



AGENDA AND REPORTS
FEBRUARY 23, 2021
ZOOM MEETING
12:00 PM

Join Zoom Meeting

<https://permainc.zoom.us/j/99601455837>

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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: FEBRUARY 23, 2021
ZOOM MEETING
12:00 P.M.

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

PLEDGE OF ALLEGENCE

ROLL CALL OF 2021 EXECUTIVE COMMITTEE

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

APPROVAL OF MINUTES: January 26, 2021 Open..... Appendix I

CORRESPONDENCE - None

EXECUTIVE DIRECTOR - PERMA - Paul Laracy
Executive Director's ReportPage 1

BENEFITS CONSULTANT REPORT - Jozsef Pfeiffer
Conner Strong & BuckelewPage 7

ATTORNEY - Russell Huntington, Esq.

TREASURER - Joseph Iannaconi
Voucher List February 2021 (Resolution 23-21)TBD
Treasurers Report December 2020Page 9
Confirmation of Claims Paid/Certification of Transfers

WELLNESS COORDINATOR - Marianne Eskilson.....Page 12

BOARD ADVISOR - Clark LaMendola

THIRD PARTY ADMINISTRATOR - Aetna
Monthly ReportPage 15

PRESCRIPTION PROVIDER - Express Scripts - Kyle Colalillo
Monthly ReportPage 18

DENTAL ADMINISTRATOR - Delta Dental - Kim White

CONSENT AGENDAPage 20

Revised Resolution 18-21: Appointing a Wellness CoordinatorPage 21

Resolution 21-21: Fort Lee Wellness Grant ApprovalPage 22

Resolution 22-21: Edgewater Wellness Grant Approval.....Page 23

Resolution 23-21: February Bills List.....Page 24

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

**Bergen Municipal Employee Benefits Fund
Executive Director's Report
February 23, 2021**

FINANCE AND OPERATIONS

PRO FORMA REPORTS

- **Fast Track Financial Reports** as of December 31, 2020 (page 3)
 - **Historical Income Statement**
 - **Ratios and Indices Report**

The MRHIF met on February 10 to reorganize. In addition, the Fund took action on the following items:

1. Awarded a contract to ELMCRX Solutions to facilitate the PBM RFP process, perform 18 month market checks and the annual audits of the PBM contract.
2. Approved a release of an RFP for the PBM contract.
3. Approved a release of an RFP for the Medicare Advantage/EGWP policies. Further discussion will be brought to the local Funds in the next few months.
4. The State Wide contracts committee will be engaged in the above mentioned RFPs. Current committee is below. More Commissioners are welcome to join (no more than 3 per Fund):

MRHIF RFP/ Contracts Committee

Lorene Wright	NJHIF
Brian Brach	CJHIF
Donato Nieman	CJHIF
Lisa Giovanelli	SHIF
Tammy Smith	NJHIF

5. The Aetna Audit has been completed and will provide the report to each of the Funds in the next month.

WELLNESS

WELLNESS COORDINATOR CONTRACT

At the January meeting, the Wellness Committee discussed the fees for the Coordinator and it was determined that the \$17,500 annual fee was too low for the services being proposed. The Committee is recommending a change in fees to \$25,000, annually. If approved, the revised resolution is included in the consent agenda.

EDGEWATER AND FORT LEE GRANT APPROVALS

The Committee also reviewed the grant applications for Edgewater and Fort Lee. The Wellness Coordinator also reviewed and is recommending approval. Resolutions 21-21 and 22-21 approve these grants, as submitted and are included in the consent agenda.

The Coordinator will be in attendance to discuss these grants further.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT
AS OF December 31, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	3,029,450	35,302,382	581,300,493	616,602,875
2. CLAIM EXPENSES				
Paid Claims	1,527,210	22,835,412	486,317,205	509,152,617
IBNR	19,813	305,806	1,968,000	2,273,806
Less Specific Excess	(86)	(36,904)	(12,774,786)	(12,811,690)
Less Aggregate Excess	-	-	(602,911)	(602,911)
TOTAL CLAIMS	1,546,938	23,104,314	474,907,508	498,011,822
3. EXPENSES				
MA & HMO Premiums	380,741	4,403,428	10,865,303	15,268,730
Excess Premiums	83,870	1,000,741	28,733,792	29,734,534
Administrative	208,967	2,403,783	43,031,769	45,435,552
TOTAL EXPENSES	673,578	7,807,952	82,630,864	90,438,816
4. UNDERWRITING PROFIT (1-2-3)	808,935	4,390,116	23,762,121	28,152,236
5. INVESTMENT INCOME	2,611	198,985	3,116,140	3,315,125
6. DIVIDEND INCOME	0	877,895	5,670,472	6,548,367
7. STATUTORY PROFIT (4+5+6)	811,546	5,466,996	32,548,732	38,015,729
8. DIVIDEND	0	4,241,453	17,904,151	22,145,604
STATUTORY SURPLUS (7-8+9)	811,546	1,225,543	14,644,582	15,870,125

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	(7,549)	(3,470,225)	12,727,635	9,257,410
	Cash	(98,888)	(4,683,977)	14,136,561	9,452,584
2019	Surplus	(5,972)	621,209	1,916,945	2,538,154
	Cash	(5,410)	(725)	2,542,153	2,541,428
2020	Surplus	825,066	4,074,560		4,074,560
	Cash	(123,369)	4,370,607		4,370,607
TOTAL SURPLUS (DEFICITS)	811,546	1,225,543	14,644,580	15,870,123	
TOTAL CASH	(227,667)	(314,095)	16,678,714	16,364,619	

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	9,069	251,084	451,305,766	451,556,850
FUND YEAR 2019				
Paid Claims	6,404	1,289,189	21,768,772	23,057,961
IBNR	0	(1,832,964)	1,832,964	-
Less Specific Excess	(86)	(47,593)	0	(47,593)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	6,318	(591,367)	23,601,736	23,010,369
FUND YEAR 2020				
Paid Claims	1,511,737	21,170,791		21,170,791
IBNR	19,813	2,273,806		2,273,806
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	1,531,550	23,444,597		23,444,597
COMBINED TOTAL CLAIMS	1,546,938	23,104,314	474,907,502	498,011,816

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	2019	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Cash Position	16,679,167	\$ 15,568,958	\$ 15,465,839	\$ 15,877,170	\$ 17,144,572	\$ 18,416,713	\$ 20,401,686	\$ 21,063,041	\$ 21,288,819	\$ 20,578,475	\$ 17,987,244	\$ 16,592,286	\$ 16,364,619
IBNR	1,968,000	\$ 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	\$ 2,273,806
Assets	17,977,659	\$ 18,252,127	\$ 18,311,581	\$ 18,556,823	\$ 19,119,892	\$ 19,996,835	\$ 21,906,430	\$ 22,540,567	\$ 22,435,539	\$ 22,063,537	\$ 19,708,482	\$ 18,609,597	\$ 19,361,642
Liabilities	3,332,625	\$ 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	\$ 3,491,064
Surplus	14,645,034	\$ 14,941,447	\$ 142,303	\$ 15,257,824	\$ 15,870,893	\$ 16,804,111	\$ 18,711,352	\$ 15,675,835	\$ 15,796,543	\$ 15,129,173	\$ 15,054,802	\$ 15,059,032	\$ 15,870,577
Claims Paid -- Month	1,834,381	\$ 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	\$ 1,527,210
Claims Budget -- Month	2,088,946	\$ 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	\$ 2,252,666
Claims Paid -- YTD	23,599,882	\$ 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	\$ 22,835,412
Claims Budget -- YTD	25,101,081	\$ 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	\$ 27,031,987
RATIOS													
Cash Position to Claims Paid	9.09	7.91	6.9	7.71	10.11	12.62	15.26	13.04	9.33	10.24	7.67	7.23	10.72
Claims Paid to Claims Budget -- Month	0.88	0.87	1	0.91	0.75	0.65	0.59	0.72	1.01	0.89	1.04	1.02	0.68
Claims Paid to Claims Budget -- YTD	0.94	0.87	0.93	0.93	0.88	0.84	0.8	0.78	0.81	0.82	0.84	0.86	0.84
Cash Position to IBNR	8.48	7.74	7.03	7.48	7.96	8.54	9.19	9.52	9.64	9.28	8.05	7.36	7.2
Assets to Liabilities	5.39	5.51	5.33	5.62	5.88	6.26	6.86	3.28	3.38	3.18	4.24	5.24	5.55
Surplus as Months of Claims	7.01	6.63	0.06	6.77	7.05	7.46	8.31	6.96	7.01	6.72	6.68	6.68	7.05
IBNR to Claims Budget -- Month	0.94	0.89	0.98	0.94	0.96	0.96	0.99	0.98	0.98	0.98	0.99	1	1.01

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
YEAR: 2021, AS OF FEBRUARY 16, 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	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> Indemnity and Trust	Compliance listing included on page 5
<input type="checkbox"/> New Members (list)	N/A
<input type="checkbox"/> Withdrawals	N/A
<input type="checkbox"/> Risk Management Plan and By Laws	Filed
<input type="checkbox"/> Cash Management Plan	Filed
<input type="checkbox"/> Unaudited Financials	9/30/2020 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

INDEMNITY AND TRUST COMPLIANCE

Member	I&T end date
West Orange	in progress
BOROUGH OF FT. LEE	12/31/2020
EAST ORANGE	12/31/2020
IRVINGTON	12/31/2020
BOROUGH OF RUTHERFORD	12/31/2021
BOROUGH OF HILLSDALE	12/31/2021
BOROUGH OF WESTWOOD	12/31/2021
VERONA TOWNSHIP	12/31/2021
BOROUGH OF LODI	12/31/2021
BOROUGH OF EMERSON	12/31/2023
TOWNSHIP OF ROCHELLE PARK	12/31/2021
FAIRFIELD TOWNSHIP	12/31/2021
FAIRFIELD BOE	12/31/2021
BOROUGH OF ALPINE	12/31/2021
BOROUGH OF MAYWOOD	12/31/2022
BOROUGH OF EAST RUTHERFORD	12/31/2022
BOROUGH OF CARLSTADT	12/31/2022
BOROUGH OF MOONACHIE	12/31/2022
BOROUGH OF WOOD-RIDGE	12/31/2022
BOROUGH OF MONTVALE	12/31/2022
BOROUGH OF PARK RIDGE	12/31/2022
EAST RUTHERFORD BOARD OF ED	12/31/2022
BOROUGH OF NORTH ARLINGTON	12/31/2022
BOROUGH OF WALLINGTON	12/31/2022
BOROUGH OF EDGEWATER	12/31/2022
BOROUGH OF SADDLE RIVER	12/23/2023
CARLSTADT BOARD OF ED	12/23/2023
FRANKLIN LAKES BOROUGH	12/23/2023
TOWNSHIP OF SOUTH HACKENSACK	12/31/2023
WANAQUE VALLEY REGIONAL S.A.	12/31/2023
VILLAGE OF RIDGEFIELD PARK	12/31/2023
BOROUGH OF OAKLAND	12/31/2023
CITY OF ORANGE	12/31/2023

Gateway-BMED Health Insurance Fund

Benefits Consultant Report

February 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.

Online Enrollment System Training Schedule - 2021

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how perform tasks in the system. To use the enrollment system, each HR user must complete a *system access form*. Please email Austin Flinn at aflinn@permainc.com and indicate which of the sessions below you would like to attend. Please include this information in the subject line: *Training - Fund Name and Client Name*.

- Wednesday, March 17th 10:00 am - 11:00 am
- Wednesday, April 21st 10:00 am - 11:00 am
- Wednesday, May 19th 10:00 am - 11:00 am
- Wednesday, June 16th 10:00 am - 11:00 am
- Wednesday, July 14th 10:00 am - 11:00 am
- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

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 period. 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.

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.

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.

CVS and Rite Aid join in the efforts to distribute the vaccine in New Jersey.

Starting this week of 2/17, select CVS and Rite Aid pharmacies will be able to administer doses of the vaccine. Participating CVS and Rite Aid locations will continually be added to the NJ COVID-19 Information Hub's list of vaccine locations for eligible recipients - [click here to visit that list](#).

ADMINISTRATIVE AUTHORIZATIONS

There is one pre-service appeal currently with the Independent Review Organization. In order not to delay the member's surgical procedure, we would like authorization from the committee to approve services prior to the next BMED meeting should the Independent Review Organization overturn the denial. Maximum possible charges are approximately \$45,000.

Motion: *Motion to authorize procedure pending approval by the Independent Review Organization.*

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

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES

BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND

Month		December							
Current Fund Year		2020							
Policy Year		1.	2.	3.	4.	5.	6.	7.	8.
Coverage		Calc. Net Paid Thru Last Month	Monthly Net Paid December	Monthly Recoveries December	Calc. Net Paid Thru December	TPA Net Paid Thru December	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This 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

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	
	Purchase Yield:	0	0	0	0	0	0	
	TO TAL for All							
	Accts & instruments							
Opening Cash & Investment Balance	\$16,591,831.89	3185936.19	0	-0.003	0	7224909.49	6180986.21	
Opening Interest Accrual Balance	\$28,247.55	0	0	0	0	28247.55	0	
1	Interest Accrued and/or Interest Cost	\$7,931.51	\$0.00	\$0.00	\$0.00	\$0.00	\$7,931.51	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$2,854.52	\$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 Balance	\$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 Balance	\$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 Month	0.19%	0.06%		0.00%		-0.03%	0.51%

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COMMUNITY • WELLNESS • LIFE-COACHING • COLLABORATION
NEW JERSEY

Marianne Eskilson
Vice President
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TO: BMED Executive Committee and Commissioners
FROM: Marianne Eskilson, BMED Health and Wellness Consultant
DATE: February 15, 2021
SUBJECT: Wellness Program Coordinator Report - First Quarter Targeted Focus

INTRODUCTION: As a long-serving retired municipal manager who has had a historic interest in both the health insurance industry and the nation's state of crisis relative to preventable disease, I appreciate the opportunity to work together with the Fund to advance your unique and progressive health and wellness initiative. I believe that my education and professional credentialing in life/health and wellness coaching will serve as a benefit to the Fund as we move forward together to define and advance the goals and objectives of the Program and improve the quality of life of the Fund's insured members.

As a follow-up to my conversations with Chairman Hart and Clark LaMendola regarding program development and my role as the BMED's health and wellness coordinator, I offer the following as an outline of targeted activity for the Fund's Executive Committee and Commissioners:

Data Gathering: March-May

1. PERMA/Connor Strong
 - i. Contact information for all BMED Commissioners (Executive Committee Members), Ambassadors, Risk Managers and TPA's
 - ii. Claims data and trending information on preventable disease claims
 - iii. Any information that may be helpful from the actuary regarding pricing as it relates to preventable disease
 - iv. Historic BMED dividend distributions, premium rate fluctuations over the last 10 years, expansion of membership and marketing observations
 - v. Budgetary history regarding support for health and wellness programming and management
 - vi. Claims overview for individual member agencies – who are the outliers on claim costs that may have a concentration of preventable disease claims?

CIVITAS (siv-i-tas; Lāfi kē-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.



2. Diane Lilienthal (former coordinator/Wellness Franklin Lakes Program Coordinator)
 - i. Perspectives and historical knowledge exchange
 - ii. Contact log and outcomes regarding prior conversations with other stakeholders
 - iii. Franklin Lakes
 1. Participation history
 2. Agency culture and programming history
 3. Budgetary history of their program
 4. Future Visioning

3. Michael Carelli, (Oakland Wellness Program Coordinator)
 1. Perspectives, program goals, defining BMED support and visioning
 2. Participation history
 3. Agency culture and programming history
 4. Budgetary history of their program
 5. Future Visioning

4. Aetna, Express Scripts and Delta Dental Representatives to discuss:
 - i. Embedded health and wellness programs within their platforms
 - ii. Nationwide trending data correlating health and wellness prevention to claims
 - iii. BMED's utilization of preventative wellness components vs. other NJ Funds and their broader book of business
 - iv. Industry knowledge of baseline average lifetime costs associated with long-term preventable disease states
 - v. Mental health service utilization – how is it trending with COVID?

5. Risk managers
 - i. Perspectives and historical knowledge exchange
 - ii. How can we best incorporate their support and knowledge in the future development of health and wellness programming, goal setting, benchmarking and marketing

6. BMED Commissioner Sample Outreach – Concentrated Inquiry/ Marketing for Broader Program Participation
 - i. Edgewater
 - ii. Park Ridge
 - iii. Westwood

7. Develop 4 distinct surveys for data gathering and program analysis/development targeting
 - i. Municipal administrators/managers
 - ii. Ambassadors
 - iii. Staff of participating municipalities
 - iv. Staff of non-participating agencies (to be distributed with the permission of member agency)

CIVITAS (shiv-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



Reporting and Collaboration: (Benchmark Target – End of April – September 2021)

1. Wellness Committee Meeting – Provide draft findings – April/May
 - a. Share data collected to date
 - b. Begin the process of brainstorming to recommendation around the following topics:
 - v. rational for goal and objective development
 - vi. definition of benchmarks
 - vii. consideration for offering broad BMED health and wellness educational elements – webinar, newsletter
 - viii. consideration as to whether the BMED program offering may need more diversity of support for agencies with different cultures and/or new ambassadors and staff
8. Formal Report Development – Program History, Proposed Systems for Evaluating, Monitoring, Managing and Goal Setting for Participation/Chronic Disease Prevention/Management and Assessment of Benefit – May-July
9. Draft Report and Ongoing Dashboard Model Delivery to the NJMEBF Wellness Committee – Summer 2021
10. Presentation of Final Report and Recommendations to NJMEBF Executive Committee – September 2021

Program Coordination – Broad Objectives: Present and Ongoing

- a. Live/remote (COVID dependent) support for program coordinators and membership
- b. Support for Program objectives through the delivery of live educational support
- c. Tracking and regular reporting of program fundamentals – costs, utilization, participation, trends, claims correlation monitoring, public health and private sector trends associated with health and wellness initiatives and outcomes.
- d. Continue focus on the following broad areas of program management:
 - i. Marketing
 - ii. Evaluating
 - iii. Collaborating
 - iv. Creating/Building
 - v. Supporting
 - vi. Monitoring
 - vii. Reporting

The outline provided above is intended to provide a path forward. Collaboration and adaptability will only enhance its success. I welcome any questions or comments the Commissioners or administrative Fund may have and look forward to advancing the Program in 2021.

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

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





BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

February 23, 2021



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS PAID 2019			MEDICAL CLAIMS PAID 2020		
	# OF EES	PER EE	# 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	\$1,643,506	1,059	\$ 1,552
TOTALS	\$18,665,151			\$18,654,896		
				2020 Average	1,056	\$ 1,473
				2019 Average	1,051	\$ 1,479



Bergen Municipal Employee Benefit Fund
 January 1, 2020 thru December 31, 2020 (unless otherwise noted)

Medical Claims Paid:
January 2020 – December 2020

Total Medical Paid per EE: **\$1,473**

Network Discounts

Inpatient: **57.6%**
 Ambulatory: **65.6%**
 Physician/Other: **66.7%**
TOTAL: 64.5%

Provider Network

% Admissions In-Network: **92.4%**
 % Physician Office: **83.4%**

Aetna Book of Business:
 Admissions 97.6%; Physician 91.1%

Top Facilities Utilized (by total Medical Spend)

- Hackensack University
- Valley Hospital
- Morristown Medical Center
- Holly Name Medical Center
- Hackensack UMC @ Pascack

Catastrophic Claim Impact*
January 2020- DEC 2020

Number of Claims Over \$50,000: **56**
 Claimants per 1000 members: **21.4**
 Avg. Paid per Claimant: **\$119,261**
 Percent of Total Paid: **38.6%**

* Aetna BOB- HCC account for an average of 42.4% of total Medical Cost

Nurse Case Member Outreach:
Through Q4 2020

Unique Members Identified: **271**
 Outreach Opportunities Identified: **356**
 Outreach in Progress: **34**
 Completed Outreach: **341**

Closed with Engagement: **85**
 Unable to Reach: **234**
 Member Declined: **22**

Teladoc Activity: Jan – DEC 2020

Total Registrations: **111**
 Total Online Visits: **184**
 Total Net Claims Savings: **\$23,426**
 Total Visits w/ Rx: **123**
 Member Satisfaction Rating / Avg.
 79% Outstanding, 14% Good

Allentown Service Center
Performance: Metrics thru DEC 2020

Customer Service

Call Quality: **98.2%**
 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

Proprietary



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Bergen Municipal Employee Benefits Fund - Monthly Utilization Tracking Report

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
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%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Membership	2,178																
Total Days	82,495																
Total Patients	808																
Total Plan Cost	\$312,546																
Generic Fill Rate (GFR) - Total	84.5%																
Plan Cost PMPM	\$143.50																
% Change Plan Cost PMPM	-16.7%																
Total Specialty Plan Cost	\$119,236																
Specialty % of Total Specialty Plan Cost	38.1%																

PMPM	
Jan-20	\$172.26
Jan-21	\$143.50
Trend Jan 2021	-16.7%

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
FEBRUARY 23, 2021**

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

Resolutions

Subject Matter

Motion _____ **Second** _____

Revised Resolution 18-21: Appointing a Wellness CoordinatorPage 21
Resolution 21-21: Fort Lee Wellness Grant ApprovalPage 22
Resolution 22-21: Edgewater Wellness Grant Approval.....Page 23
Resolution 23-21: February Bills List.....Page 24

**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 \$25,000; 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 \$25,000 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: FEBRUARY 23, 2021

BY: _____

CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 21-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTING 2021 WELLNESS GRANT PROGRAM FOR THE BOROUGH OF FORT LEE**

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 Fort Lee submitted an application for a wellness grant through the Bergen Municipal Employee Benefits Fund which was presented to the Executive Committee at its meeting on February 23, 2021

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

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

NOW THEREFORE BE IT RESOLVED, on February 23, 2021 the Executive Committee of the Bergen Municipal Employee Benefits Fund approved a Wellness Grant Program for the Borough of Fort Lee in the amount of \$5,000;

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: FEBRUARY 23, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 22-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTING 2021 WELLNESS GRANT PROGRAM FOR THE BOROUGH OF EDGEWATER**

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 Edgewater submitted an application for a wellness grant through the Bergen Municipal Employee Benefits Fund which was presented to the Executive Committee at its meeting on February 23, 2021

WHEREAS, the projected program and requested funds in the amount of \$3,000, which the Wellness Committee reviewed and deemed appropriate for the objectives of the Fund wellness grant program.

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

NOW THEREFORE BE IT RESOLVED, on February 23, 2021 the Executive Committee of the Bergen Municipal Employee Benefits Fund approved a Wellness Grant Program for the Borough of Edgewater in the amount of \$3,000;

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: FEBRUARY 23, 2021

BY: _____
CHAIRPERSON

ATTEST:

RESOLUTION NO. 23-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE FEBRUARY 2021 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **February 23, 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 February 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 February 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: FEBRUARY 23, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

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

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

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Gregory Hart, Chair	Present
Richard Kunze, Secretary	Present
Joseph Catenaro, Executive Committee	Present
Gregory Franz, Executive Committee	Present
Donna Gambutti, Executive Committee	Present (12:45 pm)
Jerry Giannis, Executive Committee	Present
Matthew Cavallo, Executive Committee Alternate	Present
Bob Kakoleski, Executive Committee Alternate	Present

APPOINTED OFFICIALS PRESENT:

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

OTHERS PRESENT:

Brittany Vozza, Vozza Agency
Dave Vozza, Vozza Agency
Suzanne Pennell, Scirocco Group
Matt McArow, Otterstedt
Tom Ucko, IMAC

CORRESPONDENCE - None

APPROVAL OF MINUTES:

MOTION TO APPROVE THE PRESENTED OPEN MINUTES OF OCTOBER 27, 2020:

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

MOTION TO ADJOURN THE SINE DIE MEETING:

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

Roll Call of 2020 Fund Commissioners

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

Ms. Kamprath said that a quorum was present with 15 Fund Commissioners.

Ms. Koval read the recommended slate of officers

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

Executive Committee Members:

Donna Gambutti, Township of South Hackensack
Joseph Catenaro, Township of Fairfield
Gregory Franz, Borough of Edgewater

Jerry Giaimis, Borough of Saddle River
Matthew Cavallo, Township of Verona

Alternates:

Bob Kakoleski, Borough of Rutherford

**MOTION TO ADOPT 2021 SLATE OF EXECUTIVE COMMITTEE AS RECOMMENDED
AND CLOSE NOMINATIONS:**

MOTION: Commissioner Caruso
SECOND: Commissioner Cavallo
ROLL CALL VOTE: 15 Ayes, 0 Nays

Fund Attorney swore in the Executive Committee.

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

Chairperson		
Gregory Hart	Borough of Franklin Lakes	Present
Secretary		
Richard Kunze	Borough of Oakland	Present
Executive Committee	Members	
Joseph Catenaro	Fairfield Township	Present
Gregory Franz	Borough of Edgewater	Present
Donna Gambutti	Twp of S. Hackensack	Absent
Jerry Giaimis	Borough of Saddle River	Present
Matthew Cavallo	Township of Verona	Present
Alternate	Township of Verona	Present
Bob Kakoleski	Borough of Rutherford	Present

EXECUTIVE DIRECTORS REPORT

FAST TRACK FINANCIAL REPORTS – as of November 30, 2020

Ms. Koval said the Financial Fast track shows November was pretty much a break even month with the release of the dividend. She said the overall surplus is at about \$ 17 million.

2021 REORGANIZATION

Ms. Koval reviewed the reorganization resolutions and noted that 8-21 notes the current signatories as Gregory Hart, Gregory Franz, Richard Kunze and Fund Treasurer, 9-21 is the 2021 risk management plan with changes regarding the fully insured only members and 11-21 which appoints the MRHIF representatives. Commissioner Kunze and Commissioner Hart will serve as Commissioner and Alternate Commissioner.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

Ms. Koval said the MRHIF met on December 9 to adopt the 2021 budget. The reinsurance renewal for BMED that was included in the budget had not changed.

2021 COMMITTEE APPOINTMENTS

Ms. Koval said the standing committees that were appointed in 2020 are included. She said Chair Hart suggested forming a nominations committee, so if interested please let us know.

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

Ms. Koval said the Fund has 3 new groups requesting membership. She said the first group is the 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.

Ms. Koval said the next group is West Orange Township and 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.

Ms. Koval said the City of Garfield is the third group and has requested membership into the BEMD (not Metro) effective March 1, 2021. She said the underwriting details are included which we believe is appropriate and conservative. Their membership would be contingent upon a fully executed Indemnity and Trust Agreement and Risk Management Agreement. If approved, Resolutions 13-21, 14, 21 and 15-21 are included in the consent agenda. Ms. Koval said they did request to waive Medicare Advantage coverage until January 2022 which the strategic planning committee approves.

STRATEGIC PLANNING MEETING

Chair Hart said the committee met this morning and based on the recommendations of the professionals and auditor analysis, the committee felt that all 3 groups would be advantageous to approve their membership with the BMED.

WELLNESS COMMITTEE MEETING

Ms. Koval said the Wellness Committee met last week to review wellness grant applications from Franklin Lakes and Oakland both in the amount of \$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. Ms. Koval said resolutions approving the wellness grants and contract are included in consent.

REMOTE MEETING RESOLUTION

Ms. Koval said resolution 16-21 includes remote meeting instructions, proposed by the Fund Attorney.

INDEMNITY AND TRUST AGREEMENTS

Ms. Koval said 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

BENEFIT'S CONSULTANT'S REPORT

ONLINE ENROLLMENT SYSTEM TRAINING

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

Benefits Consultant said 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. He said Teladoc has seen a huge uptick in usage since the start of the pandemic.

ESI UPDATES

National Preferred Formulary (NPF) Update

Benefits Consultant said 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, fxavolv , intel , mimve , norethindrone/ethinyl estradiol
Estrogen & Estrogen Modifiers for Vaginal Symptoms	FEMRING*	estradiol cream, estradiol patches, estradiol tablets, vuvafem , ESTRING, PREMARIN CREAM
	INTRAROSA*, OSPHENA	estradiol cream, vuvafem , 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

In response to Commissioner Kunze, Benefits Consultant said he believes the member referenced received electronic notice. He said if members are signed up electronically they will receive electronic notices and physical copies of the letters with formulary impact are being built now.

LEGISLATIVE UPDATES

COVID-19 Vaccine Updates

Vaccine Coverage

Benefits Consultant said 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.

Benefits Consultant said the cost of the vaccine is covered 100% because it is funded by the Federal Government so there will be no cost impact to the Fund or membership for the vaccine. He said however the Fund will be billed for the administrative costs of the vaccine. He said that will be covered 100% by the health plan. He said there will be no member cost share.

Vaccine Eligibility

Benefits Consultant reviewed the 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

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

	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

COVID-19 FSA Relief

Benefits Consultant said 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.

FUND ATTORNEY - Fund Attorney said that due to certain distribution limitations he suggests adding the Star Ledger to the official newspaper listing. Ms. Koval said we can add to resolution 5-21.

TREASURER - Fund Treasurer said the bills lists and treasurers report is included in the Agenda.

Confirmation of Payment

FUND YEAR NOVEMBER 2020		AMOUNT
FY 2018		\$8,794.54
FY 2020		\$650,063.20
TOTAL		\$658,857.74

Confirmation of Payment - Dividend List

FUND YEAR CLOSED		AMOUNT
FY CLOSED		\$1,063,140.00
TOTAL		\$1,063,140.00

Confirmation of Payment

FUND YEAR DECEMBER 2020		AMOUNT
FY 2019		\$662,858.57
TOTAL		\$662,858.57

Resolution 19-21

FUND YEAR JANUARY 2021		AMOUNT
Fund Year 2020		-\$4,466.65
Fund Year 2021		\$578,815.87
TOTAL		\$574,349.22

BOARD ADVISOR - Mr. LaMendola said he agrees that we have a very well qualified person joining to help drive the wellness program. He also noted the importance of registering and getting vaccinated.

AETNA - THIRD PARTY ADMINISTRATOR - Mr. Silverstein reviewed the claims for October and November 2020. He also reviewed the Covid reporting distributed with the Agenda.

PHARMACY NETWORK (Express Scripts) - Mr. Colalillo shows a January - December 2020 trend of 6.9%. He said as with most books of business the specialty costs is where the increase comes from. He also provided an update on the Covid vaccines.

DELTA DENTAL – Ms. White said they have added a service coordinator to their team and introduced Brian Remlinger. She said their utilization reports are showing over 95% participation in their network.

**MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED AMENDING
RESOLUTION 5-21 AND 11-21:**

MOTION:	Commissioner Franz
SECOND:	Commissioner Gambutti
VOTE:	8 Ayes, 0 Nays (Chair Hart abstained on resolution 20-21, Commissioner Kunze abstained on resolution 17-21)

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN

MOTION:	Commissioner Kunze
SECOND:	Commissioner Catenaro
VOTE:	Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: February 23, 2021
Zoom Meeting
12:00 P.M.

Karen Kamprath, Assisting Secretary
Date Prepared: February 17, 2021