

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**  
**OPEN MEETING: FEBRUARY 23, 2021**  
**ZOOM MEETING**  
**12:00 P.M.**

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

**ROLL CALL OF 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	<b>PERMA Risk Management Services</b>	Paul Laracy Emily Koval Karen Kamprath
Attorney	<b>Huntington Bailey, LLP</b>	Russ Huntington Bill Bailey
Treasurer	<b>Joseph Iannaconi</b>	Joseph Iannaconi
Third Party Administrator	<b>Aetna</b>	Jason Silverstein
Dental Claims Administrator	<b>Delta Dental of NJ, Inc.</b>	Brian Remlinger
Auditor	<b>Lerch, Vinci &amp; Higgins</b>	Absent
Actuary	<b>John Vataha</b>	Absent
Independent Consultant	<b>LaMendola Associates</b>	Clark LaMendola
Benefits Consultant	<b>Conner Strong</b>	Jozsef Pfeiffer Brandon Lodics
RX Administrator	<b>Express Scripts</b>	Ken Rostkowski Kyle Colalillo
Wellness Coordinator	<b>Civitas</b>	Marianne Eskilson

**OTHERS PRESENT:**

Frank Covelli, PIA  
 Brittany Vozza, Vozza 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](mailto: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](mailto: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. :**

<b>MOTION:</b>	Commissioner Cavallo
<b>SECOND:</b>	Commissioner Catenaro
<b>ROLL CALL VOTE:</b>	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

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

**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