.29	\$180.56	\$173.29	\$159.48	\$176.11	\$166.89	\$167.48	\$160.73	\$170.04	\$154.51	\$161.76	\$167.88
% Change Plan Cost PMPM	8.5%	-11.3%	42.3%	10.1%	15.5%	1.4%	24.0%	13.2%	-3.8%	9.5%	12.8%	5.9%	3.7%	2.5%	-9.2%	-1.2%	6.9%
Total Specialty Plan Cost	\$124,824	\$110,309	\$133,176	\$368,309	\$139,362	\$105,260	\$141,024	\$385,646	\$94,552	\$149,256	\$134,703	\$378,511	\$115,602	\$135,611	\$84,245	\$335,458	\$1,467,924
Specialty % of Total Specialty Plan Cost	36.8%	36.1%	38.0%	37.0%	40.1%	32.5%	39.4%	37.5%	29.8%	42.9%	40.8%	38.0%	36.1%	40.0%	27.3%	34.7%	36.8%

PMPM	
Jan - Dec 2019	\$157.11
Jan - Dec 2020	\$167.88
Trend Jan - Dec 2020	6.9%

RESOLUTION NO. 1--21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING PROFESSIONALS AND AWARDING CONTRACTS
FOR FUND YEAR 2021**

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 the Local Unit Pay-to-Play Law; and;

WHEREAS, Each of the business entities identified below with an contract value of \$17,500 per annum or more have submitted a Business Entity Disclosure Certification which certifies that they have not made reportable contributions to a political or candidate committee for the members of the Fund in the previous one year; and the contracts awarded herewith will contain a clause preventing such reportable contributions during the term of the contract;

WHEREAS, the Executive Committee of the Bergen Municipal Employee Benefits Fund has deemed it necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services and, therefore, to make certain appointments and to authorize certain contracts for Extraordinary and Unspecifiable Services so that the work of the FUND may continue;

NOW THEREFORE BE IT RESOLVED by the Executive Committee that the following appointments and contract awards be and are hereby made for 2021:

- I. **PERMA Risk Management Services as Administrator**, is hereby appointed as **Executive Director** and as **agent for process of service**. \$10.51 per employee, per month will be expended to the Administrator. The estimated annual amount of \$429,975 has been appropriated in the Administrator Line Item of the 2021 budget.
- II. **Conner Strong and Buckelew** is hereby appointed as **Benefits Consultant**. \$14.51 per employee, per month will be expended to the **Benefits Consultant**. \$7.22 per employee, per month will be expended for Metro lives only for Benefits Consultant. In addition, the **Benefits Consultant** will be paid \$10,000 for plan documents. The estimated annual amount of \$610,801 has been appropriated in the **Benefits Consultant** Line Item of the 2021 budget.
- III. **Aetna** is hereby appointed to serve as the FUND's **Medical Claims Administrator**. \$47.82 per employee, per month will be expended to the Administrator. The estimated annual amount of \$617,547 has been appropriated in the **Medical TPA** Line Item of the 2021 budget.
- IV. **Delta Dental** is hereby appointed to serve as the FUND's **Dental Claims Administrator**. \$3.12 per medical employee, per month will be expended to the TPA. The estimated annual amount of \$83,201 has been appropriated in the Dental TPA Line Item of the 2021 budget.

- V. **Aetna Medicare Advantage** is hereby appointed to serve as a Medicare Advantage service provider at at the following per member, per month fee:

PlanName	Monthly Premium
Aetna Medicare Advantage w/ 10% Rx - MAPDP (Borough of Moonachie)	\$ 342.39
Aetna Medicare Advantage w/ 10 Rx - MAPDP (Borough of Park Ridge)	\$ 367.53
Aetna Medicare Advantage (Village of Ridgefield Park)	\$ 132.23
Aetna Medicare Advantage - (Borough of Rutherford)	\$ 132.23
Aetna Medicare Advantage w/ 10% Rx - MAPDP (Borough of Saddle River)	\$ 342.39
Aetna Medicare Advantage w/ \$1/\$1 Rx - MAPDP (Borough of Wallington)	\$ 329.69
Aetna Medicare Advantage (Borough of Oakland)	\$ 132.23
Aetna Medicare Advantage w/ \$6/\$12/\$24 Rx - MAPDP (Borough of Oakland)	\$ 288.16
Aetna Medicare Advantage (Borough of Franklin Lakes)	\$ 132.23
Aetna Medicare Advantage w/ \$5/\$5 Rx - MAPDP (Township of Fairfield)	\$ 315.14
Aetna Medicare Advantage w/ 10% Rx - MAPDP (Borough of Edgewater)	\$ 342.39
Aetna Medicare Advantage w/ \$6/\$12/\$24 Rx - MAPDP (Township of Verona)	\$ 288.16
Aetna Medicare Advantage ESA with Rx - MAPDP (City of East Orange)	\$ 433.35
Aetna Medicare Advantage PPO with Rx - MAPDP (City of East Orange)	\$ 439.06
Aetna Medicare Advantage PPO ESA w \$5/\$5 Rx - MAPDP (Township of Irvington)	\$ 429.13
Aetna Medicare Advantage PPO ESA w \$5/\$5 Rx - MAPDP (Township of Irvington)	\$ 429.13

The annual amount of \$228,060 has been appropriated for this Line Item of the 2020 budget.

- VI. **United Healthcare Medicare Advantage** is hereby appointed to serve as a Medicare Advantage service provider in the amount of \$292 per member, per month.
- VII. **Actuarial Solutions LLC (John Vataha)** is hereby appointed to serve as the FUND's **Fund Actuary**. The annual amount of \$12,000 has been appropriated in the **Actuary** Line Item of the 2021 budget.
- VIII. **Huntington & Bailey** is hereby appointed to serve as the FUND's **Attorney**. The annual amount of \$25,000 has been appropriated in the Attorney Line Item of the 2021 budget. In addition Fund Attorney will be paid \$175/hourly for services outside of the scope of the retainer.
- IX. **Lerch, Vinci, and Higgins** is hereby appointed to serve as the FUND's **Auditor**. The annual amount of \$18,500 has been appropriated in the Auditor Line Item of the 2021 budget.
- X. **Joseph Iannaconi** is hereby appointed to serve as the FUND's **Treasurer**. The annual amount of \$20,257 has been appropriated in the Treasurer Line Item of the 2021 budget.

- XI. **Clark LaMendola** is hereby appointed to serve as the FUND's **Board Advisor**. The annual amount of \$18,000 has been appropriated in the Board Advisor Line Item of the 2021 budget.
- XII. **Civitas (Marianne Smith)**, is hereby appointed to serve as the FUND's Wellness Coordinator at an amount of \$26 per hour, at an annual amount not to exceed \$17,500. This amount has been appropriated in the Wellness Expense line item of the 2021 Budget.
- XIII. **Eagle Rock Management Group**, is hereby appointed to serve as the FUND's Fund Coordinator for the Metro subgroup lives only at \$10 per employee, per month.

BE IT FURTHER RESOLVED that each of the above shall serve pursuant to a Professional Service Contract, which will be entered into and a copy of which will be on file in the Fund's office, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 ;

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 2- 21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION AWARD OF CONTRACT
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

WHEREAS, the Bergen Municipal Employee Benefits Fund (hereinafter “the Fund”) is duly constituted as an insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

WHEREAS, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein;

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2021 through December 31, 2021:

Medical Third Party Administrator – Aetna
Medicare Advantage and Employer Group Waiver Program Provider – Aetna Medicare Advantage
Dental Third Party Administrator – Delta Dental

BE IT FURTHER RESOLVED that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller.

ADOPTED: January 26, 2021

BY: _____
CHAIR

ATTEST:

SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Bergen Municipal Employee Benefits Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: January 26, 2021
SUBJECT: This is a contract for selection of a Medical TPA

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firm: Aetna
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepared/adopted
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical TPA services for the Bergen Municipal Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Benefits Consultant, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____
(Signature)

Title _____

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Bergen Municipal Employee Benefits Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: January 26, 2021
SUBJECT: This is a contract for selection of a Dental TPA

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firm: Delta Dental
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical TPA services for the Bergen Municipal Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Benefits Consultant, the Committee determined that the Fund's best option would be to negotiate a new one year contract in lieu of an RFP process.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____
(Signature)

Title _____

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Bergen Municipal Employee Benefits Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: January 26, 2021
SUBJECT: This is a contract for selection of a Medicare Advantage and Employer Group Waiver Program Provider

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firm: Aetna Medicare Advantage
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepared/adopted
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical and Prescription Medicare provider services for the Bergen Municipal Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

The contractor will provide the day to day claims adjudication and management between the plan documents and Medicare rules. The coverage will be fully insured through Aetna where a premium is paid by the Fund for the service. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Benefits Consultant, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____
(Signature)

Title _____

RESOLUTION NO. 3-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING
PERMA RISK MANAGEMENT SERVICES
AS AGENT FOR THE FUND
FOR PROCESS OF SERVICE FOR THE YEAR 2021**

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that PERMA Risk Management Services is hereby appointed as agent for process of service upon the Fund, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054, for the year 2021 or until its successor has be appointed and qualified.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 4-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING CUSTODIAN OF FUND RECORDS**

BE IT RESOLVED that _____, the Secretary of the Bergen Municipal Employee Benefits Fund is hereby designated as the custodian of the Fund records which shall be kept at the office of the Fund Administrator, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 5-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING
THE RECORD
THE OFFICIAL NEWSPAPER FOR THE FUND YEAR 2021**

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that The Record is hereby designated as the official newspaper for the Bergen Municipal Employee Benefits Fund for the year 2021 and that all official notices required to be published shall be published in The Record.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Secretary of the Bergen Municipal Employee Benefits Fund shall give notice of said meetings to The Record.

BE IT FURTHER RESOLVED that the Bergen Municipal Employee Benefits Fund website be designated as the official electronic media site for the Bergen Municipal Employee Benefits Fund at www.bmedhif.com.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 6-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2021**

WHEREAS, under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

WHEREAS, pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

WHEREAS, a local public body may hold a remote public meeting to conduct public business during a declared emergency if the emergency reasonably prevents a local public body from safely conducting public business at a physical location with members of the public present.

WHEREAS, a declared State of Emergency currently exists which reasonably prevents the Bergen Municipal Employee Benefits Fund (the "Fund") from safely conducting public business at a physical location with members of the public present so until further notice is provided, and in lieu of the public meetings that would be held on the dates and locations set forth below, the Fund will conduct a remote public meeting on the dates and times set forth below and the public shall have the opportunity to participate in the meeting in the same capacities as members and staff of the Fund.

NOW THEREFORE BE IT RESOLVED, by the Executive Committee of the Bergen Municipal Employee Benefits Fund that the Fund shall hold remote public meetings during the year 2021 while a declared State of Emergency exists on the dates and times set forth below and once State of Emergency no longer exists, at the following location:

Date	Location	Time
February 23, 2021	Franklin Lakes Borough	12:00pm
April 27, 2021	Franklin Lakes Borough	12:00pm
June 22, 2021	Franklin Lakes Borough	12:00pm
August 24, 2021	Franklin Lakes Borough	12:00pm
September 28, 2021	Franklin Lakes Borough	12:00pm
October 26, 2021	Franklin Lakes Borough	12:00pm
January 25, 2022	Franklin Lakes Borough	12:00pm

BE IT FURTHER RESOLVED that the public can find information about how to access the remote public meeting at the following link: <https://bmedhif.com/meeting-information/>

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the Record and listed on the Fund Website (www.bmedhif.com)

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 7-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN FOR 2021**

1.) *Cash Management and Investment Objectives*

The Bergen Municipal Employee Benefits Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.

2.) *Permissible Investments*

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or

- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own investment guidelines, and providing that the investment is a fixed rate of interest not dependent on any index or external factors.
- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

TD Bank
Investors Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to manage the FUND's cash and investments in a manner consistent with this plan and all appropriate regulatory constraints. The Treasurer is also authorized to invest in fixed income securities through the asset management department of Wilmington Trust.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Custodial and Operating Banks**

Custodial and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

The Treasurer shall report to the Executive Board at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors prepared by the FUND's Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such

procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

The rate of interest on delinquent assessments shall be 10% per annum from the due date for any such assessment.

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 8-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION DESIGNATING
AUTHORIZED SIGNATURES FOR FUND BANK ACCOUNTS**

BE IT RESOLVED by the Bergen Municipal Employee Benefits Fund that all funds of the Bergen Municipal Employee Benefits Fund shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this Resolution.

_____	- Chairman
_____	- Secretary
Gregory Franz	- Alternate
Joseph Iannaconi	- Treasurer

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

**BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND
2021 RISK MANAGEMENT PLAN**

BE IT RESOLVED that the following shall be the Fund’s Risk Management Plan for the 2020 Fund year:

1.) COVERAGE OFFERED

- Medical

The Fund offers a “point of services” and “open access” plan designs. These plans have both in network and out of network benefit. The Fund can offer other plans as may meet the needs of the members. Starting in 2012, the Fund also offered “low cost plans” to allow members options to comply with contribution requirements under Chapter 78. Included as options are a health savings account-consumer directed health plan, a core PPO program, a buy up PPO program, and an HMO plan. The Fund also offers Medicare Advantage plans for Medicare eligible retirees.

- Dental

The Fund offers customized dental plans as required by the members.

- Prescription

The Fund offers customized prescription plans as required by the members, including plans that are coordinated with the low cost medical plan options. The Fund also offers “Employer Group Waiver Plans” for Medicare eligible retirees.

- Vision

The Fund offers customized vision plans as required by the members.

2.) LIMITS OF COVERAGE

Limits of coverage vary by member plan design.

3.) RISK RETAINED BY THE FUND

The Fund takes no risk on Medicare Advantage and Employer Group Waiver Plan fully-insured policies purchased for Medicare retirees.

Pre-Medicare retirees and active employees and their dependents are covered by self-insured plans. Risk retained by the Fund for these plans is summarized as follows:

Medical and Prescription:

- **Specific Coverage:** The Fund self-insures for the first \$325,000 per person per agreement year and obtains reinsurance through its membership in the Municipal Reinsurance Health Insurance Fund “MRHIF” for claims in excess of its self-Insured Retention “SIR” to an unlimited maximum per person per contract period (incurred in 12 months paid in 24 months).
- **Aggregate Coverage:** The Fund does not purchase aggregate coverage and retains the risk for medical, prescription, dental and vision claims except those claims that may be reimbursed under its specific Coverage listed above.
- Specific Limit Unlimited
- Aggregate Limit Not applicable.
- Basis: Incurred 12 months, paid 24 months.

Dental Aggregate Retention: None - Self-insured with all risk retained by Fund

Vision Aggregate Retention: None - Self-insured with all risk retained by Fund

Extra contractual claims are excluded from reinsurance coverage.

4.) ASSUMPTIONS AND METHODOLOGY TO CALCULATE CLAIM RESERVES.

The Fund complies with statutory accounting standards and establishes reserves on the probable total claim costs at conclusion. Each month, the accrual in the general ledger for claim reserves, including IBNR, is adjusted based on earned underwriting income and the number of months since the inception of the Fund year. This accrual is the adjusted at the end of each quarter in accordance with the actuary’s projections.

5.) METHODS OF ASSESSING CONTRIBUTIONS TO MEMBERS

At least one month before the end of the year, the Fund adopts a budget for the upcoming year based on the most recent census. Per employee rates are computed for each line of coverage for each Fund member, and are approved by the Fund as a part of the budget adoption and rate certification process. These rates are used to compute the members’ monthly assessment based on the updated census, and are mailed to the members approximately 15 days before the beginning of the month. The billing also includes the member’s updated census for verification each month by the local entity. Retroactive adjustments for enrollment changes are limited to 2

months. Former participants (COBRA, Conversion and some retirees) and, in some cases, Dependents under age 31, are billed directly by the Fund.

6.) COVERAGE PURCHASED FROM INSURERS AND PARTICIPATION IN THE MUNICIPAL REINSURANCE HEALTH INSURANCE FUND (MRHIF)

The Fund provides coverage on a self-insured basis, and secures excess insurance to cap the Funds' specific (i.e. per covered person per policy year) retention. The Fund is a member of the Municipal Reinsurance Health Insurance Fund (MRHIF). The MRHIF retains claims above the Fund's local specific retention and purchases an excess insurance policy that is filed with the Department of Banking and Insurance in accordance with the applicable regulations.

7.) THE INITIAL AND RENEWAL RATING METHODOLOGIES

Upon application to the Fund, the prospective member's benefit program is reviewed by the actuary to determine its projected claim cost. In this evaluation, the actuary takes into consideration:

- a.) age/sex factor as compared to the average for the existing Fund membership;
- b.) the plan of benefits for the prospective member; and
- c.) loss data if available.

The actuary then recommends a relativity factor to the Fund's base rates. This recommendation requires Fund approval before the prospective member is admitted to the Fund.

Rates for all members are adjusted at the beginning of each Fund year to reflect the new budget. The Fund may also adopt mid Fund year rate changes to reflect changes in plan design, participation in lines of coverage, or a budget amendment. Additionally, if a member terminates a line of coverage but continues membership for other lines of coverage, the rates for the remaining lines of coverage may be adjusted and the entity shall not be eligible for membership in the dropped line of coverage for a three year period.

Loss experience used by the Fund to determine loss ratio adjustments will be made available twice per year to members at no additional cost. For entities with loss ratios of 100% or greater, rate adjustments of up to +2.5% may be considered. For entities with loss ratios below 100%, rate reductions of up to -2.5%. Additional adjustments can be considered for plans lacking standard utilization management features.

"Loss experience data" is defined as monthly claims and assessments for a three year period including de-identified specific claims at 50% of the Fund's self-insured retention. Requests for additional claims data can be considered based upon the availability of data, the feasibility of extracting the data, and the reimbursement to the Fund or its vendors of data extraction and formatting costs.

Members of the "Metro" subgroup will be prospectively rated and assessed in 2022 and thereafter based upon the subgroup's own claims experience and other underwriting factors.

8.) RATING PERIODS

All rating periods for municipal members coincide with the Fund year while rating periods for school members can coincide with their fiscal year (July 1 to June 30).

9.) FACTORS IF RATES FOR MEMBERS JOINING THE FUND DURING A FUND YEAR ARE TO BE ADJUSTED.

Unless otherwise authorized as part of the offer of membership, where a member joins during a Fund year, the member's initial rates are only valid through the end of that Fund year or, for schools, fiscal year, at which time the rates are adjusted for all members to reflect the new budget.

10.) PROVISION FOR PPOs, etc.

The Fund offers employees the option of selecting various plans depending upon member bargaining agreements. Generally, it is the policy of the Fund to encourage selection of lower cost plan designs as opposed to traditional indemnity plans, and the Fund provides promotional material to assist members in employee communication programs concerning optional plan designs.

11.) OPEN ENROLLMENT PROCEDURES

Open enrollment periods shall be scheduled by the Fund at least yearly for each member and as is otherwise required to comply with plan document requirements and to effectuate plan design, network changes, and plan migrations that may take place.

12.) COBRA AND CONVERSION OPTIONS

The Fund provides COBRA coverage at a rate equal to the member's current rate and benefit plan design, plus the appropriate administrative charge. The Fund has arranged for a COBRA administrator to enroll eligible participants and to collect the premium. Where provided for in a member's plan document, the Fund provides a conversion option at rates established by the Fund. Unless otherwise specified in the member's plan document, the conversion option duplicates the conversion option offered by the SHBC. The Fund's coverage for individuals covered under COBRA or conversion options shall terminate effective the date the member withdraws from the Fund, or otherwise ceases to be a member of the Fund.

13.) DISCLOSURE OF BENEFIT LIMITS

The Fund discloses benefit limits in plan booklets provided to all covered employees.

14.) PARTICIPATION RULES WHEN ALL OR PART OF THE PREMIUM IS DERIVED FROM EMPLOYEE CONTRIBUTIONS

All assessments, including additional assessments and dividends, are the responsibility of the member, not the employee or former employee. Employee contributions, if any, are solely an internal policy of the member which shall not impact on the member's obligations to the Fund or confer any additional rights to the employees. Where the Fund directly bills an employee, (i.e. COBRA, etc.), this shall be considered as a service to reduce the member's administrative burden, and the member shall be responsible in the event of non-payment.

15.) RETIREES

The Fund duplicates coverage for eligible retirees. The Fund's coverage of a retiree shall terminate effective the date the member local unit withdraws from the Fund, or otherwise ceases to be a member of the Fund.

16.) NEWBORN CHILDREN

All plan documents will have the following language:

"You may remove family members from the policy at any time, but you may only add members within sixty (60) days of the change in family status (marriage, birth of a child, etc.). It is your responsibility to notify your employer of needed changes. If family members cease to be eligible, claims will not be paid. The actual change in coverage (and the corresponding change in premium) will not take place until you have formally requested that change. Newborn children, but not grandchildren of an eligible employee, shall be automatically covered from birth for sixty (60) days, even if not enrolled within the required sixty (60) days. In the event of an eligible dependent giving birth to a child, (a grandchild) benefits for any hospital length of stay in connection with childbirth for the mother or newborn grandchild will apply for up to 48 hours following a vaginal delivery, or 96 hours following a cesarean section. However, the mother's or newborn grandchild's attending provider, after consulting with the mother, may discharge the mother or her newborn grandchild earlier than 48 hours (or 96 hours as applicable). Pursuant to N.J.A.C. 11:15-3.6 (d) 17, automatic coverage of a newborn child or an adopted child is provided for a period of 60 days from the date of birth or the date of adoption."

17.) PLAN DOCUMENT

The Fund prepares a detailed plan document for each member local unit (or each employee bargaining group within a member local unit as the case may be), and an employee handbook provides a summary of the coverage provided by the plan. Each booklet (or certificate) shall contain at least the following information and be provided to all covered employees within thirty (30) days of coverage being effective.

A.) General Information

- Enrollment procedures and eligibility.
- Dependent eligibility.
- When coverage begins.

- When can coverage be changed.
- When does coverage end.
- COBRA provisions.
- Conversion privilege.

B.) Benefits

- Definitions.
- Description of benefits.

Eligible services and supplies.
 Deductibles and co-payments.
 Examples as needed.
 Exclusions.
 Retiree coverage, before age 65 or after (if any).

C.) Claims Procedures

- Submission of claim.
- Proof of loss.
- Appeal procedures.

D.) Cost Containment Programs

- Pre-admission.
- Second surgical opinion.
- Other cost containment programs.
- Application and level of employee penalties.

18.) PROCEDURES FOR THE CLOSURE OF FUND YEARS

Approximately every six months after the end of a Fund year, the Fund evaluates the results to determine if dividends or additional assessments are warranted. Most claims are paid within twelve months of year end, and at that time the Fund begins to consider closing the year, unless excess insurance recoveries are pending or litigation is likely.

Fully insured plans are not considered in surplus retention. Entities with only Medicare Advantage/Employer Group Waiver Programs are not included in closed year balance shares.

When the Fund determines that a Fund year should be closed:

- A reserve is established by the actuary to cover any unpaid claims or IBNR
- The Fund decides on the final dividend or supplemental assessment.

- A closure resolution is adopted transferring all remaining assets and liabilities of that Fund year to the “Closed Fund Year/Contingency Account”.
- Each member’s pro rata share of the residual assets are computed and added to its existing balance in the Closed fund Year/Contingency Account. Any member who has withdrawn from the Fund shall receive its remaining share of the Closed fund Year/Contingency Account six years after the date of its withdrawal.

19.) “RUN-IN” or “RUN-OUT” LIABILITY

The Fund covers the “run-out” liability of all members - i.e., liability for claims incurred but not reported by a former Fund member during the period it was a member. Upon approval of the Executive Committee, the Fund may also cover the run-in liability of a perspective member (i.e., the liability for claims incurred but not reported by a prospective member in connection with the provision of health benefits during the period prior to joining the Fund). When the Fund covers run-in liability, the prospective member shall be assessed the expected ultimate cost of run-in claims, as certified by the Fund’s actuary and approved by the Executive Committee. The assessment shall be paid entirely within the Fund year the member joined the Fund.

20.) CLAIM AUDIT

The Fund retains a claim auditor experienced in auditing self-insured health plans. The audit will be conducted every three years. The Fund can conduct this audit on its own, or in a cooperative effort with other Funds through the Municipal Reinsurance Health Insurance Fund.

21.) CLAIM APPEALS

Claim appeals shall be processed in accordance with the Fund by-laws. In addition, there is hereby established a Small Claims Committee that shall handle claims where the dollar amount is not greater than \$1,000.00 or likely not to exceed a total of \$2,500 in one rolling 12 month cycle, where the treatment or therapy in question is of a continuing nature. This responsibility will extend to out of network payments, within the above thresholds, that may be above standard schedules that may be justified or appealed due to continuity of care considerations.

The Small Claims Committee shall consist of the following persons:

- A. Representative from the T.P.A.
- B. Three fund commissioners as designated by the Fund chairman.

The Small Claims Committee shall report on all claims approved, in accordance with a reporting form approved by Resolution of the Executive Committee, at the first meeting following any such determination unless made within ten (10) days of a scheduled meeting in which case it will be the subsequent meeting. No person whose claim has been reviewed by

the Small Claims Committee will be deprived of their opportunity to have their claim appeal adjudicated by the entire Executive Committee if they choose to do so.

All Small Claims Committee decisions to pay claims shall be unanimous (except in the case of unavailability of a member of the Committee) in which case it will be required that the remaining members be unanimous and that no less than 3 people on the Committee have reviewed the claim.

Claims appealed beyond the executive committee shall be processed by Independent Appeal organizations designated by the Fund.

22.) ENROLLMENTS AND TERMINATIONS PAST 60 DAYS

Enrollments and terminations can be processed up to 60 days in the past. Should there be a need to enroll or terminate an employee past 60 days due to a missed open enrollment period or a qualified life event, the member must submit this request in writing. The Fund Small Claims Committee will anonymously review each request, including the financial impact to the Fund. The Committee will approve/deny the request within 45 days.

23.) PARTIAL MONTH ENROLLMENTS

When processing enrollments and terminations, the Fund will charge a member for a full month rate for an employee that is enrolled between the 1st and the 15th of the month, but will charge the member in the following month if an enrollment occurred between the 16th and the 31st of the month. If a member should term between the 1st and the 15th of the month, the Fund will not charge the member a rate for the enrollment, but will charge a full month rate if a member terms between the 16th and the 31st of the month.

24.) MEDICARE ADVANTAGE/EGWP ONLY

The Fund may offer retiree coverage with a fully insured Medicare Advantage and/or Employer Group Waiver Program membership to an entity that does not have its active members in the Fund. The carrier will provide the Fund with a per employee, per month cost for a plan that matches equal to, or better to the current retiree plan. The Fund may add additional expenses to the price per employee. The entity would be required to sign an Indemnity and Trust agreement.

ADOPTED: JUNE 23, 2020

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ESTABLISHING PLAN FOR COMPENSATING PRODUCERS LICENSED PURSUANT TO
N.J.S.A. 17:22A-1 ET SEQ AND REPRESENTING MEMBER ENTITIES**

WHEREAS, The Bergen Municipal Employee Benefits Fund permits member entities that designate a producer or risk manager to represent them in dealings with the Fund; and

WHEREAS, Pursuant to N.J.A.C. 11:15-3.6 (e) 15, producer arrangements must be formally determined by the Fund and filed with the Department of Banking and Insurance; and

NOW THEREFORE BE IT RESOLVED, that the Bergen Municipal Employee Benefits Fund establishes the following producer plan for 2021;

1. The Fund will include producer compensation in each entity's assessments using the compensation levels as disclosed to and approved by the member entity.
2. The following sub-producers with the designated compensation levels are approved for 2021:

Group Name	RMC Name	RMC per EE Rate	RMC Dental Rate	Estimated Annual Total
Alpine	Eifert, French & Co	paid annually		
Carlstadt	P.I.A.	\$3.34		\$5,097.00
Carlstadt Board of Education	P.I.A.	\$3.04		\$1,788.00
East Rutherford	P.I.A.	\$2.70		\$3,272.00
East Rutherford Board of Education	P.I.A.	\$2.90		\$3,899.00
Edgewater	Reliance Insurance Group	\$37.67		\$81,816.00
Emerson	P. Weisbart/Vozza	paid annually		
Fairfield	IMAC	\$62.10		\$114,014.00
Fairfield BOE	IMAC	\$58.51		\$56,165.00
Franklin Lakes	P.I.A.	\$31.73		\$35,026.00
Ft. Lee	Vozza	\$4.55		\$18,003.00
Hillsdale	Burton	paid annually		
Irvington	Fairview Insurance	\$7.22		\$23,918.00
Lodi	P.I.A.	\$2.70		\$4,118.00
Maywood Borough	P.I.A.	\$3.44		\$3,263.00
Mine Hill	Fairview Insurance	\$2.76		\$331.00
Montvale	P.I.A.	\$17.87		\$8,149.00
Moonachie	P.I.A.	\$20.98		\$13,090.00
North Arlington	P.I.A.	\$2.70		\$2,689.00
Oakland	Vozza	\$39.23	\$4.97	\$72,460.00
Park Ridge	Vozza	\$35.81	\$4.97	\$62,489.00
Ridgefield Park	Otterstedt	\$40.08		\$66,376.00
Rochelle Park	P.I.A.	\$2.70		\$1,328.00
Rutherford	P.I.A.	\$37.65		\$90,805.00
Saddle River	P.I.A.	\$16.24		\$10,521.00
South Hackensack	P.I.A.	\$21.57		\$10,355.00
Verona	Reliance Insurance Group	paid direct by town		
Wallington	acisure	\$12.91		\$11,775.00
Westwood	Burton	\$12.53		\$10,103.00
Wood-Ridge	P.I.A.	\$2.04		\$1,958.00

3.This schedule may be amended upon written notification of each listed member entity.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 11-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING OF FUND COMMISSIONER, AND ALTERNATE FUND COMMISSIONER TO
THE MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

WHEREAS, The Bergen Municipal Employee Benefits Fund has agreed to join the Municipal Reinsurance Health Insurance Fund; and

WHEREAS, by virtue of the conditions of membership contained in the by-laws of the fund, the Bergen Municipal Employee Benefits Fund must appoint a Fund Commissioner and an Alternate Fund Commissioner;

NOW THEREFORE BE IT RESOLVED, that the appointments be as follows:

1. That _____ is hereby appointed as Fund Commissioner.

2. That _____ is hereby appointed as Alternate Fund Commissioner.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 12-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the Executive Committee has deemed it necessary and appropriate to provide authorization to the Fund Treasurer to pay certain Fund contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Fund Treasurer of contracted payments and expenses for the month(s) in which the Fund does not meet shall be ratified by the Fund at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that the Fund Treasurer is hereby authorized to process the contracted payments and Fund expenses for all months in which the Fund does not meet during the year 2021.

BE IT FURTHER RESOLVED that the Executive Committee of the Bergen Municipal Employee Benefits Fund shall ratify the contracted payments and Fund expenses so paid by the Fund Treasurer pursuant to the Resolution at its next regularly scheduled monthly meeting.

ADOPTED by Bergen Municipal Employee Benefits Fund at a properly noticed meeting held on January 26, 2021.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP TO THE METRO SUBGROUP FOR
WEST ORANGE**

WHEREAS, a number of municipalities in the state of New Jersey have joined together to form a Joint Insurance Fund, under the name of the Bergen Municipal Employee Benefits Fund (the "Fund"), as permitted by law; and

WHEREAS, the Fund held a Public Meeting on **January 26, 2021** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Fund holds a current contract with Aetna Medicare Advantage and Express Scripts for Employer Group Waiver Program; and

WHEREAS, Aetna provided a fully insured quote for both medical and prescription to the Executive Director and Benefits Consultant that was sufficient to the Fund for the Township of West Orange;

WHEREAS, the Executive Committee has reviewed a submission from West Orange for a full insured Medicare Advantage and Employer Group Waiver Program coverage;

WHEREAS, the Township of West Orange will become a member of the Metro Subgroup;

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned municipality would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Bergen Municipal Employee Benefits Fund hereby offers membership to West Orange Township for Medicare Advantage and Employer Group Waiver Program coverage on February 1, 2021 contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 14-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP
CITY OF ORANGE**

WHEREAS, a number of municipalities in the state of New Jersey have joined together to form a Joint Insurance Fund, under the name of the Bergen Municipal Employee Benefits Fund (the "Fund"), as permitted by law; and

WHEREAS, the Fund held a Public Meeting on **January 26, 2021** for the purposes of conducting the official business of the Fund; and

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

WHEREAS, the Operations Committee has reviewed a submission from City of Orange for medical coverage and recommended approval contingent upon independent underwriting at renewals;

WHEREAS, the City of Orange will be prospectively rated in 2022 and thereafter based upon its own claims experience and as part of the overall renewal of the "Metro" subgroup.

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned municipality would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Bergen Municipal Employee Benefits Fund hereby offers membership to the City of Orange for medical coverage on February 1, 2021 contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP
CITY OF GARFIELD**

WHEREAS, a number of municipalities in the state of New Jersey have joined together to form a Joint Insurance Fund, under the name of the Bergen Municipal Employee Benefits Fund (the "Fund"), as permitted by law; and

WHEREAS, the Fund held a Public Meeting on **January 26, 2021** for the purposes of conducting the official business of the Fund; and

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

WHEREAS, the Executive Committee has reviewed a submission from the City of Garfield for medical and prescription coverage.

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned municipality would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Bergen Municipal Employee Benefits Fund hereby offers membership to the City of Garfield for medical and prescription coverage on March 1, 2021 contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 16-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTING REMOTE MEETING PUBLIC COMMENT POLICY**

BE IT RESOLVED that the Bergen Municipal Employee Benefits Fund, in accordance with Local Finance Notice 2020-21 and N.J.A.C 5:39-1 et seq., hereby adopts the following procedure governing the public comment process during a remote meeting, which process shall supplement the By Laws:

1. The Fund shall hold remote public meetings via an electronic communication platform, such as Zoom, that includes a telephonic-only attendance option. Meeting access information shall be advertised on the Fund's website public meeting calendar, viewable from the home page at <https://bmedhif.com>.
2. The public shall be muted during the meeting, except as outlined below during the Public Forum portion(s) of the meeting, in order to limit disruptions and background noise.
2. Public comments, if any, may be submitted by 9:00 am. on the date of the meeting either through written letter or email to kkamprath@permainc.com. All written comments shall be read during the Public Forum portion of the meeting. Duplicate comments shall be noted for the record and summarized.
3. Public comments may be made during the Public Forum portion(s) of the meeting as follows:
 - a) Once the Executive Committee has opened the floor to the public, the meeting host, shall advise the public attending by video to either utilize the 'raise hand' feature of the software program or physically waive their hand to indicate a desire to be heard. The meeting host shall chose a speaker by unmuting them and advising they have the privilege of the floor.
 - b) The speaker shall state his/her name and address for the record. All comments shall be addressed to the Chair of the meeting. Speakers are urged to be concise, and speak clearly. This is a public comment period so questions, unless the answer is simple and straightforward, will be referred to the Executive Director for follow up as needed.
 - c) If a member of the public becomes disruptive during a Public Forum, the meeting host shall mute the disruptive person and warn that continued disruption may result in their being prevented from speaking or removed from the remote public meeting. Disruptive conduct includes sustained inappropriate behaviors such as, but not necessarily limited to, shouting, interruption, and use of profanity.
 - d) A member of the public who continues to act in a disruptive manner after receive an initial warning may be muted while other members of the public are allowed to proceed with their public comments. If time permits, the disruptive individual shall be allowed to speak after all other members of the public have been given the opportunity to speak. Should that person remain disruptive, the individual may be muted or removed from the remote public meeting.

ADOPTED: JANUARY 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 17-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTING 2021 WELLNESS GRANT PROGRAM FOR THE BOROUGH OF OAKLAND AND
FRANKLIN LAKES BOROUGH**

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, 2021 through December 31, 2021. 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 January 26, 2021

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, 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 January 26, 2021

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 January 26, 2021 the Executive Committee of the Bergen Municipal Employee Benefits Fund approved Wellness Grant Programs for the Borough of Oakland in the amount of \$10,000 and Franklin Lakes Borough in the amount of \$10,000:

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 18-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION APPOINTING A WELLNESS COORDINATOR**

WHEREAS the Bergen Municipal Employee Benefits Fund (“Fund”) has determined that there exists a need for contract with a wellness coordinator for its Wellness Program as a non-fair and open contract pursuant to the provisions of NJSA 19:44A-20.4-20.5; and

WHEREAS the Wellness Coordinator has determined and certified that the value of the services will exceed \$17,500; and

WHEREAS the anticipated term of this contract shall not exceed two years; and

WHEREAS Civitas New Jersey LLC, 25B Hanover ave, Suite 150, Florham Park, NJ 07932 has submitted a proposal a Wellness Coordinator; and

WHEREAS Civitas New Jersey LLC has completed and submitted a Business Entity Disclosure Certification which certifies Civitas New Jersey LLC has not made any reportable contributions to a political or candidate committee in the previous one year, and that the contract will prohibit Civitas New Jersey LLC from making any reportable contributions through the term of the contract; and

WHEREAS the Fund Treasurer hereby certifies that funds are available in the amount of \$75,000 for the 2021 wellness grant program, of which \$17,500 is being paid for with a grant from the Bergen Municipal Employee Benefits Fund.

NOW THEREFORE BE IT RESOLVED that the Bergen Municipal Employee Benefits Fund hereby appoint Civitas New Jersey LLC, 25B Hanover ave, Suite 150, Florham Park, NJ 07932 to develop as a Wellness Coordinator ; and

BE IT FURTHER RESOLVED that the Business Disclosure Entity Certification and the Determination of Value be placed on file with the resolution; and

BE IT FURTHER RESOLVED that notification of this contract award shall be published in the Bergen Record, as required by R.S. 18A:18A-5 (a)(2).

ADOPTED: January 26, 2021

BY: _____

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 19-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE NOVEMBER AND DECEMBER 2020 AND JANUARY 2021 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **January 26, 2021** 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 November and December 2020 and January 2021 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 November and December 2020 and January 2021 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: January 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
OPEN MEETING: SEPTEMBER 22, 2020
ZOOM MEETING
12:00 P.M.**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Gregory Hart, Chair	Present
Richard Kunze, Secretary	Present
Joseph Catenaro, Executive Committee	Present
Gregory Franz, Executive Committee	Present
Donna Gambutti, Executive Committee	Present
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	Bill Bailey
Treasurer	Joseph Iannaconi	Joseph Iannaconi
Third Party Administrator	Aetna	Jason Silverstein
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 Ken Rostkowski

OTHERS PRESENT:

Lyanna Rios
Ben Kezmarsky
Suzanne Pennell
Frank Covelli
Vincent Caruso
Tom Ucko
Matt McArow

Dave Vozza

CORRESPONDENCE - None

APPROVAL OF MINUTES:

MOTION TO APPROVE THE PRESENTED OPEN MINUTES OF AUGUST 25, 2020

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

EXECUTIVE DIRECTORS REPORT

FAST TRACK FINANCIAL REPORTS – as of July 31, 2020

Executive Director said the Fast Track reflects the dividend that was approved at the last meeting. She said we are starting to see the claims start to normalize across the state but overall the Fund has a \$15 million surplus overall.

2021 BUDGET ADOPTION

Executive Director said the 2021 BMED Budget as introduced is attached. We also include an amended budget that reflects updates for Medicare Advantage and reinsurance which both went down.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2021 BUDGET

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

MOTION TO CLOSE THE PUBLIC HEARING

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

DIVIDEND

Executive Director said at the previous meeting, the Fund approved a dividend in the amount of \$4,240,068, of which \$875,000 to be included in the budget being adopted today. Resolution 25-20 is included in consent for ratification of this release and to submit to the State.

\$875,000 to be added into the 2021 budget towards rate reduction (about 2.5% of the budget). Since this is a dividend and only members with closed year balance are eligible, only those members will get its share of the \$875,000 to flow through to their rates.

\$3,365,068 will be released to the members. Members will have the choice of one or combination of the following:

- A check from the Fund to be cut in October. Please allow 30 days for the check to be cut.
- A reduction on a future bill specified by the member.
- An additional rate reduction at no more than 2.5% of their projected assessment.

- Retain their dividend with the Fund to gain interest. This can be requested to be released to the member at any time.

MRHIF SEPTEMBER MEETING RESULTS

Executive Director said the MRHIF met on September 9th with the following outcomes:

1. The 2020 MRHIF budget was introduced with the following characteristics:
 - a. Overall reduction of 13.71%.
 - b. The claims projection is reduced due to long-term trends of stable and reduced costs for claims in the MRHIF layer.
 - c. There is no increase in reinsurance cost for 2021.
 - d. Attachment points for local HIFs and the MRHIF will remain the same in 2021.
 - e. Expenses reflect the outcome of RFP processes for most professionals.
 - f. GASB 45 compliance costs are rising due to a cyclical increase in valuation reports.
 - g. Most members are receiving assessment reductions due to favorable loss ratios. However, the NJ HIF is receiving an assessment increase due to persistent high claims experience.
2. The Express Scripts contract was extended through 12/31/2021 with improved discounts and formulary rebates. In addition, an RFP for the Rx consultant role was authorized to assist with a full scale RFP for pharmacy benefit manager services for 2022 and thereafter.
3. RFP results for fund professional positions were accepted with incumbents being re-appointed in every case.
4. The cyclical claims audit of Aetna is getting underway in October. This audit will also include an evaluation of the effectiveness of the Aetna National Advantage Program (their secondary network).
5. MRHIF authorized a study to evaluate the feasibility of HIFs directly contracting with service providers to reduce costs.
6. The reinsurance agreement with US Fire was approved for 2021.

MRHIF MEMBERSHIP RENEWAL

Executive Director said Resolution 26-20 authorizing the Fund's membership renewal in the Municipal Reinsurance Health Insurance Fund for a three year period effective January 1, 2021 is included in the consent agenda.

BENEFITS CONSULTANT

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.

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.

OPEN ENROLLMENT UPDATE

Benefits Consultant said the Open Enrollment for BMED members is approaching. As in past years this will be a passive open enrollment meaning only members who want to make a plan change will need to complete open enrollment forms. If you wish to remain in your current plan you do not need to take action as your previous year's election will rollover.

The 2020-2021 Open Enrollment will **begin on 10/19/2020 and end on 10/30/2020**.

The deadline for groups submitting changes in Benefits Express is **11/6/2020**.

Please know members will only be receiving new ID cards if they make a change in their benefit elections.

2021 NOTICE OF CREDITABLE COVERAGE (NOCC)

Benefits Consultant said, As a courtesy, the BMED in conjunction with Express Scripts will be producing the annual mailing campaign for the 2021 Notice of Creditable Coverage. The CMS Annual Open Enrollment period for the 2021 plan year is October 15th, 2020 through December 7th, 2020. Express Scripts will be mailing the letters between September 16th, 2020 and September 27th, 2020. A sample of the notice is included with your agenda.

CONNER STRONG COVID-19 RESOURCE UPDATE

As previously reported Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

ADMINISTRATIVE UPDATES

There are not updates to report at this time.

FUND ATTORNEY - None

TREASURER - Fund Treasurer said his report is included in the Agenda. He said the fraudulent activity report last month has stopped, with money returned and additional controls put in place.

Resolution 27-20 - September 2020

FUND YEAR	AMOUNT
Fund Year 2020	\$1,115,740.20
TOTAL	\$1,115,740.20

BOARD ADVISOR - Mr. LaMendola said they have been working on putting together an outreach to the members regarding wellness, but there have been a few delays so this will hopefully be going out in the coming months.

AETNA - THIRD PARTY ADMINISTRATOR - Mr. Silverstein said the pepm for June 2020 was \$1,106 and \$954.00 for July 2020. He said there were no claims over \$50,000 for July. He said all dashboard metrics continue to perform well. He reviewed the Covid reporting included with the Agenda.

PHARMACY NETWORK (Express Scripts) - Mr. Colalillo said the trend has increased 9.78% for the year. He said they will continue to monitor the high dollar and specialty claims. He said the August issues document was included and provides an overview of the most recent Covid treatment options. He said convalescent plasma received an emergency use authorization last month.

DELTA DENTAL - None

MOTION TO APPROVE THE CONSENT AGENDA AS PRESENTED.

MOTION:	Commissioner Kunze
SECOND:	Commissioner Franz
VOTE:	7 Ayes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: Chair Hart complimented the most recent HI Fund publication.

PUBLIC COMMENT: None

MOTION TO ADJOURN

MOTION:	Commissioner Franz
SECOND:	Commissioner Kunze
VOTE:	Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: October 27, 2020
Zoom Meeting
12:00 P.M.

Karen Kamprath, Assisting Secretary
Date Prepared: October 6, 2020

APPENDIX II

Strategic Planning Committee Meeting
November 12, 2020
Conference Call
10:00 am

Present:

Greg Hart, Fund Chair
Rich Kunze, Fund Secretary
Greg Franz, Fund Commissioner
Clark LaMendola, Board Advisor
Paul Laracy, PERMA
Karen Kamprath, PERMA
Dave Vozza, Vozza
Renee Gear, PIA
Frank Covelli, PIA

FINANCIAL FAST TRACK – as of September 30, 2020

Mr. Laracy said the Fund continues to perform steadily.

WELLNESS DIRECTION

Chair Hart said Ms. Mclean will be resigning as the Wellness Coordinator. Mr. LaMendola said they do have someone in mind that could possible replace Ms. Mclean. Chair Hart said Marianne Smith, the former chair of the NJHIF Fund and head of the wellness program for that Fund as well. He said if she is interested the Wellness Committee should discuss and possibly interview Ms. Smith. Mr. Lamendola said the goal of the wellness committee is to design a program that focuses on education, increasing awareness and encourages individuals to take advantage of the program as it relates to their own personal health.

NEW MEMBERS

Mr. Laracy said City of Orange has applied for membership in BMED under the “Metro” subgroup concept. Under our proposal, Orange’s Medicare retirees would be enrolled in the BMED Medicare Advantage and its pharmacy equivalent (EGWP). The group demographics are positive compared to most BMED members. However, the group is relatively large at 32% of the enrollment in our current self-insured medical plan. The claims basis for June 2019 through June 2020 is adjusted upward by 8.44% as an estimate for claims deferred during the Covid-19 crisis. The Metro subgroup may form its own HIF in the future if it achieves critical mass of 1,000+ employees in the self-insured program.

Mr. Laracy said there are 2 things to think about, do we want to accept the group and do we want to keep the standard assessment philosophy going forward where a new member gets the average increase for three years and after that they get a loss ratio adjustment of plus or minus 2.5%.

In response to Commissioner Kunze, Mr. Laracy said they would enter the Fund for Medical for their active employees and early retirees, Medicare Advantage for their Medicare age retirees and Dental. He said they would not have the need for Rx. In response to Chair Hart, Mr. Laracy said the other Metro subgroups are MA only. Mr. Laracy said the Fund would have the risk for the actives and early retirees. Mr. LaMendola said he is concerned about the risk factor. Mr. Laracy said the age/sex factor for this group is positive for this group. He said they are about 9% younger on average than

the current bmed members. In response to Mr. Vozza, Mr. Laracy said the group is currently self-insured with Horizon.

Mr. Laracy said the other factor is if they do not accept the proposal by November 18th, we will rewrite them and ask for data through 10/31. In response to Mr. Covelli, Mr. Laracy said he does not know how much the Fund would save them. Mr. Covelli said regardless of who the town is, they are going to have a direct impact on the Fund because of their size. In response to Chair Hart, Mr. Laracy said the critical mass of the BMED should be considered because we are only a little over 1,000 in our medical program which is close to the minimum. He said this group would put us up to about 1300/1400. Mr. Covelli said he believes the reserves should be set differently for the Metro Groups. Mr. Vozza said we should not cap them at 2.5% and we do not want to jeopardize the rest of the Fund. Chair Hart said the ultimate goal of the Fund is to attract long term members.

The Committee discussed further. Mr. Laracy said he feels the input of the group is that they should stand on their own, so we would do an increase for the general group and then a separate increase for them. He said we do this in other Funds. The Committee ultimately agreed to extend the offer to join to the City of Orange.

Mr. Laracy said we did submit proposals for rx coverage for Franklin Lakes and Rutherford however, Mr. Covelli advised that the commercial market is more attractive and the proposals we not competitive.

APPENDIX III

Wellness Committee Meeting
January 14, 2020
Conference Call
3:30 pm

Present:

Greg Hart, Fund Chair
Rich Kunze, Fund Secretary
Greg Franz, Fund Commissioner
Donna Gambutti, Fund Commissioner
Michael Carrelli, Borough of Oakland
Clark LaMendola, Board Advisor
Karen Kamprath, PERMA

The Wellness Committee met to review the 2021 Wellness Grant applications for Franklin Lakes and Oakland. Mr. LaMendola said he likes the inclusion of a dental component in the Oakland Grant. He said there is a correlation between dental and physical health. He asked how the Towns can come up with a way to incentivize the program to entice participation. Chair Hart said Franklin Lakes had 24 participants, but is confident that will increase after Covid. Mr. Carrelli said Oakland was doing well but then the pandemic hit, so he is hoping they can start up with more activities once warmer weather is here. He said there was no negative feedback from current participants. Commissioner Gambutti said she is having a hard time getting her town interested in participating, She said possibly due to the incentive not being enough due to their health plan being so rich. The Committee recommends both grants for formal approval at the January meeting. The Committee did a motion to recommend the grants for approval:

MOTION TO RECOMMEND THE FRANKLIN LAKES WELNESS GRANT FOR APPROVAL AT THE JANUAR MEETING:

Motion: Commissioner Gambutti
Second Commissioner Kunze

MOTION TO RECOMMEND THE OAKLAND WELNESS GRANT FOR APPROVAL AT THE JANUAR MEETING:

Motion: Commissioner Gambutti
Second Commissioner Hart

The Committee discussed a possible replacement for Ms. Mclean in the Wellness Coordinator Position. Mr. LaMendola said Marianne Smith (Civitas) submitted a proposal and is willing to work at the same rate as was approved for Ms. Mclean. He said she understands wellness as well as the HIF culture better than anyone he has seen. Chair Hart said the Fund would be hard-pressed to find someone more qualified. He said the only downside he sees is she currently resides in Florida, but his understanding is at least for now most work would be done remotely anyway, and she also plans to be available in New Jersey when necessary. Mr. Lamendola said he likes her emphasis on data. The committee agreed to include her for approval on the January agenda, after reviewing with the Attorney whether or not an RFP should be issued.

John H. Eskilson
President
551.587.6057
jeskilson@civitasnj.net



CIVITAS

COMMUNITY • WELLNESS • LIFE-COACHING • COLLABORATION

NEW JERSEY

Marianne Smith
Vice President
973.944.8693
msmith@civitasnj.net

December 15, 2020

Clark LaMendola, Consultant, Gateway BMED Fund
Gregory Hart, Chairperson, Gateway BMED Fund
VIA Email

Re: Health and Wellness Program Coordination and Management Inquiry

Dear Clark and Greg:

Thank you for your interest in engaging in a discussion regarding the Gateway BMED Fund's (Fund) upcoming need for health and wellness program coordination. As you know, I have a long history of experience with health and wellness at both the fund and local agency levels.

Following a decades long career in public service (my CV is attached for reference) and subsequent retirement in mid-2019, I committed myself to expanding my education and developing a life coaching practice, specializing in health and wellness. This fall, I was appointed by the NJMEBF (North Fund) as their Health and Wellness Consultant and have also contracted separately with the North Fund to provide a variety of remote educational webinars to complement their program. I am passionate about the local government space, maximizing health insurance dollars to minimize preventable disease and enhancing employee quality of life and workplace morale. I have always viewed the fund model as the ideal structure within which to achieve these goals.

My background allows me to blend my knowledge of management and organization with my health and wellness programming experience and enthusiasm. The combination of these unique skill sets enable me to offer both effective management and creative program design development to assist the Fund in their efforts to advance their program.

I am looking forward to learning more from you both about the Fund's current program, as I am aware that it is structured differently from the North Fund's initiative. I respect and honor the different approaches. I am also interested in hearing about what you may specifically have in mind for the program's future and the services you envision needing to accomplish your goals. As we discussed, I am taking the liberty to just seed the clouds of our conversation with an outline of ideas to form a loose framework for our discussion on Friday.

CIVITAS (*siv-ee-tas*; Latin *koe-wi-fahs*)

Noun, the body of citizens who constitute a state, especially a city-state, commonwealth, or the like. Citizenship, especially as imparting shared responsibility, common purpose, and sense of community.



While I would be happy to explore future brainstorming around program design, I strongly believe that the most important first step when beginning a new phase is to collect and analyze information to evaluate and create perspective using facts and agency trends. Organizing this information as a starting point forms the foundational structure upon which we can collectively build new ideas that may provide enthusiasm for broader participation.

The Fund may have already conducted this type of analysis and shared the results with its membership. If this is the case, then Phase One of the discussion could be modified or eliminated in favor of focusing more on the next steps.

As an outline of my thoughts relative to proposed services, I offer the following loose structure for discussion:

1. Phase One - Program Review and Kickoff:
 - a. Review of Fund wellness planning documents and consultation with municipal ambassadors of participating agencies to garner a more in-depth understanding of the nuances of the programs offered by participating Fund members.
 - b. Review of the following Fund components and data:
 - i. Complete overview of history of wellness programming at the Fund level
 - ii. Complete overview and history of the level of participation in the wellness program by each member of the Fund
 - iii. Review of mission statement and program structure of the Fund's health and wellness program
 - iv. Review of fund-wide annual cost of claims associated with preventable disease
 - v. Review of the Fund's annual budget allocation for health and wellness
 1. Consider budgetary impacts associated with variable scenarios:
 - a. Broader level of Fund agency participation
 - b. Experimentation with alternative program designs
 - vi. Recommendations for return on investment/value on investment (ROI/VOI) analysis and tracking
 - vii. Recommendations for program data collection and reporting methodologies including financial summary dashboard reporting

CIVITAS (*siv-i-tas*; Latin *kee-wi-tahs*)

Noun, the body of citizens who constitute a state, especially a city-state, commonwealth, or the like. Citizenship, especially as imparting shared responsibility, common purpose, and sense of community.



- c. Conduct remote meetings with non-participating agency commissioners to collect information relating to:
 - i. Position on current and future investment in health and wellness programming
 - ii. What has caused them to resist participation to date?
 - iii. What types of support, resource or program change might they need to initiate taking action to participate in the program?
 - d. Prepare a formal draft report of findings for presentation to the BMED Health and Wellness Committee (or appropriate designee) for discussion
 - e. Presentation of the final report to the Executive Committee
2. Phase Two – Program Services – since I am not completely familiar with the Fund’s existing program, I am going to just list the services agreed to verbatim under my contract with the North Fund as a launch point for our discussion.
- a. Meet with participating member towns to discuss and review wellness program/initiative components and identify areas that may be improved. Assist in designing additional components to compliment the Fund’s program (two meetings/year)
 - b. Meet with prospective member towns in an effort to gauge interest in the funds wellness program. If a town is interested in participation, assist with program review and implementation. If a town is not interested, provide feedback to fund wellness committee to enhance participation.
 - c. Implement ideas that will maximize the Fund’s and agency’s return on investment
 - d. Research new program components keeping relevant with health-related issues/concerns and coordinate the same with the Program Manager and online training center.
 - e. Analyze and review top disease states. Design educational programs to address through health and wellness. Impact of tests and screenings on Fund level, analyze results and provide summary of results over time and since wellness program inception.
 - f. Attend, through its designated representative, such meetings of the FUND’s Executive Committee as may be requested by the Executive Committee.
 - g. Provide report of activities for Executive Committee Meeting Agenda to include town visits, seminars, research progress, etc.
 - h. Assist, where requested, in the preparation of the FUND’s wellness budget.

CIVITAS (siv-i-tas; Latin kee-wi-tahs)

Means, the body of citizens who constitute a state, especially a city-state, commonwealth, or the like. Citizenship, especially as imparting shared responsibility, common purpose, and sense of community.



Clark LaMendola, Consultant, Gateway BMED Fund

Gregory Hart, Chairperson, Gateway BMED Fund

December 15, 2020

Page Four

I am looking forward to our discussion on Friday. Please feel free to totally deviate from the concepts outlined here if you have something different in mind. I will follow your lead. I just felt that this may help to give some efficient structure to our discussion to ensure that you both get the greatest value of the time you have allocated to speak with me.

In closing, I believe that a successful health and wellness program seems to flow out of what would seem like a contradiction of fundamentals principles. As a participant engaging in the program, it needs to embody an organic, open, positive, carefree, "doing the right thing" kind of program energy; however, behind the scenes there needs to be a succinct structure, complete with benchmarking and tracking of expectations so that both employees and management can see value in the programming. It is a delicate balance.

Through my own experience I found that incentivizing health and wellness is a positive way to encourage positive behavior, which increases workplace morale and improves personal health outcomes. It is a unique way for employees to feel cared for by their employer, without employers creating one off concessions to show they care individually that can sometimes have unintended consequences. It becomes a cultural philosophy of care and attention that is rooted in equality, where everyone can participate, but it is voluntary, performance based and if dividends are utilized, creates a arguably neutral tax impact.

I look forward to "seeing" you both on Friday. If you can think of anything further that you may wish for me to provide you with prior to our discussion on Friday, please do not hesitate to contact me. Thank you in advance for the opportunity to discuss the Fund's needs with you.

Very truly yours,

A handwritten signature in cursive script that reads 'Marianne Smith'.

Marianne Smith

Vice President

CIVITAS (*siv-i-tas; Latin kee-wi-tahs*)

Noun, the body of citizens who constitute a state, especially a city-state, commonwealth, or the like. Citizenship, especially as imparting shared responsibility, common purpose, and sense of community.

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: November 5, 2020
SUBJECT: 2021 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 2021 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



Borough of Oakland, New Jersey

December 22, 2020

Phone: (201) 337-8111
Fax: (201) 337-1520
www.oakland-nj.org

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



RE: 2021 Oakland Borough 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 2021 to implement an Employee Wellness Program. This is the third consecutive year that the Borough of Oakland is implementing 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.

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- **Fit Bit Challenges:** Participant must participate in 3 fit bit challenges. Challenges will be defined by the Borough of Oakland and may consist of Employee challenges, participation in a local 5k run or walk, charitable events, dance classes, or any other programs at the discretion of the Oakland Employee Wellness Ambassador. Further information on the requirements of this portion of the program will be distributed in a memo issued by the Ambassador.

Incentives will be paid by the Borough of Oakland to its employees at the end of the year upon each employee's completion of the Employee Wellness Program. The incentive is on a points system. One Employee Wellness Point equals \$5.00. The program calls for 34 mandatory points and an additional 26 points for additional activities. The additional points are only awarded should the employee complete the mandatory points first. An employee will not receive more than 60 points or \$300.00 at the end of the calendar year. Points are cashed out for a TD bank gift card provided by the Wellness Program.

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. The 2021 Ambassador will be Michael Carelli.
- **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. The Oakland Wellness Committee meets on the 3rd Thursday of the month at 2:00 p.m.
- **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.
- **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

- o BMED Coordinator job satisfaction survey results
- o Employee satisfaction survey results
- o Absenteeism statistics

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

Kind Regards,



Richard Kunze
Borough Administrator

Enclosed – Performance Data Sheet

CC: Mayor and Council
David Young, CFO
Lisa M. Duncan, Borough Clerk
Clark LaMendola, BMED Consultant

RSK/mc

2021	Estimated Cost Based on Eligible Employees (76 ee)
Nutritional Counseling	\$14,200.00
Biometric Screen*	\$3,621.00
Physical	\$0
Dental Exam	\$0
Shop Rite Cooking Classes	\$1,420.00
Educational Seminars	Volunteered by Valley Health System
Incentive	\$21,300.00
Total Estimated Cost	\$40,541.00
Estimated Cost to the Borough	\$30,541.00
B-MED Grant	\$10,000.00



Borough of Oakland, New Jersey

December 22, 2020

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www.oakland-nj.org

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



RE: 2021 Oakland Borough Employee Wellness Grant Application

Dear Mr. Hart,

Below is the 2020 performance data from the Oakland Employee Wellness Program:

- Employee Participation for 2020: **18** (+3 from 2019)
- Percentage: **23%** among total eligible employees.
- Total Annual Physical Exams: **61%**
- Total Annual Dental Exams: **61%**
- Total Biometric Screenings: **0%** (Delayed due to COVID-19)
- Total Nutritional Counseling: **0%** (delayed due to COVID-19)
- Educational Seminar Participation:
 - Coping with COVID-19 Seminar: **83%**
 - Breast Health Awareness Seminar: **77%**
 - Nutritional Seminar: **83%**
 - Blood Health Seminar: **61%**
- Walking Club: Employees were given the option to conduct walking club on their own time and submit a form to the Employee Wellness Ambassador for dates and times that they walked. Participants had to complete 10 walking sessions. 15 of 18 participants completed the walking requirements. **83% participation.**

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

Kind Regards,

Mr. Michael Carelli
Employee Wellness Ambassador

CC: Mayor and Council
David Young, CFO
Lisa M. Duncan, Borough Clerk
Clark LaMendola, BMED Consultant

RSK/mc

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