



AGENDA AND REPORTS

**APRIL 27, 2021
ZOOM MEETING
12:00 PM**

Join Zoom Meeting

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

Meeting ID: 545 508 0980

Dial by your location

+1 312 626 6799 US (Chicago)
+1 929 205 6099 US (New York)
+1 301 715 8592 US (Washington DC)

Meeting ID: 545 508 0980

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 and the Star Ledger
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: APRIL 27, 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
Matthew Cavallo, Executive Committee
Bob Kakoleski, Executive Committee Alternate

APPROVAL OF MINUTES: February 23, 2021 Open..... Appendix I

CORRESPONDENCE - None

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

BENEFITS CONSULTANT REPORT - Jozsef Pfeiffer
Conner Strong & Buckelew **Page 7**

ATTORNEY - Russell Huntington, Esq.

TREASURER - Joseph Iannaconi
Voucher List March 2021 **Page 11**
Voucher List April 2021..... **Page 13**
February 2021 Treasurers Report..... **Page 15**
Confirmation of Claims Paid/Certification of Transfers

WELLNESS COORDINATOR - Marianne Eskilson.....Page 18

BOARD ADVISOR - Clark LaMendola

THIRD PARTY ADMINISTRATOR - Aetna
Monthly Report **Page 21**

PRESCRIPTION PROVIDER - Express Scripts - Kyle Colalillo
Monthly Report..... **Page 26**

DENTAL ADMINISTRATOR - Delta Dental - Kim White

CONSENT AGENDA Page 28
Resolution 24-21:New Member - Plainfield BOE.....**Page 29**
Resolution 25-21: March and April Bills List.....**Page 30**

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

**Bergen Municipal Employee Benefits Fund
Executive Director's Report
April 27, 2021**

FINANCE AND OPERATIONS

PRO FORMA REPORTS

- **Fast Track Financial Reports** as of February 28, 2021
- **Historical Income Statement**
- **Ratios and Indices Report**

EXECUTIVE COMMITTEE

Commissioner Gaimis has moved to a new town that is not in the BMED. This leaves a vacancy on the Executive Committee. The Committee may want to consider moving an alternate to this seat and electing a new Commissioner to the Alternate seat.

NEW MEMBER - CITY OF PLAINFIELD BOARD OF EDUCATION

Plainfield Board of Education has submitted an application for membership for July 1, 2021 for medical coverage only through the Metro subgroup. The Operations Committee met last week to discuss.

Background:

1. BMED's enrollment including the Metro subgroup has grown to 1,874 self-insured medical employees/early retirees. The Metro subgroup (City of Orange) accounts for 579 of these employees/retirees.
2. Through February, we remain financially strong with YTD earnings of \$969K and retained earnings of almost \$16.8M.
3. The Plainfield BOE has 907 employees and is currently fully insured with Aetna. If it joined BMED/Metro, it would represent 1/3 of total enrollment in the self-insured medical plan.
4. The entity has been underwritten using 7.25% trend, 3% margin, full coverage of expenses/reinsurance/taxes, and an 8.44% adjustment to the current year for Covid-19 service deferrals.
5. The BOE's size and continuity of the Aetna relationship support the credibility of the projection. The impact of Covid-19 on this and all other HIF projections is an unknown, but our adjustment factor is conservative and consistent with industry practice.

Approach: The Plainfield BOE will be indemnified under the Metro subgroup which, as a group, are experience rated independently from the other BMED members. If this group joins, the Metro subgroup will have more than enough critical mass to implement its own Fund. Although this does take time, the subgroup may consider starting the feasibility study and filing this year for a possible 1/1/23 start date.

The Operations Committee felt comfortable with this approach and are recommending that the BMED offer membership effective 7/1/2021. Resolution 24-21 is included in consent.

PHARMACY BENEFIT MANAGER RFP

The PBM RFP is underway. Responses were received from 6 companies: Express Scripts, Aetna, AHA, Magellan, Ingenio Rx and OptumRx. Our Pharmacy Benefits Consultant is currently reviewing the financials. The MRHIF Contracts Committee will review and we expect to have a recommendation by the June MRHIF meeting.

MEL/MR-HIF/ CEL EDUCATIONAL SEMINAR

The 2021 seminar will be held virtually on the mornings of Friday, May 14th and Friday, May 21st. The information on how to register is included in Appendix III. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.

GASB 75 REPORTS

GASB 75 reports are available through the Fund. Most members will either need a full report or an update this year. The turn around time is a few weeks – please reach out to Karen Kamprath at PERMA to start the process.

FINANCIAL DISCLOSURE STATEMENTS

As done in prior years and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. Commissioners could begin filing on April 5, 2021. The deadline to file is April 30, 2021 however, The board has extended the date they would take enforcement action against non-filers to June 30, 2021. Local Finance Notice 2021-08 containing filing information for local government officers, will be distributed to commissioners once available. A listing of compliance is included below and was last updated on April 16, 2020.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2021

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	4,082,350	7,024,888	616,604,583	623,629,471
2. CLAIM EXPENSES				
Paid Claims	2,102,919	4,016,865	509,152,617	513,169,482
IBNR	626,330	685,888	2,350,000	3,035,888
Less Specific Excess	-	-	(12,811,690)	(12,811,690)
Less Aggregate Excess	-	-	(602,911)	(602,911)
TOTAL CLAIMS	2,729,249	4,702,753	498,088,016	502,790,769
3. EXPENSES				
MA & HMO Premiums	398,105	734,079	15,268,730	16,002,810
Excess Premiums	101,757	167,718	29,734,534	29,902,251
Administrative	268,766	457,202	45,431,575	45,888,777
TOTAL EXPENSES	768,628	1,359,000	90,434,839	91,793,838
4. UNDERWRITING PROFIT (1-2-3)	584,473	963,136	28,081,727	29,044,863
5. INVESTMENT INCOME	2,799	6,671	3,315,125	3,321,796
6. DIVIDEND INCOME	0	0	6,548,367	6,548,367
7. STATUTORY PROFIT (4+5+6)	587,272	969,807	37,945,220	38,915,027
8. DIVIDEND	0	0	22,145,604	22,145,604
9. Transferred Surplus	0	0	0	0
STATUTORY SURPLUS (7-8+9)	587,272	969,807	15,799,616	16,769,423

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus				
	Cash	8,682	7,004	9,257,410	9,264,414
		(80,990)	(155,782)	9,452,584	9,296,802
2019	Surplus	(20,429)	(22,803)	2,538,154	2,515,350
	Cash	(24,030)	(26,525)	2,541,428	2,514,902
2020	Surplus	452	9,449	4,004,051	4,013,500
	Cash	(329,567)	(231,792)	4,370,607	4,138,816
2021	Surplus	598,567	976,157		976,157
	Cash	(154,710)	(271,489)		(271,489)
TOTAL SURPLUS (DEFICITS)	587,272	969,807	15,799,614	16,769,421	16,769,421
TOTAL CASH	(589,297)	(685,588)	16,364,619	15,679,031	15,679,031

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(8,828)	(5,119)	451,556,850	451,551,732
FUND YEAR 2019				
Paid Claims	20,597	23,751	23,057,961	23,081,712
IBNR	-	0	0	0
Less Specific Excess	-	0	(47,593)	(47,593)
Less Aggregate Excess	-	0	0	0
TOTAL FY 2019 CLAIMS	20,597	23,751	23,010,369	23,034,119
FUND YEAR 2020				
Paid Claims	522,012	1,807,118	21,170,791	22,977,909
IBNR	(522,012)	(1,815,054)	2,350,000	534,946
Less Specific Excess	0	0	0	0
Less Aggregate Excess	0	0	0	0
TOTAL FY 2020 CLAIMS	0	(7,936)	23,520,791	23,512,855
FUND YEAR 2021				
Paid Claims	1,569,138	2,191,115		2,191,115
IBNR	1,148,342	2,500,942		2,500,942
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2021 CLAIMS	2,717,480	4,692,057		4,692,057
COMBINED TOTAL CLAIMS	2,729,249	4,702,753	498,088,010	502,790,763

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

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND			
RATIOS			
INDICES	2020	JAN	FEB
Cash Position	16,364,619	\$ 16,268,328	\$ 15,679,031
IBNR	2,350,000	\$ 2,409,558	\$ 3,035,888
Assets	19,363,350	\$ 19,738,027	\$ 20,867,978
Liabilities	3,563,281	\$ 3,555,424	\$ 4,098,102
Surplus	15,800,068	\$ 16,182,604	\$ 16,769,876
Claims Paid -- Month	1,527,210	\$ 1,913,945	\$ 2,102,919
Claims Budget -- Month	2,252,666	\$ 2,180,405	\$ 2,180,405
Claims Paid -- YTD	22,835,412	\$ 1,913,945	\$ 4,016,865
Claims Budget -- YTD	27,031,987	\$ 2,180,405	\$ 4,360,811
RATIOS			
Cash Position to Claims Paid	10.72	8.5	7.46
Claims Paid to Claims Budget -- Month	0.68	0.88	0.96
Claims Paid to Claims Budget -- YTD	0.84	0.88	0.92
Cash Position to IBNR	6.96	6.75	5.16
Assets to Liabilities	5.43	5.55	5.09
Surplus as Months of Claims	7.01	7.42	7.69
IBNR to Claims Budget -- Month	1.04	1.11	1.39

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
YEAR: 2021, AS OF APRIL 15, 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 ____
<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

Professional		Contract Received	Contract Term
Administration	PERMA	Yes	1/1/2019 - 12/31/2021
Attorney	Huntington Bailey	Yes	1/1/2021-12/31/2021
Treasurer	Joseph Iannaconi	Yes	1/1/2021-12/31/2021
Auditor	Lerch Vinci Higgins	Yes	1/1/2021-12/31/2021
Benefits Consultant	Conner Strong & Buckelew	Yes	1/1/2019 - 12/31/2021
Actuary	Actuarial Solutions	Yes	1/1/2021-12/31/2021
Wellness	Marianne Smith	Yes	4/1/2020-3/31/2021
Fund Coordinator	Eagle Rock Management	Yes	1/1/2021-12/31/2021
Board Advisor	Clark LaMendola	Yes	1/1/2019-12/31/2021
TPA - Aetna		Yes	1 year renewal negotiated
TPA - Delta Dental		Yes	1 year renewal negotiated

INDEMNITY AND TRUST COMPLIANCE

Member	I&T end date
West Orange	in progress
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
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
BOROUGH OF EMERSON	12/31/2023
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
BOROUGH OF FT. LEE	12/31/2023

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

April 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, 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 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.

VENDOR UPDATE

Benefit Express-WEX Acquisition

A leading financial technology service provider, WEX, recently announced that it is acquiring Benefit-Express. BE is a preferred partner of Conner Strong and provides the benefit administration system utilized by the HIFs. The two companies have worked together for many years and we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised

that the BE team will continue as is and, are confident that the services provided by BE including Benefit Administration, COBRA, Direct-billing, will continue with no interruption.

ESI UPDATES

National Preferred Formulary (NPF) Update

ESI announced their NPF update for July 1, 2021. 70 additional products will be added to the exclusion list (included with your agenda). There are **11** Fund members identified as having filled scripts for one or more of these products in the past year. Impacted members will receive notification from ESI that includes therapeutically equivalent alternatives and are encouraged to discuss them with their physician.

LEGISLATIVE UPDATES

COVID-19 Vaccine Updates

Vaccine Administrative Fee Change

Effective March 15, 2021, Medicare updated the Fee for Service payment rate for administration of COVID-19 vaccines to \$40 for each dose. Aetna will follow the new payment rate and has updated the Fund plans accordingly.

Vaccine Eligibility Update

Effective Monday April 19, 2021 all individuals aged 16 and older will be eligible for the COVID-19 vaccine in the state of New Jersey.

APPEALS AND ADMINISTRATIVE AUTHORIZATIONS

During February's meeting, the committee prospectively approved an appeal for medical services. The IRO that reviewed case overturned the plan's denial as the member fit the plan's medical necessity criteria.

2021 National Preferred Formulary Exclusion List Changes

The excluded medications shown below are not covered on the Express Scripts National Preferred Formulary beginning July 1, 2021, unless otherwise noted. In most cases, if you fill a prescription for one of these drugs, you will pay the full retail price.

Single-Source Brand Exclusions

Drug Class	Excluded Medications	Preferred Alternatives
Antiglaucoma Agents (Beta-Adrenergic Blockers)	BETIMOL	timolol drops, betaxolol drops, levobunolol drops, ALPHAGAN P 0.1%, COMBIGAN
Antiglaucoma Agents (Other)	RHOPRESSA, ROCKLATAN	betaxolol drops, bimatoprost drops, dorzolamide-timolol drops, latanoprost drops, levobunolol drops, timolol drops, travoprost drops
Antiparkinsonism Agents	APOKYN	KYNMOBI
Estrogen & Estrogen Modifiers for Vaginal Symptoms	ESTRING, IMVEXXY, INTRAROSA*, OSPHENA*	estradiol cream, estradiol vaginal tablets, yuafem, PREMARIN CREAM
Estrogen/Progestin Combinations (Oral)	BIJUVA, PREMPHASE*, PREMPRO*	amabelz, estradiol/norethindrone acetate, fyavolv, jintell, mimvey, norethindrone/ ethinyl estradiol
Estrogens (Oral)	MENEST, PREMARIN TABLETS*	estradiol tablets
Factor Deficiency Agents & Related Products	NOVOSEVEN RT	SEVENFACT
Immunosuppressant Agents	ENVARUS XR	tacrolimus
Miscellaneous Cardiovascular Agents	CORLANOR	atenolol, bisoprolol, carvedilol, metoprolol succinate, metoprolol tartrate, propranolol
Miscellaneous Topical Dermatological Agents	LIDOCAINE/TETRACAINE*, PLIAGLIS	lidocaine cream, lidocaine/prilocaine cream
Nasal Steroids	BECONASE AQ*, OMNARIS*, QNASL, ZETONNA*	flunisolide, fluticasone, mometasone
Ophthalmic Anti-Inflammatory	FLAREX, FML FORTE*, FML S.O.P.*, MAXIDEX*, PRED MILD*	dexamethasone drops, fluorometholone drops, loteprednol drops, prednisolone drops, INVELTYS, LOTEMAX GEL/ OINTMENT
Ophthalmic Combinations	TOBRADEX ST, ZYLET	tobramycin/dexamethasone drops, TOBRADEX OINTMENT
Ophthalmic Non-Steroidal Anti-Inflammatory Drugs (NSAIDs)	ACUVAIL*, BROMSITE, NEVANAC*	bromfenac drops, diclofenac drops, ketorolac drops
Ophthalmic Quinolone Antibiotics	BESIVANCE, CILOXAN OINTMENT*	ciprofloxacin drops, gatifloxacin drops, levofloxacin drops, moxifloxacin drops, ofloxacin drops

* Current 2021 exclusion in this class

2021 National Preferred Formulary Exclusion List Changes

Single-Source Brand Exclusions (Continued)

Drug Class	Excluded Medications	Preferred Alternatives
Pulmonary Anti-Inflammatory Inhalers	ARMONAIR DIGIHALER*, PULMICORT FLEXHALER	ARNUITY ELLIPTA, ASMANEX HFA, ASMANEX TWISTHALER, FLOVENT DISKUS, FLOVENT HFA, QVAR REDIHALER
Respiratory Agents - Other	DALIRESP	fluticasone/salmeterol (by Prasco, Proficient Rx), ADVAIR HFA, ANORO ELLIPTA, ARNUITY ELLIPTA, ASMANEX HFA, ASMANEX TWISTHALER, BEVESPI AEROSPHERE, BRED ELLIPTA, DULERA, FLOVENT DISKUS, FLOVENT HFA, INCRUSE ELLIPTA, PERFORMIST, QVAR REDIHALER, SEREVENT DISKUS, SPIRIVA HANDIHALER, SPIRIVA RESPIMAT, STIOLTO RESPIMAT, SYMBICORT
Thyroid Replacement Therapy	LEVOTHYROXINE CAPSULES*, THYQUIDITY* TIROSINT, TIROSINT-SOL	levothyroxine tablets
Topical Estrogen Agents	DIVIGEL, ELESTRIN*, ESTROGEL*, EVAMIST	estradiol patches

* Current 2021 exclusion in this class

Multi-Source Brand Exclusions

The generic equivalents of the following brand-name medications are covered on the National Preferred Formulary. FDA-approved generic medications meet strict standards and contain the same active ingredients as their corresponding brand-name medications, although they may have a different appearance.

CANASA	DOLCRYS	COOFT PF
NORTHERA	SAPHRIS	SUBOXONE
TRUVADA	WELCHOL TABLETS	ZYTIGA 500 MG TABLETS

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
BILLS LIST**

Confirmation of Payment

MARCH 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>
003576			
003576	OAKLAND BOROUGH	WELLNESS GRANT 2020	4,202.00
			4,202.00
003577			
003577	FAIRVIEW INSURANCE	IRVINGTON RMC FEB-DEC 2020	21,289.56
			21,289.56
		Total Payments FY 2020	25,491.56

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003578			
003578	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADV. 3/21	472,931.59
			472,931.59
003579			
003579	FLAGSHIP HEALTH SYSTEMS	RUTHERFORD DENTAL 3/21	2,974.16
003579	FLAGSHIP HEALTH SYSTEMS	EAST RUTHERFORD DENTAL 3/21	2,418.56
			5,392.72
003580			
003580	Deltacare DMO	CITY OF ORANGE BE004325754	490.66
			490.66
003581			
003581	DELTA DENTAL OF NEW JERSEY INC	TPA 3/21	8,299.20
			8,299.20
003582			
003582	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 3/21	88,417.56
			88,417.56
003583			
003583	PERMA	POSTAGE 2/21	25.01
003583	PERMA	ADMIN FEE 3/21	47,421.12
			47,446.13
003584			
003584	HUNTINGTON BAILEY, LLP	ATTORNEY 3/21	2,083.33
			2,083.33
003585			
003585	JOSEPH IANNACONI, JR.	TREASURER 3/21	1,688.08
			1,688.08
003586			
003586	LaMendola Associates, Inc.	RETAINER 3/21	1,500.00
			1,500.00
003587			
003587	NORTH JERSEY MEDIA GROUP	AD 2.16.2021	28.80
			28.80
003588			
003588	FAIRVIEW INSURANCE	ORANGE RMC 3/21	30,989.70
003588	FAIRVIEW INSURANCE	IRVINGTON JAN-MARCH 2021	5,957.82
003588	FAIRVIEW INSURANCE	ORANGE RMC 2/21	30,731.58
			67,679.10
003589			
003589	A CRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD BOE 3/21	4,855.96
003589	A CRISURE LLC d/b/a IMAC INS AGENCY	FAIRFIELD 3/21	9,439.06
			14,295.02
003590			
003590	THE VOZZA AGENCY	PARK RIDGE 3/21	5,157.27
003590	THE VOZZA AGENCY	FORT LEE 3/21	1,528.81
003590	THE VOZZA AGENCY	OAKLAND 3/21	6,083.10
			12,769.18
003591			
003591	PIA SECURITY PROGRAMS, INC.	ROCHELLE PK 3/21	113.40
003591	PIA SECURITY PROGRAMS, INC.	RUTHERFORD 3/21	7,604.69
003591	PIA SECURITY PROGRAMS, INC.	N ARLINGTON 3/21	224.10
003591	PIA SECURITY PROGRAMS, INC.	MOONACHIE 3/21	1,090.84
003591	PIA SECURITY PROGRAMS, INC.	WOOD RIDGE 3/21	163.20
003591	PIA SECURITY PROGRAMS, INC.	SADDLE RIVER 3/21	876.77
003591	PIA SECURITY PROGRAMS, INC.	S HACKENSACK 3/21	819.77
003591	PIA SECURITY PROGRAMS, INC.	CARLSTADT 3/21	428.12
003591	PIA SECURITY PROGRAMS, INC.	EAST RUTHERFORD 3/21	264.60
003591	PIA SECURITY PROGRAMS, INC.	EAST RUTHERFORD BOE 3/21	327.81
003591	PIA SECURITY PROGRAMS, INC.	CARLSTADT BOE 3/21	149.04
003591	PIA SECURITY PROGRAMS, INC.	MONTVALE 3/21	661.22
003591	PIA SECURITY PROGRAMS, INC.	MAYWOOD 3/21	268.49
003591	PIA SECURITY PROGRAMS, INC.	FRANKLIN LKS 3/21	3,544.80
003591	PIA SECURITY PROGRAMS, INC.	LODI 3/21	342.90
			16,879.75
003592			
003592	RELIANCE INSURANCE GROUP LLC	EDGEWATER 3/21	6,667.35
			6,667.35
003593			
003593	A CRISURE LLC DBA SCIROCCO GROUP	12.91 x 75 3/21	968.25
			968.25

003594			
003594	ALLEN ASSOCIATES	GARDIELD 3/21	9,482.90
			9,482.90
003595			
003595	BURTON AGENCY INC.	WESTWOOD 3/21	915.03
			915.03
003596			
003596	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 3/21	833.33
003596	CONNER STRONG & BUCKELEW	BENEFIT CONSULTING 3/21	35,420.87
			36,254.20
003597			
003597	OTTERSTEDT INSURANCE AGENCY	RMC 3/21	5,371.04
			5,371.04
003598			
003598	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 3/21	114,789.79
			114,789.79
		Total Payments FY 2021	914,349.68
		TOTAL PAYMENTS ALL FUND YEARS	939,841.24

Chairperson

Attest: _____

Dated: _____

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

Treasurer

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND BILLS LIST

Resolution No. 25-21

APRIL 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>
003599	STATE OF NJ HEALTH BENFTS FUND	STATE SURCHARGE 2020 ACTUAL	15,472.00
			15,472.00
		Total Payments FY 2020	15,472.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003600	STATE OF NJ HEALTH BENFTS FUND	SURCHARGE ON BOE ESTIMATED 2021	9,833.00
			9,833.00
003601	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADV 4/21	454,986.96
			454,986.96
003602	FLAGSHIP HEALTH SYSTEMS	DENTAL DMO 4/21	2,379.68
003602	FLAGSHIP HEALTH SYSTEMS	DENTAL DMO 4/21	2,396.79
			4,776.47
003603	Deltacare DMO	CITY OF ORANGE 4/21	245.33
			245.33
003604	DELTA DENTAL OF NEW JERSEY INC	TPA 4/21	6,888.96
			6,888.96
003605	AETNA LIFE INSURANCE COMPANY	TPA 4/21	88,947.34
			88,947.34
003606	PAYFLEX	TPA 4/21	360.00
			360.00
003607	PERMA	POSTAGE 4/21	99.14
003607	PERMA	ADMIN FEES 4/21	47,074.29
			47,173.43
003608	ACTUARIAL SOLUTIONS, LLC	ACTUARY Q2 2021	3,000.00
			3,000.00

003609			2,083.33
003609	HUNTINGTON BAILEY, LLP	ATTORNEY 4/21	2,083.33
003610	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR 4/21	20,261.00
003610	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR 3/21	20,670.00
			40,931.00
003611			1,688.08
003611	JOSEPH IANNAONI, JR.	TREASURER 4/21	1,688.08
003612			1,961.00
003612	CONNER STRONG	POSITION BOND B6024100	1,961.00
003613			1,500.00
003613	LaMendola Associates, Inc.	RETAINER 3/21	1,500.00
003614			51.10
003614	NORTH JERSEY MEDIA GROUP	AD 4.2.2021	52.00
003614	NORTH JERSEY MEDIA GROUP	AD 4.2.202	103.10
003615			4,166.66
003615	CIVITAS NEW JERSEY LLC	WELLNESS CONSULT 3-4/21	625.00
003615	CIVITAS NEW JERSEY LLC	UNDERPAYMENT ON FEB 21 BILL	4,791.66
003616			32,895.72
003616	FAIRVIEW INSURANCE	BROKER FEES 4/21	32,895.72
003617			13,998.89
003617	ACRISURE LLC d/b/a IMAC INS AGENCY	BROKER FEES 4/21	13,998.89
003618			5,126.43
003618	THE VOZZA AGENCY	PARK RIDGE 4/21	1,501.51
003618	THE VOZZA AGENCY	FORT LEE 4/21	6,083.10
003618	THE VOZZA AGENCY	OAKLAND 4/21	12,711.04
003619			102.60
003619	PIA SECURITY PROGRAMS, INC.	ROCHELLE PK 4/21	7,529.40
003619	PIA SECURITY PROGRAMS, INC.	RUTHERFORD 4/21	224.10
003619	PIA SECURITY PROGRAMS, INC.	N ARLINGTON 4/21	1,132.79
003619	PIA SECURITY PROGRAMS, INC.	MOONACHIE 4/21	155.04
003619	PIA SECURITY PROGRAMS, INC.	WOOD RIDGE 4/21	860.54
003619	PIA SECURITY PROGRAMS, INC.	SADDLE RIVER 4/21	862.91
003619	PIA SECURITY PROGRAMS, INC.	S HACKENSACK 4/21	428.13
003619	PIA SECURITY PROGRAMS, INC.	CARLSTADT 4/21	264.60
003619	PIA SECURITY PROGRAMS, INC.	EAST RUTHERFORD 4/21	336.51
003619	PIA SECURITY PROGRAMS, INC.	EAST RUTHERFORD BOE 4/21	142.95
003619	PIA SECURITY PROGRAMS, INC.	CARLSTADT BOE 4/21	661.23
003619	PIA SECURITY PROGRAMS, INC.	MONTVALE 4/21	268.50
003619	PIA SECURITY PROGRAMS, INC.	MAYWOOD 4/21	3,713.60
003619	PIA SECURITY PROGRAMS, INC.	FRANKLIN LKS 4/21	342.90
003619	PIA SECURITY PROGRAMS, INC.	LODI 4/21	17,025.80
003620			929.61
003620	ACRISURE LLC DBA SCIROCCO GROUP	BROKER FEES 4/21	929.61
003621			9,395.50
003621	ALLEN ASSOCIATES	BROKER FEES 4/21	9,395.50
003622			915.02
003622	BURTON AGENCY INC.	BROKER FEES 4/21	915.02
003623			833.33
003623	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 4/21	35,095.90
003623	CONNER STRONG & BUCKELEW	CONSULTING FEES 4/21	35,929.23
003624			5,451.21
003624	OTTERSTEDT INSURANCE AGENCY	BROKER FEE 4/21	5,451.21
003625			114,483.81
003625	MUNICIPAL REINSURANCE H.I.F.	REINSURANCE 4/21	114,483.81
		Total Payments FY 2021	913,005.49
		TOTAL PAYMENTS ALL FUND YEARS	928,477.49

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

Current Fund Year:		2021									
Month Ending:		February									
	Med	Dental	Rx	Vision	Run-In	Reinsurance	Medicare Adv.	RSR	Admin	TOTAL	
OPEN BALANCE	10,794,546.35	695,950.56	(1,727,915.69)	0.00	0.00	(125,436.52)	5,148,027.68	771,590.18	711,565.90	16,268,328.46	
RECEIPTS											
Assessments	1,595,507.77	91,307.72	135,309.81	0.00	0.00	52,024.65	155,684.60	5,229.88	200,692.29	2,235,756.72	
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	(2,121.22)	(135.49)	0.00	0.00	0.00	0.00	(1,002.21)	(150.21)	(216.29)	(3,625.42)	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	(2,121.22)	(135.49)	0.00	0.00	0.00	0.00	(1,002.21)	(150.21)	(216.29)	(3,625.42)	
Other *	56,162.89	310.56	0.00	0.00	0.00	0.00	0.00	0.00	9,801.00	66,274.45	
TOTAL	1,649,549.44	91,482.79	135,309.81	0.00	0.00	52,024.65	154,682.39	5,079.67	210,277.00	2,298,405.75	
EXPENSES											
Claims Transfers	1,627,602.74	147,858.24	337,570.05	0.00	0.00	0.00	0.00	0.00	0.00	2,113,031.03	
Expenses	0.00	0.00	0.00	0.00	0.00	101,756.59	0.00	0.00	672,907.23	774,663.82	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.83	7.83	
TOTAL	1,627,602.74	147,858.24	337,570.05	0.00	0.00	101,756.59	0.00	0.00	672,915.06	2,887,702.68	
END BALANCE	10,816,493.05	639,575.11	(1,930,175.93)	0.00	0.00	(175,168.46)	5,302,710.07	776,669.85	248,927.84	15,679,031.53	

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

Month		February								
Current Fund Year		2021								
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.	
		Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2021	Med	316,596.27	1,098,030.77	0.00	1,414,627.04	0.00	1,414,627.04	316,596.27	1,098,030.77	
	Dental	49,246.80	133,848.23	0.00	183,095.03	0.00	183,095.03	49,246.80	133,848.23	
	Rx	256,133.70	337,570.05	0.00	593,703.75	0.00	593,703.75	256,133.70	337,570.05	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	621,976.77	1,569,449.05	0.00	2,191,425.82	0.00	2,191,425.82	621,976.77	1,569,449.05	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	January							
CURRENT FUND YEAR	2021							
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6		
ID Number:	CHECKING	CASH MANG	CLAIMS	UHC CLAIMS	TD Invest	Investors		
Maturity (Yrs)	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0
TO TAL for All								
Accts & instruments								
Opening Cash & Investment Bal	\$16,364,618.37	2,950,637.97	-	-	0.00	-	7,230,376.07	6183604.33
Opening Interest Accrual Bal	\$22,616.56	-	-	-	-	-	22,616.56	0
1 Interest Accrued and/or Interest	\$10,366.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,366.39	\$0.00
2 Interest Accrued - discounted	\$0.00	\$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	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$2,708.46	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$81.95	\$2,626.51
6 Interest Paid - Term Instr.s	\$15,371.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,371.09	\$0.00
7 Realized Gain (Loss)	-\$9,203.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$9,203.09	\$0.00
8 Net Investment Income	\$3,871.76	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,245.25	\$2,626.51
9 Deposits - Purchases	\$4,331,576.42	\$2,409,694.69	\$0.00	\$1,921,881.73	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$4,442,011.05	-\$2,519,238.44	\$0.00	-\$1,921,881.73	\$0.00	\$0.00	-\$890.88	\$0.00
Ending Cash & Investment Balance	\$16,263,060.20	\$2,841,094.22	\$0.00	-\$0.00	\$0.00	\$0.00	\$7,235,735.14	\$6,186,230.84
Ending Interest Accrual Balance	\$17,611.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$17,611.86	\$0.00
Plus Outstanding Checks	\$609,103.81	\$609,103.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$16,872,164.01	\$3,450,198.03	\$0.00	-\$0.00	\$0.00	\$0.00	\$7,235,735.14	\$6,186,230.84
Annualized Rate of Return This Month	0.28%	0.00%		0.00%				0.51%



CIVITAS

COMMUNITY • WELLNESS • LIFE-COACHING • COLLABORATION

NEW JERSEY

TO: BMED Executive Committee and Commissioners

FROM: Marianne Eskilson, VP Civitas New Jersey; NJMEBF Wellness Consultant

DATE: April 22, 2021

RE: Report of Activity, Progress and Local Programming Support

Status Update:

Initial and follow-up contact has been made with several participating municipalities to discuss their local programming history and programming support needs. Ongoing support and collaboration efforts continue to be offered and utilized by all participating agencies. As expected, there is a wide variety of local programming content being offered ranging from highly comprehensive to limited or self-guided. There is strong evidence that employees who participate find the information and content of the Fund/employer sponsored programming to be interesting and useful.

I anticipate reaching out to member agencies who are not currently participating in the Fund's health and wellness initiative in early May or sooner. Likewise, I will also be coordinating with TPA's and brokers for their input over the coming weeks.

I am continuing to research and develop a framework of information associated with employer sponsored health and wellness initiatives, return on investment modelling and developing data to guide future investment towards trending preventable diseases.

Recommendations for Local Programming Support from the BMED:

It appears evident that the participating towns would benefit from having an optional educational service component to add to their local programming. I have proposed to the Wellness Committee providing a short educational "chat" twice a month that could be accessed by any eligible employee of a participating municipality. I will be providing these sessions through a live remote Zoom medium that would be more casual in nature than a formal webinar. I propose that the sessions would be

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.



CIVITAS
NEW JERSEY

limited to 20 minutes with the possibility of a 10-minute Q&A/comment period if warranted. The sessions would be provided as a “lunch and learn” at noon on reoccurring second and fourth Wednesdays of the month. This concept is in the development stage; however, I think it will support our goals of advancing health and wellness beyond singular events to create an opportunity for ongoing discussion, habit change and support for the Fund’s vision of integrating health and wellness concepts into day-to-day workplace environments.

Providing future access to the sessions may also provide a gateway for non-participating towns to get a sense of the program. Perhaps down the road, non-participating towns could be offered access to the sessions as part of a pilot program to encourage future full participation.

The sessions will be offered to both BMED and North Jersey Fund health and wellness participants, since I serve as both Funds’ health and wellness consultant. It may offer an opportunity for both comradery across municipal and fund boundaries as well as a sense of autonomy, since participants will not exclusively be their co-workers.

I envision that the sessions will have a looser, less static vibe than a webinar. The intention is to have a more TED Talk /podcast/talk show kind of framework. I think that it would be interesting to vary the format. Examples of variation might be to: 1) have something fully prepared; 2) interview an appropriate, interesting professional; or 3) perhaps launch off a clip from YouTube on a topic adding more content. Again, limiting my talking time to 20 minutes, so that it is fresh and light. I will provide Ambassadors with a flyer each month with upcoming topics. The program is targeted to begin sometime in June/July.

Some of my topic brainstorm are (in no specific order):

A Stroll Through the Health Food Store - What is all of this stuff?

Preparing for a Dr. Visit - How to Make the Most of Your 15 Minutes

Diseases Affecting Children Today

Stress Perspectives: Past, Present, Future – How we Apply our Thoughts and Energy

Muscular/Skeletal Balance and Health

Relationships - The Health Impacts of our Social Scene

Autoimmune Diseases - What are they and why are we hearing so much about them?

Surrounding Yourself With Thoughts, Activities and Things You Love: Clutter v. Minimalism

A Basket of Hormones - Why They are Critical to Mental, Emotional and Physical Health Balance

You’re Doing Great – Finding the Humor in Life

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.



Substance Abuse

Financial Planning

Habit Change

Pillars of Health Assessment

Sleep

Dental Health - It's About A Lot More than Your Just Your Teeth

Knowing the Mechanics of Your Self-Insured Health Plan - Why It Should Matter to You

Vitamins and Minerals Oh My!! What You Need and Where to Get It

Talking to Your Kids About... (Topics – Healthy Eating, Reducing Screen Time, etc.)

Educational Pursuits and Opportunities for Broadening Information:

I will be attending a very progressive three-day virtual conference offered through Healthcare Revolution in mid-May. The agenda includes a variety of interesting topics associated with both health and wellness, healthcare/insurance, societal norms and changes facing the world today. I believe I will be able to bring a great deal of new information back to the Fund as a result. I have attached a copy of the conference agenda for reference. The cost associated with conferences of this nature are generally in the thousands of dollars; however, this is being offered with free registration, because of its virtual nature, should anyone have any interest in joining me for any of the sessions.

Similarly, I have registered to participate in the Food Revolution Network's annual Food Revolution Summit, which broadcasts 3 hours per day for 9 days. This is also a free virtual offering. If there is anyone who may be interested, registration can be arranged through their website. I have attached the program and schedule of speakers for your information.

If nothing else, COVID has provided a great reason for tons of information to be shared virtually. This new platform is attracting quality speakers and participants worldwide. I am encouraged to have world class opportunities to gather new cutting-edge information to bring back to the Fund.

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.





BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

April 27, 2021



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS PAID 2020			MEDICAL CLAIMS PAID 2021		
	# OF EES	PER EE		# OF EES	PER EE	
JANUARY	\$1,318,151	1,051	\$ 1,254	\$1,416,393	1,078	\$ 1,314
FEBRUARY	\$1,726,889	1,053	\$ 1,640	\$1,703,277	1,669	\$ 1,021
MARCH	\$1,808,341	1,051	\$ 1,721			
APRIL	\$1,151,340	1,060	\$ 1,086			
MAY	\$1,118,126	1,061	\$ 1,054			
JUNE	\$1,171,630	1,059	\$ 1,106			
JULY	\$1,010,455	1,059	\$ 954			
AUGUST	\$1,932,323	1,053	\$ 1,835			
SEPTEMBER	\$2,210,178	1,055	\$ 2,095			
OCTOBER	\$1,689,433	1,056	\$ 1,600			
NOVEMBER	\$1,874,524	1,057	\$ 1,773			
DECEMBER	\$1,643,506	1,059	\$ 1,552			
TOTALS	\$18,654,896			\$3,119,670		
				2021 Average	1,374	\$ 1,167
				2020 Average	1,056	\$ 1,473

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: 01/01/2021 - 01/31/2021
 Service Dates: 01/01/2011 - 01/31/2021
 Line of Business: All
 Funding Category: All

	Billed Amt	Paid Amt
	\$481,536.63	\$93,181.26
	\$109,665.82	\$86,563.73
Total:	\$591,202.45	\$179,744.99

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

Plan Sponsor Unique ID : All
Customer: BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
Group / Control: 00169469,00866353,00880725,S1283129
Subgroup / Suffix: All

Paid Dates: 02/01/2021 - 02/28/2021
Service Dates: 01/01/2011 - 02/28/2021
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$698,812.52	\$183,746.60
	\$153,331.97	\$71,199.74
Total:	\$852,144.49	\$254,946.34



Bergen Municipal Employee Benefit Fund
 March 1, 2020 thru February 28, 2021 (unless otherwise noted)

Medical Claims Paid:
January 2021 – February 2021

Total Medical Paid per EE: **\$1,167**

Network Discounts

Inpatient: **61.4%**
 Ambulatory: **65.9%**
 Physician/Other: **66.7%**
TOTAL: 65.3%

Provider Network

% Admissions In-Network: **92.0%**
 % Physician Office: **83.2%**

Aetna Book of Business:
 Admissions 97.5%; Physician 91.3%

Top Facilities Utilized (by total Medical Spend)

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

Catastrophic Claim Impact
January 2021- February 2021

Number of Claims Over \$50,000: **6**
 Claimants per 1000 members: **1.8**
 Avg. Paid per Claimant: **\$90,901**
 Percent of Total Paid: **17.6%**

- Aetna BOB- HCC account for an average of 44.2% 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:
January 2021 – February 2021

Total Registrations: **14**
 Total Online Visits: **15**
 Total Net Claims Savings: **\$2,716**
 Total Visits w/ Rx: **12**

Mental Health Visits: **0**
 Dermatology Visits: **3**



Allentown Service Center
Performance: Metrics thru Q1 2020

Customer Service

1st Call Resolution: **95.0%**
 Abandonment Rate: **2.8%**
 Avg. Speed of Answer: **66.6 sec**

Claims Performance

Financial Accuracy: **97.7%**
(Q4 2020)
 90% processed w/in: **5.3 days**
 95% processed w/in: **7.6 days**

Performance Goals

1st Call Resolution: 90%
 Abandonment Rate less than: 3.0%
 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)	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	2,162	2,158	2,166													
Total Days	81,343	74,564	62,831	218,738													
Total Patients	780	711	678	1,153													
Total Plan Cost	\$332,309	\$305,764	\$284,233	\$922,306													
Generic Fill Rate (GFR) - Total	84.5%	84.7%	83.7%	84.4%													
Plan Cost PMPM	\$152.58	\$141.43	\$131.71	\$141.94													
% Change Plan Cost PMPM	-11.4%	-9.5%	-26.3%	-16.0%													
Total Specialty Plan Cost	\$140,962	\$125,761	\$123,303	\$390,026													
Specialty % of Total Specialty Plan Cost	42.4%	41.1%	43.4%	42.3%													

PMPM	
Jan-Mar 2021	\$169.07
Jan-Mar 2021	\$141.94
Trend 1stQ 2021	-19.1%

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
APRIL 27, 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** _____

Resolution 24-21:New Member - Plainfield BOE.....**Page**
Resolution 25-21: March and April Bills List.....**Page**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP
CITY OF PLAINFIELD BOARD OF EDUCATION**

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 **April 27, 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 the Plainfield Board of Education for medical coverage and recommended approval contingent upon independent underwriting at renewals;

WHEREAS, the Plainfield Board of Education 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; and

WHEREAS, The Metro Subgroup, if and when Plainfield Board of Education joins, will share financial gains and losses independently from regular BMED member.

WHEREAS, The Metro Subgroup, if and when Plainfield Board of Education joins, will share financial gains and losses independently from regular BMED member.

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned entity 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 Plainfield Board of Education for medical coverage on July 1, 2021 contingent upon receipt of the Fund’s authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: APRIL 27, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 25-21

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MARCH AND APRIL 2021 BILLS LISTS**

WHEREAS, the Bergen Municipal Employee Benefits Fund held a Public Meeting on **April 27, 2021** 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 March and April 2021 for consideration and approval of the Executive Committee; and

WHEREAS, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of February for all Fund Years for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Bergen Municipal Employee Benefits Fund hereby approve the Bills List for March and April 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.

NOW, THEREFORE BE IT FURTHER RESOLVED, the Commissioners of the Executive Committee of the Bergen Municipal Employee Benefits Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

ADOPTED: APRIL 27, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
OPEN MEETING: FEBRUARY 23, 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
Jerry Giaimis, Executive Committee	Absent
Matthew Cavallo, Executive Committee Alternate	Present
Bob Kakoleski, Executive Committee Alternate	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Paul Laracy Emily Koval Karen Kamprath
Attorney	Huntington Bailey, LLP	Russ Huntington Bill Bailey
Treasurer	Joseph Iannaconi	Joseph Iannaconi
Third Party Administrator	Aetna	Jason Silverstein
Dental Claims Administrator	Delta Dental of NJ, Inc.	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
Wellness Coordinator	Civitas	Marianne Eskilson

OTHERS PRESENT:

Frank Covelli, PIA
 Brittany Voza, Voza Agency
 Matt McArow, Otterstedt
 Renee Gear, PIA
 Lisa Sabato, PIA
 Susanne Pennell, Scirocco Group
 Tom Ucko, IMAC

Dave Vozza, Vozza Agency
Lou Moeller, Conner Strong & Buckelew
Vincent Caruso, Lodi Borough
Barbara Dispoto, Maywood

CORRESPONDENCE - None

APPROVAL OF MINUTES:

MOTION TO APPROVE THE PRESENTED OPEN MINUTES OF JANUARY 26, 2021:

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

EXECUTIVE DIRECTORS REPORT

Executive Director Laracy said he will be transitioning to retirement over the next year. He said Mr. Lodics, Ms. Koval and Mr. Pfeiffer will be taking on more responsibilities.

FAST TRACK FINANCIAL REPORTS – as of December 31, 2021 – Executive Director Koval said the Financial Fast Track shows a very profitable month for December. She said the statutory surplus for the year is over \$15.5 million.

Executive Director Koval said the MRHIF met on February 10 to reorganize and 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 COORDINATOR CONTRACT

Executive Director Koval said 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

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

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.

Online Enrollment System Training Schedule - 2021

Benefits Consultant Pfeiffer said 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

Benefits Consultant Pfeiffer said 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.

Benefits Consultant Pfeiffer said 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.

ADMINISTRATIVE AUTHORIZATIONS

Chair Hart said he does need to excuse himself from this discussion. Executive Director Koval said this will be kept very vague, but he can excuse himself if necessary. Benefits Consultant Pfeiffer said 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. In response to Commissioner Cavallo, Benefits Consultant Pfeiffer said the Fund is handling as a second level appeal and if the fund authorizes this and the IRO approves it Aetna would be paying this as a standard claim.

MOTION TO AUTHORIZE THE PROCEDURE PENDING APPROVAL BY THE INDEPENDENT REVIEW ORGANIZATION. :

MOTION:	Commissioner Cavallo
SECOND:	Commissioner Catenaro
ROLL CALL VOTE:	6 Ayes, 0 Nays 1 Abstain (Chair Hart)

BOARD ADVISOR – Board Advisor said he is excited to have Ms. Eskilson on board as someone who has the knowledge and experience as to how the Fund operates.

WELLNESS COORDINATOR – Ms. Eskilson said as a former manager and member of a health insurance fund she understands the needs of the BMED. She said intuitively we know health and wellness has value but how does it all connect. She said she is looking to bring order to all of the information. She said she would like to create a dashboard that she can share at each meeting with respect to participation, budget etc.

Resolution 23-21 – February 2021

FUND YEAR FEBRUARY 2021	AMOUNT
Fund Year Closed	\$11,368.37
Fund Year 2019	\$2,812.37
Fund Year 2020	\$5,147.43
Fund Year 2021	\$755,335.65
TOTAL	\$774,663.82

AETNA - THIRD PARTY ADMINISTRATOR – Mr. Silverstein said the pepm for the month of December 2020 was \$1,552. He said there were no high claims for December. He reviewed the Dashboard and noted all metrics perform well however the average speed of answer and financial accuracy are slightly below. He reviewed the Covid reporting included with the Agenda.

PHARMACY NETWORK (Express Scripts) – Mr. Colalillo said the current trend is at a 16% decrease from January of 2020. He also reviewed the supplemental Covid reporting. In response to Commissioner Kakoleski, Benefits Consultant Pfeiffer said Franklin lakes did join for RX coverage.

DELTA DENTAL – None

MOTION TO APPROVE THE CONSENT AGENDA WHICH INCLUDES RESOLUTION 21-21, 22-21 and 23-21:

MOTION: Commissioner Gambutti
SECOND: Commissioner Catenaro
VOTE: 7 Ayes, 0 Nays

OLD BUSINESS: Chair Hart asked Commissioners Kakoleski and Commissioner Catenaro to serve on the Nominations Committee. Commissioner Kunze advised that Commissioner Giaimis will no longer be with Saddle river so there will be an opening on the executive Committee.

NEW BUSINESS: Commissioner Kunze said one item at the MRHIF meeting was to join the JCMI.

PUBLIC COMMENT: None

MOTION TO ADJOURN

MOTION:
SECOND:
VOTE:

Commissioner Franz
Commissioner Catenaro
Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: April 27, 2021
Zoom Meeting
12:00 P.M.

Karen Kamprath, Assisting Secretary
Date Prepared: April 9, 2021

APPENDIX II

Strategic Planning Committee Meeting

April 12, 2021

Conference Call

10:30am

Present:

Gregory Hart, Committee Chair

Richard Kunze, Committee Member

Gregory Franz, Committee Member

Paul Laracy, PERMA

Emily Koval, PERMA

Karen Kamprath, PERMA

Brandon Lodics, Conner Strong & Buckelew

Dave Vozza, Vozza Agency

Clark LaMendola, Board Advisor

Jozsef Pfeiffer, Conner Strong & Buckelew

The Committee met to discuss the application that was submitted to the BMED through the metro subgroup by Plainfield Board of Education. She said they are fully insured through Aetna but do have a difference card which is something the Fund does not work with. The group does want to remove the difference card. She said the group is 907 lives, which is about 55% of the total self-insured medical Aetna lives. In response to Chair Hart, Ms. Koval said when we did the BMED renewal the Actuary looked at the data from the last 2 years and determined that the prior trend through 12/31 was about 7.25% so that is what is being used for new members. She said margin is basically included as a buffer. In response to Commissioner Kunze, Ms. Koval said at this point they did not look at the SHIF because they are being brought in as they have a relationship with the Fund Coordinator. Mr. Laracy said this is similar to the city of Orange where they like the HIF concept but most likely as part of the MetroHIF down the road. He said if they join as of 7/1 we could say that they will indemnify themselves so the BMED would not be exposed to their gains or losses and they would be rated on their own moving forward. Mr. Laracy said he doesn't see them becoming their own HIF until maybe 1/1/2023. In response to Mr. LaMendola, Mr. Laracy said there would be a cash flow risk in the event they ran a deficit, in that case they would be using cash from the BMED until their assessment process catches up. In response to Commissioner Franz, Ms. Koval said that the City of Orange is currently processing their February Bill and we are currently in discussions on a few items in regards to the March bill. Ms. Koval said the bill was late on our end going out. The Committee agreed we have done a good job putting in safeguards to protect the Fund. The Committee agreed to recommend this group for approval at the next meeting.