

Gateway

BMED FUND



GATEWAY REGIONAL HEALTH INSURANCE FUND

AGENDA AND REPORTS

JANUARY 25, 2022

ZOOM MEETING

12:00 PM

Join Zoom Meeting

<https://permainc.zoom.us/j/7737417209>

Meeting ID: 773 741 7209

One tap mobile

+13126266799,,7737417209# US (Chicago)

+19292056099,,7737417209# US (New York)

Meeting ID: 773 741 7209

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: JANUARY 25, 2022
 ZOOM MEETING
 12:00 P.M.**

SINE DIE MEETING

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

PLEDGE OF ALLEGENCE

MOMENT OF SILENCE - FORMER CHAIR PETER VANWINKLE

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
- Richard Molinari, Executive Committee Alternate
- Anthony Ciannamea, Executive Committee Alternate

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

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

MEETING OF 2021 FUND COMMISSIONERS CALLED TO ORDER

ROLL CALL OF 2021 FUND COMMISSIONERS

Member	Fund Commissioner
Alpine	Paul Tomasko
Borough of Woodcliff Lake	Tom Padilla
Carlstadt	Joseph Crifasi
Carlstadt Board of Education	
City of East Orange	
City of Orange	Christopher Hartwyk
East Rutherford	John Hansen
East Rutherford Board of Education	Lameka Augustin
Edgewater	Gregory Franz
Emerson	Robert Hermansen

Fairfield	Joseph Catenaro
Fairfield BOE	Lyanna Rios
Franklin Lakes	Gregory Hart
Ft. Lee	Alfred Restaino
Hillsdale	Christopher Tietjen
Irvington	Musa Mallik
Lodi	Vincent Caruso
Maywood Borough	Donna Puglisi
Mine Hill	Katelyn Wild
Montvale	Timothy Lane
Moonachie	Anthony Ciannamea
North Arlington	
Oakland	Richard Kunze
Park Ridge	Julie Falkenstern
Ridgefield Park	Adam Macneill
Rochelle Park	Robert Davison
Rutherford	Robert Kakoleski
Saddle River	Richard Molinari
South Hackensack	Donan Gambutti
Verona	Matthew Cavallo
Wallington	Hector Olmo
Wanaque Valley Regional S.A.	Frank Covelli
Westwood	Durene Ayer
Wood-Ridge	Dominick Azzolini
City of Garfield	Erin Delaney

Recommended Slate

Gregory Hart, Chair

Richard Kunze, Secretary

Joseph Catenaro, Executive Committee

Gregory Franz, Executive Committee

Donna Gambutti, Executive Committee

Bob Kakoleski, Executive Committee

Richard Molinari, Executive Committee

Anthony Ciannamea, Executive Committee Alternate

Erin Delaney, Executive Committee Alternate

ELECTION OF OFFICERS, EXECUTIVE COMMITTEE & ALTERNATES

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

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

ROLL CALL OF 2022 EXECUTIVE COMMITTEE

CORRESPONDENCE - None

EXECUTIVE DIRECTOR - PERMA - Brandon Lodics

Executive Director's ReportPage 1

BENEFITS CONSULTANT REPORT - Crystal Bailey

Conner Strong & BuckelewPage 7

ATTORNEY - Russell Huntington, Esq.

TREASURER - Joseph Iannaconi

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Voucher List December 2021Page 14

Treasurers Report December 2021Page 16

Confirmation of Claims Paid/Certification of Transfers

WELLNESS COORDINATOR - Marianne EskilsonPage 19

BOARD ADVISOR - Clark LaMendola

THIRD PARTY ADMINISTRATOR - Aetna - Jason Silverstein

Monthly ReportPage 22

PRESCRIPTION PROVIDER - Express Scripts - Kyle Colalillo

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DENTAL ADMINISTRATOR - Delta Dental - Kim White

CONSENT AGENDAPage 35

Resolution 1-22: Awarding Professional Fees for 2022.....Page 36

Resolution 2-22: Designation of Service of ProcessPage 39

Resolution 3-22: Designation of Secretary as Custodian of Records.....Page 40

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Resolution 5-22: Designation of Regular Meeting Times and Place.....Page 42

Resolution 6-22: Designation of Bank Depositories & CMP.....Page 44

Resolution 7-22: Designation of Authorized SignatoriesPage 48

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Resolution 9-22: Compensating Producers.....Page 58

Resolution 10-22: Appointment of MRHIF Commissioners.....Page 60

Resolution 11-22: Authorizing Treasurer to Process
Payments and ExpensesPage 61
Resolution 12-22: Wellness Grant ApprovalPage 62
Resolution 13-22: November 2021 and December 2021 Bills ListsPage 63

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

**Bergen Municipal Employee Benefits Fund
Executive Director's Report
January 25, 2022**

PERMA UPDATE

Paul Laracy has retired from the position as of 12/31/2021 and will be working part time in an advisory role. Brandon Lodics will be executive director with Emily and Jordyn as direct reports as well as working closely with the entire PERMA team. Brandon has served as the Program Manager/Benefits Consultant for the last 7 years and has spent considerable time over the last 18 months becoming versed in his new role.

FINANCE AND OPERATIONS

PRO FORMA REPORTS

- **Fast Track Financial Reports** as of November 30, 2021 (page 3)
 - **Historical Income Statement**
 - **Ratios and Indices Report**

2022 REORGANIZATION

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

- #6-22 - This resolution sets the meeting dates for 2022. A physical location and zoom is included, but can be amended if the Committee decides to remove the virtual option.
- #8-22 - Current Signatories - Gregory Hart, Gregory Franz, Richard Kunze and Fund Treasurer
- #9-22 - RMP - Minor changes have been highlighted.
- #11-22 - Current MRHIF representatives are Richard Kunze and Gregory Hart.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

The MRHIF executive committee met on December 8.

The 2022 budget and assessments were adopted without amendment.

In addition, the Fund approved membership for the Southern Skylands HIF, although that Fund did not join this year.

The new Express Scripts Level Care contract is anticipated to be completed in the first quarter.

JANUARY MEMBER BILLS

Due to the rate update and audit process with the 1/1 renewal, the January bills were delayed. February bills should be back to the normal schedule.

2022 COMMITTEE APPOINTMENTS

Below are the standing Committees that were appointed in 2021. If a Commissioner is interested in joining a committee, please reach out to Emily Koval and Chair Hart.

<u>Claims Committee</u>	<u>Wellness Committee</u>	<u>Finance and Operations Committee</u>	<u>Strategic Planning Committee</u>	<u>Nominations Committee</u>
Donna Gambutti	Gregory Franz	Richard Kunze	Gregory Hart	Joseph Catenaro
Vincent Caruso	Gregory Hart	Open	Gregory Franz	Bob Kakoleski
Bob Kakoleski	Donna Gambutti	Frank Covelli	Richard Kunze	Open
			Frank Covelli	
			Dave Vozza	

WELLNESS COMMITTEE MEETING

The Wellness Committee will be meeting prior to the meeting. There were multiple grant applications received from member towns. The Wellness Coordinator will review in more detail. Resolution 12-22 approves these grants for the amounts listed below:

- Montvale - \$5,000
- Rutherford - \$10,000
- Oakland - \$10,000
- Edgewater - \$5,000
- Franklin Lakes - \$10,000
- Fort Lee - \$4,950

INDEMNITY AND TRUST AGREEMENTS

Below is a list of members who have renewing agreements due by December 31, 2021 and older. Please reach out to PERMA (jdlorenzo@permainc.com) for a blank form to be executed. The list was last updated on January 21, 2022.

Member	I&T end date
EAST ORANGE	12/31/2020
BOROUGH OF HILLSDALE	12/31/2021
BOROUGH OF WESTWOOD	12/31/2021
TOWNSHIP OF ROCHELLE PARK	12/31/2021
VERONA TOWNSHIP	12/31/2021

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT
AS OF November 30, 2021

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	6,472,736	57,504,561	616,604,581	674,109,142
2. CLAIM EXPENSES				
Paid Claims	4,402,964	38,494,302	509,152,164	547,646,466
IBNR	99,955	4,215,851	2,350,000	6,565,851
Less Specific Excess	-	(76,095)	(12,811,690)	(12,887,785)
Less Aggregate Excess	-	-	(602,911)	(602,911)
TOTAL CLAIMS	4,502,919	42,634,058	498,087,563	540,721,621
3. EXPENSES				
MA & HMO Premiums	488,356	5,141,050	15,268,730	20,409,780
Excess Premiums	172,674	1,527,085	29,734,534	31,261,618
Administrative	391,620	4,067,726	45,435,552	49,503,278
TOTAL EXPENSES	1,052,650	10,735,860	90,438,816	101,174,676
4. UNDERWRITING PROFIT (1-2-3)	917,167	4,134,643	28,078,201	32,212,844
5. INVESTMENT INCOME	6,752	3,222	3,315,125	3,318,347
6. DIVIDEND INCOME	0	528,876	6,548,367	7,077,243
7. STATUTORY PROFIT (4+5+6)	923,919	4,666,741	37,941,694	42,608,434
8. DIVIDEND	0	3,002,329	22,145,604	25,147,933
STATUTORY SURPLUS (7-8+9)	923,919	1,664,412	15,796,090	17,460,502

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus				
	Cash	3,176	(2,519,732)	11,761,017	9,241,285
		(990,880)	(1,964,429)	11,994,012	10,029,583
2020	Surplus	(11,263)	(166,283)	4,035,074	3,868,790
	Cash	(18,702)	(505,965)	4,370,607	3,864,642
METRO HIF 2021	Surplus	302,884	2,755,651	0	2,755,651
	Cash	695,608	4,916,199	0	4,916,199
2021	Surplus	629,122	1,594,776		1,594,776
	Cash	393,025	2,535,505		2,535,505
TOTAL SURPLUS (DEFICITS)		923,919	1,664,412	15,796,090	17,460,502
TOTAL CASH		79,051	4,981,310	16,364,619	21,345,929

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(93)	49,675	474,601,772	474,651,447
FUND YEAR 2020				
Paid Claims	12,794	2,636,711	21,170,791	23,807,502
IBNR	0	(2,315,000)	2,315,000	-
Less Specific Excess	0	(67,392)	0	(67,392)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2020 CLAIMS	12,794	254,319	23,485,791	23,740,110
METRO HIF 2021				
Paid Claims	2,305,091	12,917,585	0	12,917,585
IBNR	101,482	3,281,524	0	3,281,524
Less Specific Excess	0	0	0	0
Less Aggregate Excess	0	0	0	0
TOTAL METRO HIF 2021 CLAIMS	2,406,573	16,199,109	0	16,199,109
FUND YEAR 2021				
Paid Claims	2,085,172	22,855,294		22,855,294
IBNR	(1,527)	3,284,327		3,284,327
Less Specific Excess	0	(8,667)		(8,667)
Less Aggregate Excess	0	0		0
TOTAL FY 2021 CLAIMS	2,083,645	26,130,955		26,130,955
COMBINED TOTAL CLAIMS	4,502,919	42,634,058	498,087,563	540,721,621

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	FY2021										
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Cash Position	16,364,619	\$ 16,268,328	\$ 15,679,031	\$ 17,627,344	\$ 17,002,253	\$ 18,709,377	\$ 19,376,614	\$ 19,890,343	\$ 19,939,286	\$ 19,241,991	\$ 17,046,287	\$ 16,429,731
IBNR	2,350,000	\$ 2,409,558	\$ 3,035,888	\$ 3,640,073	\$ 3,973,864	\$ 4,167,073	\$ 4,338,822	\$ 912,866	\$ 2,323,233	\$ 2,630,183	\$ 3,285,855	\$ 3,284,327
Assets	19,363,350	\$ 19,738,027	\$ 20,867,978	\$ 21,896,888	\$ 22,241,094	\$ 22,696,915	\$ 23,188,050	\$ 21,372,875	\$ 21,304,826	\$ 20,907,826	\$ 19,530,998	\$ 19,184,767
Liabilities	3,567,258	\$ 3,555,424	\$ 4,107,903	\$ 4,661,081	\$ 4,876,854	\$ 4,999,164	\$ 5,160,189	\$ 1,820,508	\$ 3,123,446	\$ 6,392,423	\$ 5,447,181	\$ 4,479,915
Surplus	15,796,091	\$ 16,182,604	\$ 16,760,075	\$ 17,235,807	\$ 17,364,240	\$ 17,697,752	\$ 18,027,861	\$ 19,552,366	\$ 18,181,380	\$ 14,515,403	\$ 14,083,818	\$ 14,704,852
Claims Paid -- Month	1,526,757	\$ 1,913,945	\$ 2,112,720	\$ 2,608,741	\$ 3,237,894	\$ 3,205,185	\$ 3,613,568	\$ (1,553,074)	\$ 2,871,543	\$ 2,903,783	\$ 2,564,538	\$ 2,097,873
Claims Budget -- Month	2,252,666	\$ 2,331,731	\$ 3,240,059	\$ 3,663,087	\$ 3,655,533	\$ 3,666,715	\$ 3,673,649	\$ (1,839,106)	\$ 2,740,315	\$ 2,735,986	\$ 2,736,592	\$ 2,755,775
Claims Paid -- YTD	22,834,959	\$ 1,913,945	\$ 4,026,666	\$ 6,635,407	\$ 9,873,300	\$ 13,078,485	\$ 16,692,053	\$ 15,138,979	\$ 18,010,523	\$ 20,914,306	\$ 23,478,844	\$ 25,576,717
Claims Budget -- YTD	27,031,987	\$ 2,331,731	\$ 5,571,790	\$ 9,234,877	\$ 12,890,410	\$ 16,557,125	\$ 20,230,243	\$ 18,391,137	\$ 21,131,452	\$ 23,867,438	\$ 26,604,029	\$ 29,359,805
RATIOS												
Cash Position to Claims Paid	10.72	8.50	7.42	6.76	5.25	5.84	5.36	-12.81	6.94	6.63	6.65	7.83
Claims Paid to Claims Budget -- Month	0.68	0.82	0.65	0.71	0.89	0.87	0.98	0.84	1.05	1.06	0.94	0.76
Claims Paid to Claims Budget -- YTD	0.84	0.82	0.72	0.72	0.77	0.79	0.83	0.82	0.85	0.88	0.88	0.87
Cash Position to IBNR	6.96	6.75	5.16	4.84	4.28	4.49	4.47	21.79	8.58	7.32	5.19	5
Assets to Liabilities	5.43	5.55	5.08	4.7	4.56	4.54	4.49	11.74	6.82	3.27	3.56	4.28
Surplus as Months of Claims	7.01	6.94	5.17	4.71	4.75	4.83	4.91	-10.63	6.63	5.31	5.15	5.34
IBNR to Claims Budget -- Month	1.04	1.03	0.94	0.99	1.09	1.14	1.18	(0.50)	0.85	0.96	1.2	1.19

Bergen Municipal Employee Benefits Fund
2021 Budget Report
as of November 30, 2021

	Cumulative	Annualized	Latest filed	Cumulative Expensed	\$ Variance	% Variance
Expected Losses						
Medical Claims Aetna	41,628,055	46,483,636	22,794,511	37,179,688	4,448,367	11%
Prescription Claims	3,707,600	4,046,610	3,711,096	3,327,649	(361,570)	-12%
Prescription Formulary Rebates	(741,520)	(809,322)	(742,219)	Included Above in Prescription Claims		
Dental Claims	2,127,282	2,322,801	2,027,583	1,814,060	313,222	15%
Subtotal	46,721,416	52,043,725	27,790,971	42,321,397	4,400,019	9%
HMO/DMO Premiums	50,939	55,529	56,358	54,425	(3,485)	-7%
Medicare Advantage / EGWP	1,471,257	1,605,410	1,549,758	5,086,625	(289)	0%
Medicare Advantage / EGWP METRO	3,615,079	3,966,146	2,621,656	Included above in Medicare Adv/EGWP		
Reinsurance						
Specific	1,472,381	1,643,280	781,256	1,527,085	(54,704)	-4%
Total Loss Fund	53,331,072	59,314,090	32,799,999	48,989,532	4,341,541	8%
Loss Fund Contingency	111,913	122,087	122,087	0	111,913	100%
Expenses						
Legal	22,917	25,000	25,000	22,917	-	0%
Treasurer	18,569	20,257	20,257	18,569	-	0%
Administrator	554,455	611,913	421,115	554,371	84	0%
Risk Management Consultants	1,303,115	1,441,719	693,906	1,330,752	(27,637)	-2%
Fund CoOrdinator METRO	292,296	330,115	60,480	292,086	210	0%
TPA - Claims Agent Aetna	1,143,955	1,276,734	610,566	1,145,857	(1,902)	0%
Dental TPA	90,062	98,439	80,159	78,987	11,075	12%
Actuary	11,000	12,000	12,000	11,000	-	0%
Auditor	16,958	18,500	18,500	16,958	0	0%
Benefits Consultant	407,452	449,604	307,285	416,540	79	0%
Board Advisor	16,500	18,000	18,000	16,500	-	0%
Subtotal Expenses	3,877,280	4,302,281	2,267,267	3,904,536	(18,089)	0%
Miscellaneous and Special Services						
Misc/Cont	10,830	11,814	11,814	(27,716)	38,546	356%
Wellness, Disease, Case Management	68,750	75,000	75,000	87,329	(18,579)	-27%
Affordable Care Act Taxes	12,940	14,442	6,866	6,953	5,987	46%
A4 Surcharge	181,708	215,714	33,440	181,140	568	0%
Plan Documents	9,167	10,000	10,000	Included above in Benefits Consultant		
Subtotal Misc/Sp Svcs	283,394	326,969	137,120	247,706	26,521	9%
Total Expenses	4,160,674	4,629,250	2,404,387	4,152,242	8,432	0%
Total Budget	57,603,659	64,065,428	35,326,473	53,141,773	4,461,886	8%

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
YEAR: 2022, AS OF JANUARY 21, 2022**

<u>Yearly Items</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	2021 Filed
<input type="checkbox"/> Assessments	2021 Filed
<input type="checkbox"/> Actuarial Certification	2021 Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	To be filed pending reorg
<input type="checkbox"/> Fund Officers	To be filed pending reorg
<input type="checkbox"/> Renewal Resolutions	To be filed pending reorg
<input type="checkbox"/> Indemnity and Trust	In process
<input type="checkbox"/> New Members (list)	N/A
<input type="checkbox"/> Withdrawals	N/A
<input type="checkbox"/> Risk Management Plan and By Laws	To be filed pending reorg
<input type="checkbox"/> Cash Management Plan	To be filed pending reorg
<input type="checkbox"/> Unaudited Financials	9/30/2021 Filed
<input type="checkbox"/> Annual Audit	2019 Filed
<input type="checkbox"/> Budget Changes	N/A
<input type="checkbox"/> Transfers	N/A
<input type="checkbox"/> Additional Assessments	N/A
<input type="checkbox"/> Professional Changes	N/A
<input type="checkbox"/> Officer Changes	N/A
<input type="checkbox"/> Risk Management Plan Changes	N/A
<input type="checkbox"/> Bylaw Amendments	N/A
<input type="checkbox"/> Benefit Changes (list)	N/A
<input type="checkbox"/> Other	N/A

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

January 2022

Benefits Consultant: Conner Strong & Buckelew

Online Enrollment Training: aflinn@permainc.com

Enrollments/Eligibility/Billing: bmedenrollments@permainc.com

Brokers: brokerservice@permainc.com

ADMINISTRATIVE UPDATES:

Team Additions

With Brandon's transition to the Executive Director's role we are excited to introduce the additions of Crystal Bailey, Program Manager and Lane Hindman, Associate Program Manager to the team.

Crystal joins the team with 27 years of Public Sector Aetna experience and 4 years of Associate and Senior Associate Consultant work at Conner Strong. With Crystal's extensive background in NJ Public Sector and familiarity with Aetna policy's and operations we are confident she is the right candidate to lead the Program Manager's team.

Lane joins us from AmeriHealth Administrators where she supported the Funds and other like NJ Public Sector Accounts as an Associate Account Executive. Lane is very familiar with the needs of the Funds and NJ Public Sector Accounts, which is why she is a natural fit to the team in assuring the Fund maintains a high level of quality in service.

OPERATIONAL UPDATES:

New Member Implementations- *Rutherford Prescription*

As a courtesy to the longtime relationship shared with the Borough and their Risk Manager, the BMED agreed to waive the required 60 day notice requirement allowing the Borough of Rutherford to bring their prescription in to the Fund effective, January 1, 2022.

Overall, the implementation was a success with coverage being in place and enrollment processed by the effective date. The Fund provided the temporary ID cards and instructions on how to print temporary ID cards, so that members and their pharmacies would be able to access prescription coverage on the effective date.

Karen Kidd, Director of Benefits Operations at PERMA headed the implementation on behalf of the Fund and worked together with our vendors and Express Scripts for a quick turnaround to ensure coverage was in place on day one. On behalf of Karen and the PERMA team, a special thanks is owed to Express Scripts who pulled in additional resources to assure this implementation went smoothly on their end which resulted in little to no member disruption.

Aetna Medicare Advantage System Upgrade – *NextGen*

As a reminder, for January 1, 2022 the HIFs participated in Aetna’s system upgrade. The *NextGen* system provides improvements in different operational functions for Aetna such as billing, enrollment, claims and appeals.

For the members, they now have access to a new AetnaHealth App, secure messaging and new personalized engagement opportunities.

As a part of the system upgrade, all Aetna Medicare Advantage enrollees in the Funds received new ID cards, with updated information. This resulted in Aetna issuing roughly 500 new ID cards for BMED/GATEWAY enrollees and over 3,000 for all the Funds.

COVERAGE UPDATES:

Covid-19 Oral Prescriptions:

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications is to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

- 1- *Pfizer- Paxlovid*
- 2- *Merck- Molnupiravir*

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
 - o Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
 - o Member - \$0 copay
 - o Program Fee- \$2.50 per prescription
 - o Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
 - o Addition of medications to covered Formulary
 - o Member educational pieces (included in agenda)
 - o Quantity Limit – 1 course of treatment every 180 days

2021 LEGISLATIVE REVIEW

End of Year ACA Reporting

To assist our Fund members in annually required filings, the Fund has distributed W2 and enrollment information to each entity’s designated enrollment/eligibility manager. The reports were sent from Somerset Enrollment Box and would have been received towards the end of December.

COVID -19

1. National Emergency Declaration- Extended through February 24, 2022

- Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
- Individual has a maximum of one year from date of payment originally would be have due, including any applicable grace period
- Under special transition rule- certain premium payments are not required to be made before 11/1/21.

2. At Home COVID-19 Testing- On January 10th, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 14, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of the HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.

Coverage Highlights:

- o Date- Starting on January 15, 2022 going forward
- o Network – the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
- o Dollar Limit- Up to \$12 per taste
- o Quantity Limit- Up to 8 tests per individual per 30 days

FREE Tests from the Government

Starting Tuesday, January 19th, anyone can go to the web site and arrange to have four (4) kits mailed to their home at no cost. The web site is <https://www.COVIDTests.gov>. For those that may not have internet access, there will be a toll-free number to call. The White House says tests will begin to get shipped within seven days from ordering. *Access to free tests should help relieve employers and plan sponsors from absorbing these additional testing costs.*

3. Vaccine Mandates – November 4, 2021 OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022 the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.

As a reminder testing as an occupational requirement are not covered under Employer Health Plans.

Mental Health Parity and Addition Equality Act (MHPAE)

In December of 2020 Congress passed in to Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

On behalf of all self-insured groups, Conner Strong & Buckelew, is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund's next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

Surprise Billing and Transparency – Continued Delays

The Health Insurance Funds, including Central protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Central HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND DIVIDEND BILLS LIST

Confirmation of Payment_

NOVEMBER 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003827-003828			
003827-003828	VOID	VOID	0.00
			0.00
003829			
003829	LODI BOROUGH	DIVIDEND 11/21	1,000.00
			1,000.00
003830			
003830	PARK RIDGE BOROUGH	DIVIDEND 11/21	126,826.00
			126,826.00
003831			
003831	OAKLAND BOROUGH	DIVIDEND 11/21	215,258.00
			215,258.00
003832			
003832	WALLINGTON BOROUGH	DIVIDEND 11/21	250,174.00
			250,174.00
003833			
003833	CARLSTADT BOROUGH	DIVIDEND 11/21	10,085.00
			10,085.00
003834			
003834	EDGEWATER, BOROUGH OF	DIVIDEND 11/21	206,544.00
			206,544.00
003835			
003835	VERONA TOWNSHIP	DIVIDEND 11/21	107,596.00
			107,596.00
		Total Payments FY CLOSED	917,483.00
		TOTAL PAYMENTS ALL FUND YEARS	917,483.00

Chairperson

Attest: _____

Dated: _____

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

Treasurer

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

NOVEMBER 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>
003798			
003798	LERCH,VINCI & HIGGINS, C.P.A.	CHARGES FOR BANK CONFIRMATION 2020 AUDIT	123.00
003798	LERCH,VINCI & HIGGINS, C.P.A.	2020 AUDIT	7,000.00
			7,123.00
		Total Payments FY 2020	7,123.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003799			
003799	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADV 11/21	484,004.75
			484,004.75
003800			
003800	FLAGSHIP HEALTH SYSTEMS	RUTHERFORD 10.21.2021	1,856.02
003800	FLAGSHIP HEALTH SYSTEMS	EAST RUTHERFORD 10.21.2021	2,405.12
			4,261.14
003801			
003801	Deltacare DMO	CITY OF ORANGE 11/21	89.84
			89.84
003802			
003802	DELTA DENTAL OF NEW JERSEY INC	TPA - DENTAL 11/21	6,957.60
			6,957.60
003803			
003803	AETNA LIFE INSURANCE COMPANY	TPA - MEDICAL 11/21	86,237.56
			86,237.56
003804			
003804	PAYFLEX	OAKLAND, S HACKENSACK, MONTVALE 10/21	120.00
			120.00
003805			
003805	PERMA	POSTAGE 10/21	1,608.00
003805	PERMA	ADMIN FEES 11/21	57,826.02
			59,434.02
003806			
003806	ACTUARIAL SOLUTIONS, LLC	ACTUARY Q4 2021	3,000.00
			3,000.00
003807			
003807	HUNTINGTON BAILEY, LLP	ATTORNEY 11/21	2,083.33
			2,083.33
003808			
003808	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR 11/21	38,267.00
			38,267.00
003809			
003809	JOSEPH IANNAONI, JR.	TREASURER 11/21	1,688.08
			1,688.08

003810			
003810	LaMendola Associates, Inc.	RETAINER 11/21	1,500.00
			1,500.00
003811			
003811	NORTH JERSEY MEDIA GROUP	AD 10.13.2021	41.20
003811	NORTH JERSEY MEDIA GROUP	OUTSTANDING BAL FROM SEPT 2021	274.80
003811	NORTH JERSEY MEDIA GROUP	AD 10.03.2021	48.40
			364.40
003812			
003812	WELLNESS COACHES	PLAINFIELD BOE WELLNESS 10/21	9,280.00
003812	WELLNESS COACHES	PLAINFIELD BOE WELLNESS 9/21	4,176.00
			13,456.00
003813			
003813	CIVITAS NEW JERSEY LLC	WELLNESS CONSULTANT 11/21	2,083.33
			2,083.33
003814			
003814	ACCESS	ARC SERVICE & STORAGE 10/21	256.44
			256.44
003815			
003815	FAIRVIEW INSURANCE	BROKER FEES 11/21	46,452.36
			46,452.36
003816			
003816	ACRISURE LLC d/b/a IMAC INS AGENCY	BROKER FEES 11/21	14,105.13
			14,105.13
003817			
003817	THE VOZZA AGENCY	BROKER FEES 11/21	12,779.37
			12,779.37
003818			
003818	PIA SECURITY PROGRAMS, INC.	BROKER FEES 11/21	17,565.75
			17,565.75
003819			
003819	RELIANCE INSURANCE GROUP LLC	BROKER FEES 11/21	31,349.09
			31,349.09
003820			
003820	ACRISURE LLC DBA SCIROCCO GROUP	BROKER FEES 11/21	903.78
			903.78
003821			
003821	ALLEN ASSOCIATES	BROKER FEES 11/21	9,351.80
			9,351.80
003822			
003822	BURTON AGENCY INC.	BROKER FEES 11/21	927.56
			927.56
003823			
003823	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 11/21	833.33
003823	CONNER STRONG & BUCKELEW	EB CONSULTANT 11/21	42,331.60
			43,164.93
003824			
003824	SADDLE RIVER DELI	LUNCH FOR 10/21 MEETING	374.75
			374.75
003825			
003825	OTTERSTEDT INSURANCE AGENCY	BROKER FEES 11/21	5,571.45
			5,571.45
003826			
003826	MUNICIPAL REINSURANCE H.I.F.	SPEC. REINS. 11/21	172,674.16
		Total Payments FY 2021	1,059,023.62
		TOTAL PAYMENTS ALL FUND YEARS	1,066,146.62

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

DECEMBER 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 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
003836	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADV 12/21	484,930.56
			484,930.56
003837	FLAGSHIP HEALTH SYSTEMS	EAST RUTHERFORD 12/21	2,359.50
003837	FLAGSHIP HEALTH SYSTEMS	RUTHERFORD 12/21	1,828.19
			4,187.69
003838	Deltacare DMO	CITY OF ORANGE 12/21	245.33
			245.33
003839	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 12/21	6,917.04
			6,917.04
003840	AETNA LIFE INSURANCE COMPANY	TPA 12/21	133,302.16
			133,302.16
003841	PAYFLEX	OAKLAND, MONTVALE. S. HACKENSACK 11/21	120.00
			120.00
003842	PERMA	POSTAGE 11/21	25.13
003842	PERMA	ADMIN FEE 12/21	57,542.25
			57,567.38
003843	HUNTINGTON BAILEY, LLP	ATTORNEY 12/21	2,083.33
			2,083.33
003844	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR FEES 12/21	38,029.00
			38,029.00
003845	JOSEPH IANNAONI, JR.	TREASURER 12/21	1,688.08
			1,688.08
003846	LaMendola Associates, Inc.	RETAINER 11/21	1,500.00
			1,500.00

003847			
003847	NORTH JERSEY MEDIA GROUP	ADS 10/21	141.60
			141.60
003848			
003848	WELLNESS COACHES	WELLNESS COACHES 11/21	7,192.00
			7,192.00
003849			
003849	CIVITAS NEW JERSEY LLC	WELLNESS CONSULTANT 12/21	2,083.33
			2,083.33
003850			
003850	ACCESS	ARC SERVICE&STORAGE 11.30.2021	132.41
			132.41
003851			
003851	VALLEY PHYSICIAN SERVICES PC	2022 CORPORATE WELLNESS	1,500.00
			1,500.00
003852			
003852	FAIRVIEW INSURANCE	BROKER FEES 12/21	46,544.99
			46,544.99
003853			
003853	ACRISURE LLC d/b/a IMAC INS AGENCY	BROKER FEES 12/21	14,108.73
			14,108.73
003854			
003854	THE VOZZA AGENCY	BROKER FEES 12/21	12,865.01
			12,865.01
003855			
003855	PIA SECURITY PROGRAMS, INC.	BROKER FEES 12/21	18,159.52
			18,159.52
003856			
003856	RELIANCE INSURANCE GROUP LLC	BROKER FEES 12/21	31,212.34
			31,212.34
003857			
003857	ACRISURE LLC DBA SCIROCCO GROUP	BROKER FEES 12/21	890.87
			890.87
003858			
003858	ALLEN ASSOCIATES	BROKER FEES 12/21	9,395.50
			9,395.50
003859			
003859	BURTON AGENCY INC.	BROKER FEES 12/21	1,255.66
			1,255.66
003860			
003860	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 12/21	833.33
003860	CONNER STRONG & BUCKELEW	BENEFITS CONSULTANT 12/21	42,230.59
			43,063.92
003861			
003861	OTTERSTEDT INSURANCE AGENCY	BROKER FEES 12/21	5,691.70
			5,691.70
003862			
003862	MUNICIPAL REINSURANCE H.I.F.	SPEC. REINS 12/21	171,572.75
			171,572.75
		Total Payments FY 2021	1,096,380.90
		TOTAL PAYMENTS ALL FUND YEARS	1,096,380.90

Chairperson

Attest:

Dated: _____

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES										
BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND										
Month		November								
Current Fund Year	2021									
		1.	2.	3.	4.	5.	6.	7.	8.	
Policy	Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid November	Monthly Recoveries Paid Thru November	Calc. Net Paid Thru November	TPA Net Paid Thru November	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
	2021	Med	16,540,359.25	1,628,729.60	0.00	18,169,088.85	0.00	18,169,088.85	16,540,359.25	1,628,729.60
		Dental	1,331,340.92	164,705.51	0.00	1,496,046.43	0.00	1,496,046.43	1,331,340.92	164,705.51
		Rx	3,573,406.34	359,787.63	0.00	3,933,193.97	0.00	3,933,193.97	3,573,406.34	359,787.63
		Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Total	21,445,106.51	2,153,222.74	0.00	23,598,329.25	0.00	23,598,329.25	21,445,106.51	2,153,222.74

BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2021 Month Ending: November										
N	Med	Dental	Rx	Vision	Run-In	Reinsurance	Medicare Adv.	RSR	Admin	TOTAL
OPEN BALANCE	12,691,850.45	854,172.67	(315,097.57)	0.00	0.00	(160,550.12)	9,070,351.97	557,102.08	(1,430,951.77)	21,266,877.71
RECEIPTS										
Assessments	4,832,323.41	180,712.68	266,461.51	0.00	0.00	170,435.45	369,477.89	10,338.79	591,427.69	6,421,177.42
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,384.99	239.13	106.08	0.00	0.00	0.00	2,009.70	138.34	289.17	6,167.41
Invest Adj	(49.28)	(3.77)	(1.74)	0.00	0.00	0.00	(31.27)	(1.92)	(4.20)	(92.18)
Subtotal Invest	3,335.71	235.36	104.34	0.00	0.00	0.00	1,978.43	136.42	284.97	6,075.23
Other *	66,593.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,171.26	106,764.61
TOTAL	4,902,252.47	180,948.04	266,565.85	0.00	0.00	170,435.45	371,456.32	10,475.21	631,883.92	6,534,017.26
EXPENSES										
Claims Transfers	3,925,086.52	186,140.89	359,787.63	0.00	0.00	0.00	0.00	0.00	0.00	4,471,015.04
Expenses	76,608.00	0.00	0.00	0.00	0.00	172,674.16	0.00	0.00	1,810,955.46	2,060,237.62
Other *	(76,608.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	321.85	(76,286.15)
TOTAL	3,925,086.52	186,140.89	359,787.63	0.00	0.00	172,674.16	0.00	0.00	1,811,277.31	6,454,966.51
END BALANCE	13,669,016.40	848,979.82	(408,319.35)	0.00	0.00	(162,788.83)	9,441,808.29	567,577.29	(2,610,345.16)	21,345,928.46

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
BERGEN MUNICIPAL EMPL HEALTH BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	November										
CURRENT FUND YEAR	2021										
Description:	Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6	Instr #7	Instr #8	Instr #9		
ID Number:	CHECKING	CASH MANG	CLAIMS	UHC CLAIMS	ID Invest	Investors		0	0	0	0
Maturity (Yrs)	0	0	0	0	0	0	0	0	0	0	0
Purchase Yield:	0	0	0	0	0	0	0	0	0	0	0
TOTAL for All Accts & instruments											
Opening Cash & Investment	\$21,266,877.26	7847442.23	2967196.37	-0.003	0	4245431.81	6206806.85	0	0	0	0
Opening Interest Accrual Balance	\$7,914.65	0	0	0	0	7914.65	0	0	0	0	0
1 Interest Accrued and/or Interest	\$2,125.47	\$0.00	\$0.00	\$0.00	\$0.00	\$2,125.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 Capitalization and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	-\$92.17	\$0.00	-\$92.17	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5,223.53	\$456.22	\$2,649.02	\$0.00	\$0.00	\$77.36	\$2,040.93	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$1,875.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,875.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$931.12	\$0.00	\$1,232.88	\$0.00	\$0.00	-\$2,164.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$6,325.71	\$456.22	\$3,789.73	\$0.00	\$0.00	\$38.83	\$2,040.93	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$10,998,957.10	\$6,527,942.06	\$0.00	\$4,471,015.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
# (Withdrawals - Sales)	-\$10,925,981.55	-\$6,454,644.66	-\$321.85	-\$4,471,015.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$21,345,928.05	\$7,921,195.85	\$2,970,664.25	-\$0.00	\$0.00	\$4,245,220.17	\$6,208,847.78	\$0.00	\$0.00	\$0.00	\$0.00
Ending Interest Accrual Balance	\$8,165.12	\$0.00	\$0.00	\$0.00	\$0.00	\$8,165.12	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$2,377,652.91	\$2,377,652.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$23,723,580.96	\$10,298,848.76	\$2,970,664.25	-\$0.00	\$0.00	\$4,245,220.17	\$6,208,847.78	\$0.00	\$0.00	\$0.00	\$0.00
Annualized Rate of Return This Year	0.36%	0.07%	1.53%	0.00%		0.01%	0.39%				



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: January 21, 2022

RE: Report of Activity and Progress

STATUS UPDATE

1. 2022 Program Kick-Off:

The BMED Health and Wellness Program is starting the year strong having received applications from 6 municipalities to participate in the program. Applications have been received, reviewed and recommended for approval by the Fund's Wellness Committee. Today's meeting agenda includes a resolution approving application from Oakland, Franklin Lakes, Edgewater, Fort Lee, Montvale and Rutherford for grant awards to help support their local health and wellness programs. Conversations are continuing with several other communities with the possibility of additional submissions for the 2022 year.

Outreach is continuing to bring awareness of the program's benefits to both participating agencies and their employees by highlighting the unique financial and administrative support offered by the BMED and our commitment to help agencies get their programs up and running.

Efforts have been made to create marketing fliers and support documents that showcase the distinctive partnership between the Fund and our agency members. The informational promotional pieces can be used by participating agencies as they market their programs to their employees. Each agency's documents are unique to their municipality; however, we are attaching a few examples for the Fund commissioner's information.

The programming content has grown in diversity as agencies have continued to broaden the scope of topics, challenges and activity at the local level.

1. Partnerships:

We are happy to report a high level of success in the achievement of one of our 2021 goals associated with the development of building strong relationships with key community-based agencies that focus on health and wellness. Extensive collaboration has resulted from our contracting with Valley Health Systems to provide monthly health and wellness educational webinars for the BMED. To our great fortune, Valley Health Systems has decided to only offer their program this year to the Gateway-BMED and the North Jersey Municipal Employee Benefit Funds health and wellness programs. As a result, we can have a high level of influence over topic and content development, scheduling and roll-out of their unique program. The educational component will go live during the first week of February.

At the conclusion of each live webinar, a list of participants will be generated from each educational session that is presented. Our office will receive the list and distribute individual participation logs to participating agencies, so that ambassadors can give credit to their employee members who are meeting their program requirements.

Presently there will be approximately 2 or more webinars offered each month and more content continues to be added. Ultimately, the program will offer 2 tracts – a medical tract, that has already been established, which will include a variety of distinguished medical professionals presenting on a wide range of medically related topics and a second tract that will include topics such as financial planning/wellness, caring for aging or special needs family members, environmental wellness and social/spiritual wellness to name a few.

We will be coordinating directly with the wellness ambassadors of participating agencies and designated individuals of non-participating agencies to communicate registration instructions to active employees of the Gateway-BMED agencies. It is expected that conversations will resume with the NY/NJ Trails Conference and NJ Park Service to collaborate around potential partnerships for 2022.

2. Newsletter:

The BMED newsletter is “live” and links will be provided each month to local program ambassadors to share with their employees. Each issue will include a local content article, which will generally focus on BMED announcements and spotlight educational opportunities available in the coming month through the Valley Health Systems’ program.

3. Collaboration with Fund Agencies and Professionals Is Ongoing

- a. PERMA/Connor Strong
 - i. Work will continue as we review and assess agency claims reports to identify and collaborate programming focus around preventable disease states that present the highest risk to our insured members
- b. Similarly, 2022 will include robust engagement with agency brokers on claims data and seeking their assistance in endorsing program participation

4. Supplemental Education:

Approximately 50 individuals participated in a free, live virtual seminar that we offered to participating agencies entitled “Mental Holiday Preparedness 101”. An additional series is being offered to local agencies this year to support their local program content. The offering is not a mandatory component of the Fund program. It is merely an option that local programs can exercise on a voluntary basis to enhance their local program content. The program is entitled “Getting Healthy and Well in 2022” and a copy of the flyer is provided by attachment to this report. Several agencies have committed to scheduling the series in 2022 and incorporating it into their local program offering.

5. Goals and Objectives:

The following outline of goals and objectives for 2022 were affirmed by the Wellness Committee in late 2022 and will be the focus of our efforts in 2022:

- a. 2022 Goals and Objectives
 - i. Continue outreach to non-participating dental only agencies within the Fund to broaden agency participation
 - ii. Manage and enhance newly created partnerships with local hospitals and non-profits to grow and enhance Fund and local programming collaboration
 - iii. Continue to engage with the broader local health and wellness community to expand and collaborate meaningful and viable partnerships
 - iv. Create and manage local content component for monthly newsletter
 - v. Develop and strengthen the local wellness committee base
 - vi. Assist local agencies in their efforts to broaden local programming efforts and participation, with a focus on targeting non-participating employee populations
 - vii. Consider how to effectively track preventable disease claims to create a long-term tool to analysis program impact
 - viii. Establish a benchmark for measurement of participation and outcomes for 2022



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

January 25, 2022



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS PAID 2020	# OF EES	PER EE	MEDICAL CLAIMS PAID 2021	# 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	\$2,706,809	1,879	\$ 1,441
APRIL	\$1,151,340	1,060	\$ 1,086	\$2,299,418	1,888	\$ 1,218
MAY	\$1,118,126	1,061	\$ 1,054	\$2,865,797	1,876	\$ 1,528
JUNE	\$1,171,630	1,059	\$ 1,106	\$3,386,738	1,877	\$ 1,804
JULY	\$1,010,455	1,059	\$ 954	\$2,346,596	2,810	\$ 835
AUGUST	\$1,932,323	1,053	\$ 1,835	\$3,900,320	2,791	\$ 1,397
SEPTEMBER	\$2,210,178	1,055	\$ 2,095	\$4,723,951	2,743	\$ 1,722
OCTOBER	\$1,689,433	1,056	\$ 1,600	\$4,341,944	2,775	\$ 1,565
NOVEMBER	\$1,874,524	1,057	\$ 1,773	\$4,578,836	2,790	\$ 1,641
DECEMBER	\$1,643,506	1,059	\$ 1,552			
TOTALS	\$18,654,896			\$34,270,080		
				2021 Average	2,198	\$ 1,408
				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: 00169469,00866353,00880725,SI283129

Paid Dates: 09/01/2021 - 09/30/2021
Service Dates: 01/01/2011 - 09/30/2021
Line of Business: All

	Billed Amt	Paid Amt
	\$3,568,616.19	\$624,038.08
	\$171,052.70	\$153,570.14
	\$128,263.99	\$107,463.57
	\$95,300.00	\$85,588.80
	\$93,525.95	\$83,571.86
	\$99,936.91	\$71,029.98
	\$135,247.85	\$62,917.15
	\$56,585.07	\$56,484.37
	\$89,697.66	\$53,368.29
	\$96,391.32	\$52,055.22
	\$87,785.17	\$50,045.54
Total:	\$4,622,402.81	\$1,400,133.00

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

Plan Sponsor Unique ID : All
Customer: Bergen Municipal Employee Benefits Fund
Group / Control: 00169469,00866353,00880725,SI283129

Paid Dates: 10/01/2021 - 10/31/2021
Service Dates: 01/01/2011 - 10/31/2021
Line of Business: All

	Billed Amt	Paid Amt
	\$391,238.68	\$121,826.48
	\$212,262.40	\$104,563.50
	\$103,361.37	\$93,114.72
	\$145,442.66	\$85,424.83
	\$97,700.00	\$80,818.80
	\$398,195.97	\$76,931.64
	\$75,266.85	\$73,357.18
	\$66,825.00	\$63,623.49
	\$104,682.96	\$52,452.29
Total:	\$1,594,975.89	\$752,112.93

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

Plan Sponsor Unique ID : All
Customer: Bergen Municipal Employee Benefits Fund
Group / Control: 00169469,00866353,00880725,SI283129

Paid Dates: 11/01/2021 - 11/30/2021
Service Dates: 01/01/2011 - 11/30/2021
Line of Business: All

	Billed Amt	Paid Amt
	\$457,183.85	\$142,287.09
	\$97,851.50	\$82,582.84
	\$320,384.00	\$69,428.11
Total:	\$875,419.35	\$294,298.04



Medical Claims Paid:
January 2021 – November 2021

Total Medical Paid per EE: **\$1,408**

Network Discounts

Inpatient:	65.8%
Ambulatory:	65.6%
Physician/Other:	65.0%
TOTAL:	65.4%

Provider Network

% Admissions In-Network:	95.3%
% Physician Office:	86.9%

Aetna Book of Business:
Admissions 97.8%; Physician 91.4%

Top Facilities Utilized (by total Medical Spend)

- Hackensack University
- Saint Baribas
- Valley Hospital
- Morristown Medical Center
- Englewood Hospital

Catastrophic Claim Impact
January 2021- November 2021

Number of Claims Over \$50,000: **100**
Claimants per 1000 members: **19.6**
Avg. Paid per Claimant: **\$113,741**
Percent of Total Paid: **34.4%**

- Aetna BOB- HCC account for an average of 43.0% of total Medical Cost

Nurse Case Member Outreach:
Through November 2021

Unique Members Identified: **53**
Outreach Opportunities Identified: **53**
Outreach in Progress: **2**
Completed Outreach: **45**

Closed with Engagement: **10**
Unable to Reach: **35**
Member Declined: **0**

Teladoc Activity:
January 2021 – November 2021

Total Registrations: **110**
Total Online Visits: **178**
Total Net Claims Savings: **\$22,751**
Total Visits w/ Rx: **123**

Mental Health Visits: **80**
Dermatology Visits: **16**



Allentown Service Center
Performance: Metrics thru NOV 2021

Customer Service

1 st Call Resolution:	95.0%
Abandonment Rate:	8.9%
Avg. Speed of Answer:	193.9 sec

Claims Performance

Financial Accuracy:	98.78%
90% processed w/in:	10.6 days
95% processed w/in:	23.3 days

Performance Goals

1 st 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

COVID-19 population alerts

Hot Spots In the United States - Map (to the right)

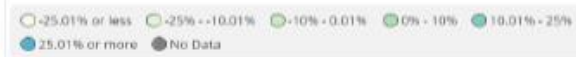
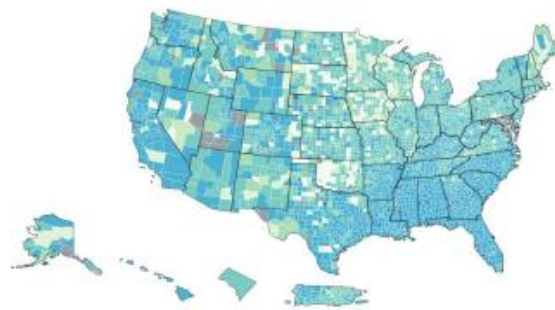
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 01/02/2022 | Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 people last week
Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 people last week

Scroll to the end of this report for a list of the top 50 counties with the highest average daily new case counts where you have membership

High Risk (>=25 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Bergen	932,202	1,757	239.0
NJ, Essex	798,975	1,079	350.0
NJ, Union	556,341	1,005	280.4
NJ, Middlesex	825,062	684	194.9
NJ, Morris	491,845	438	212.7
NJ, Passaic	501,826	355	277.2
NJ, Somerset	328,934	234	218.0
NJ, Sussex	140,488	121	173.0
NJ, Monmouth	618,795	121	192.6
NJ, Ocean	607,186	95	158.3
NJ, Warren	105,267	86	168.8
NJ, Hudson	672,391	57	202.2
NJ, Hunterdon	124,371	44	149.9
PA, Northampton	305,285	32	147.4
NJ, Burlington	445,349	28	162.5
NY, Rockland	325,789	20	271.9
PA, Monroe	170,271	19	114.8
SC, Horry	354,081	17	70.2
NY, Orange	384,940	15	245.3
AZ, Maricopa	4,485,414	13	56.4
FL, Palm Beach	1,496,770	10	236.6
FL, Lee	770,577	9	111.6
NJ, Mercer	367,430	9	163.6
FL, St. Lucie	328,297	8	122.0
FL, Collier	384,902	8	106.4

Emerging Risk (10-24 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
TX, Guadalupe	166,847	2	24.9

* Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately thirty counties. County population is based on 2010 Census data. 'Your members' represents your total Aetna self-insured membership.

COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnosis and/or testing?

Use these insights to:

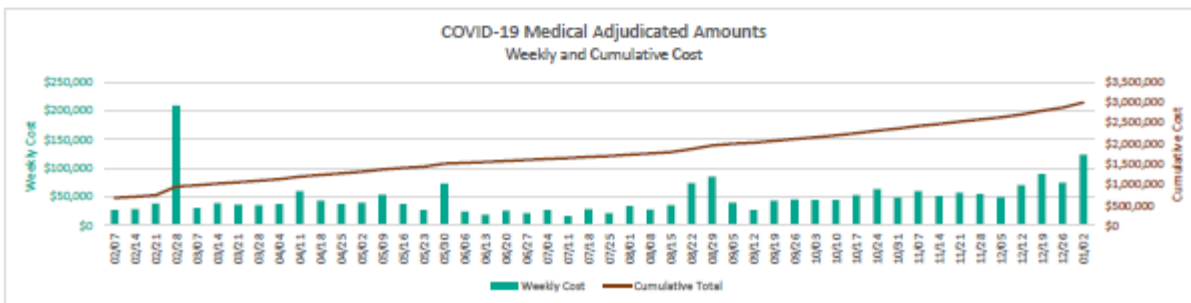
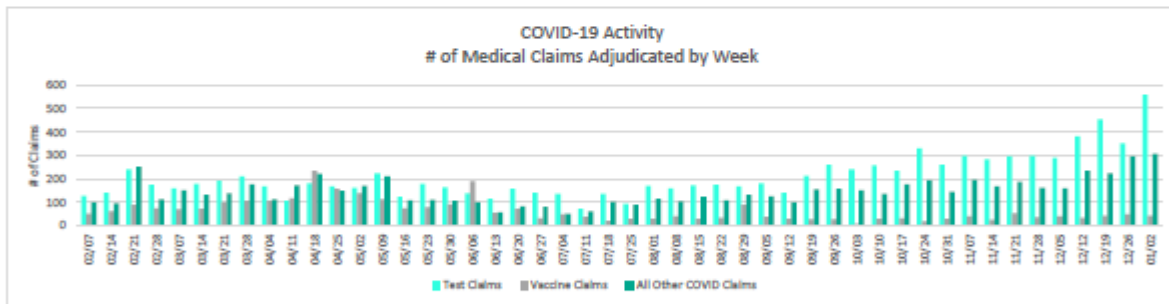
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

At a glance

	 COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		 Tests	 Vaccine	 Tests	 Vaccine Administration*	 All Other Claims
Current Week	\$123,698	558	43	437	42	263
3/01/20 - 1/02/22	\$2,996,393	13,753	3,086	3,945	1,634	3,025

*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?



Telemedicine Monitor

What is the recent telemedicine claims activity?

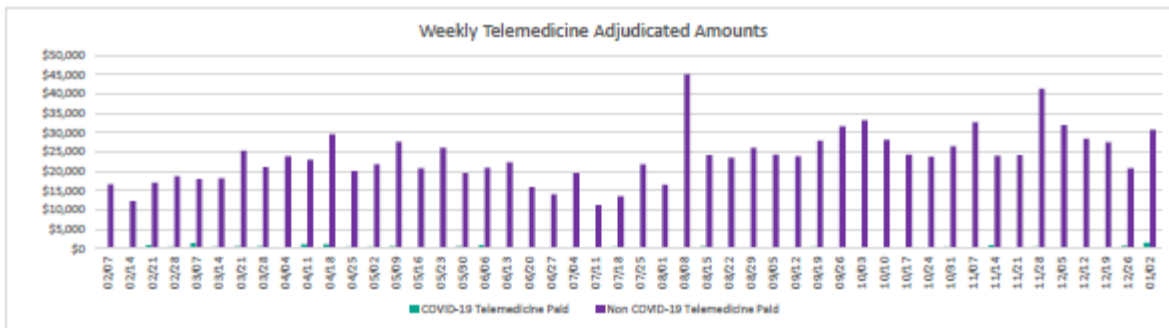
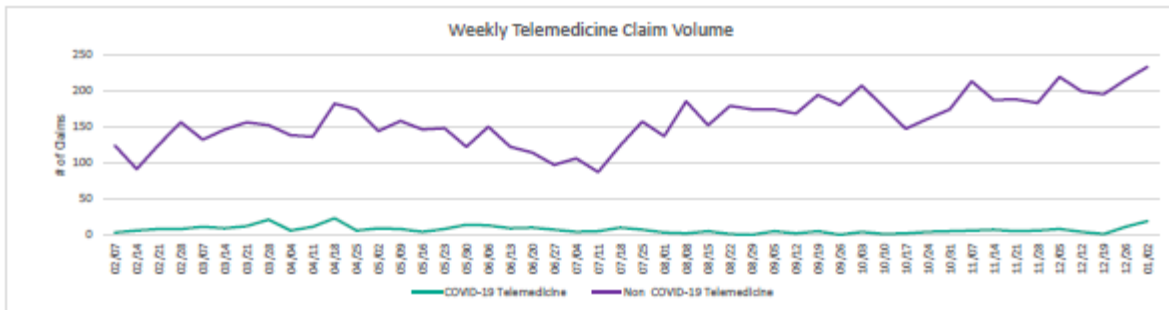
Use these insights to:

- ✓ Review monthly growth of both Teleadic and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

At a glance

	COVID-19 telemedicine paid	Non COVID-19 telemedicine paid	COVID-19 telemedicine claims	Non COVID-19 telemedicine claims
Current Week	\$1,587	\$30,753	19	233
3/01/20 - 1/02/22	\$54,207	\$1,738,180	676	12,137

How is Telemedicine changing over time?



Actual paid claim amounts may vary from this report once claims are finalized. The information in this report is provided to provide weekly insights as a leading indicator based on the information available, which may differ from final results.
Data in this report is from March 1, 2020 to current (excluding graphs)

Total Weekly Adjudicated Medical Claims

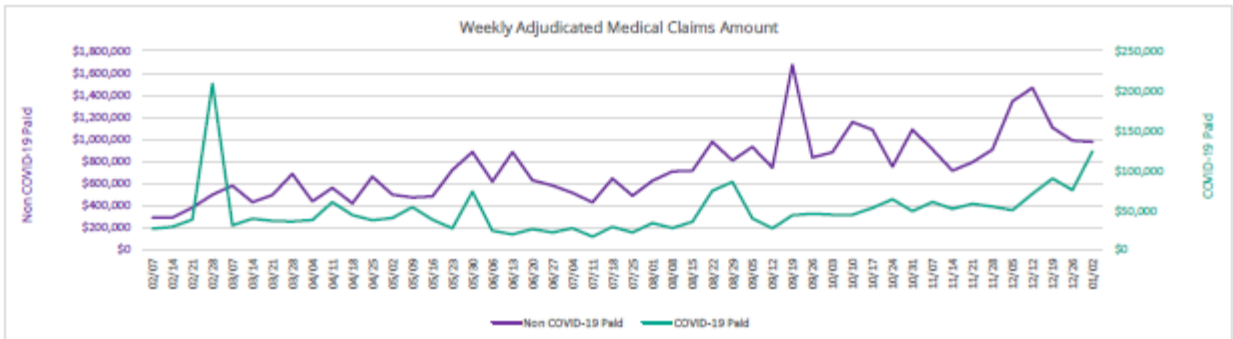
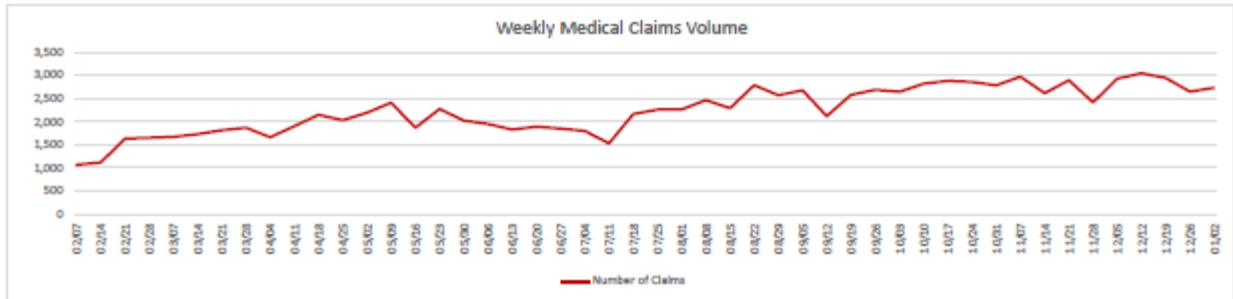
What is the overall adjudicated claims activity on a weekly basis?

- Use these insights to:
- ✓ Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
 - ✓ Review how weekly claims are trending compared to anticipated levels or prior year experience

At a glance

 Total medical paid (current week) \$1,102,224	 Total medical claims (current week) 2,730	 Current week paid (change from last week) 3.5%	 COVID-19 % of total medical paid (3/1/20 - 1/02/22) 5.5%
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How does this week compare to previous weeks?





Actual paid claim amounts may vary from the report since claims are finalized.
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 Data in this report is from March 1, 2020 to current (excluding graphs)

By the numbers

What are the COVID-19 activity details by week?

Period Ending	# of Claimants*			# of Claims			Adjudicated Amount			
	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	Total
Mar. 2020	1	1	0	1	1	0	\$129	\$35	\$0	\$164
Apr. 2020	23	37	0	28	37	0	\$6,403	\$1,981	\$0	\$8,384
May 2020	272	277	0	284	284	0	\$51,983	\$22,029	\$0	\$74,012
June 2020	123	423	0	131	433	0	\$17,611	\$26,719	\$0	\$44,330
July 2020	89	214	0	105	230	0	\$12,120	\$18,372	\$0	\$30,491
Aug. 2020	235	298	0	281	318	0	\$38,312	\$27,107	\$0	\$65,418
Sept. 2020	155	238	0	176	253	0	\$22,391	\$24,147	\$0	\$46,538
Oct. 2020	161	229	0	195	246	0	\$25,623	\$19,812	\$0	\$45,435
Nov. 2020	306	508	0	355	559	0	\$50,041	\$49,121	\$0	\$99,162
Dec. 2020	418	579	0	487	654	0	\$65,104	\$56,329	\$0	\$121,433
Jan. 2021	428	612	60	500	688	60	\$58,136	\$55,380	\$1,377	\$114,892
Feb. 2021	488	596	270	558	683	274	\$240,598	\$51,875	\$10,379	\$302,853
Mar. 2021	502	656	343	597	739	348	\$71,250	\$58,264	\$13,348	\$142,862
04/04/21	99	145	105	113	167	105	\$18,732	\$14,173	\$4,740	\$37,644
04/11/21	146	97	116	173	107	117	\$47,234	\$8,338	\$4,589	\$60,161
04/18/21	195	165	222	221	182	233	\$23,313	\$11,438	\$9,148	\$43,899
04/25/21	126	156	145	148	168	157	\$19,443	\$11,747	\$6,201	\$37,391
05/02/21	135	142	133	169	162	137	\$21,350	\$12,293	\$6,498	\$40,141
05/09/21	164	177	103	211	224	112	\$29,719	\$18,866	\$5,313	\$53,898
05/16/21	83	110	72	109	122	74	\$25,233	\$9,472	\$3,294	\$37,999
05/23/21	96	143	77	111	178	79	\$11,405	\$12,118	\$3,724	\$27,246
05/30/21	93	141	86	106	163	91	\$56,156	\$13,078	\$4,092	\$73,327
06/06/21	85	120	150	99	137	189	\$7,860	\$11,818	\$4,551	\$24,229
06/13/21	48	81	51	57	115	54	\$4,991	\$12,539	\$2,217	\$19,746
06/20/21	73	126	72	82	158	72	\$8,516	\$14,440	\$3,348	\$26,304
06/27/21	72	123	32	80	141	32	\$9,788	\$11,050	\$1,315	\$22,154
07/04/21	45	97	44	50	136	49	\$13,689	\$12,022	\$1,751	\$27,462
07/11/21	45	55	30	62	72	37	\$8,229	\$7,873	\$713	\$16,815
07/18/21	92	114	21	101	135	21	\$14,753	\$13,375	\$996	\$29,124
07/25/21	72	88	27	88	93	28	\$12,696	\$8,089	\$1,185	\$21,970
08/01/21	103	149	25	115	170	28	\$18,780	\$13,981	\$1,074	\$33,834
08/08/21	93	146	38	103	159	39	\$12,107	\$13,722	\$1,794	\$27,623
08/15/21	110	153	27	123	173	29	\$19,056	\$15,051	\$1,493	\$35,601
08/22/21	90	158	33	108	175	33	\$57,222	\$15,670	\$1,513	\$74,405
08/29/21	123	158	65	131	167	89	\$69,314	\$12,883	\$3,208	\$85,404
09/05/21	113	166	35	126	180	37	\$21,811	\$16,519	\$1,504	\$39,833
09/12/21	90	130	30	99	140	30	\$14,098	\$12,074	\$1,105	\$27,277
09/19/21	146	191	27	155	214	27	\$25,005	\$17,561	\$1,169	\$43,734
09/26/21	147	235	27	156	260	27	\$23,532	\$20,787	\$1,210	\$45,529
10/03/21	131	217	9	151	241	9	\$22,821	\$20,983	\$373	\$44,177
10/10/21	121	222	28	136	257	28	\$22,193	\$20,898	\$1,280	\$44,370
10/17/21	154	205	29	176	235	31	\$31,514	\$19,757	\$1,444	\$52,714
10/24/21	178	258	17	194	329	19	\$28,747	\$34,015	\$932	\$63,694
10/31/21	133	229	30	144	259	30	\$22,016	\$25,433	\$1,332	\$48,781
11/07/21	179	269	39	195	298	40	\$32,755	\$25,708	\$1,833	\$60,296
11/14/21	148	224	25	168	284	25	\$27,075	\$23,421	\$1,325	\$51,821
11/21/21	166	243	53	186	295	53	\$27,944	\$27,095	\$2,861	\$57,900
11/28/21	139	255	34	162	297	35	\$24,720	\$28,077	\$1,766	\$54,563
12/05/21	143	260	38	159	290	39	\$21,449	\$26,804	\$1,721	\$49,974
12/12/21	199	296	34	234	381	34	\$34,274	\$34,673	\$1,647	\$70,594
12/19/21	194	329	42	224	455	43	\$36,832	\$50,577	\$2,350	\$89,760
12/26/21	248	289	47	295	351	49	\$39,058	\$33,544	\$2,723	\$75,326
01/02/22	263	437	42	307	558	43	\$60,550	\$60,840	\$2,308	\$123,698
Total				9,525	13,753	3,086	\$1,685,682	\$1,183,970	\$126,741	\$2,996,393

* Claimants are unique to the individual week, so the same individual may be counted in multiple weeks

IMPORTANT: Testing and treatment for the new coronavirus is still evolving and as a result claims experience may be effected as the industry adapts to the changing circumstances. Information is believed to be accurate as of the production date; however, it is subject to change. Aetna makes no representation or warranty of any kind, whether express or implied, with respect to the information in this report and cannot guarantee its accuracy or completeness. Aetna shall not be liable for any act or omissions made in reliance on the information.



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Appendix:

Alerts for the top 50 counties with high new cases rates in which you have membership

State, County	County population	Your members	Avg. daily new cases per 100K	Risk Level
FL, Miami-Dade	2,716,940	2	525.4	High Risk
NJ, Essex	798,975	1,079	350.0	High Risk
MD, Prince George's	909,327	1	335.5	High Risk
NJ, Union	556,341	1,005	280.4	High Risk
NJ, Passaic	501,826	355	277.2	High Risk
NY, Rockland	325,789	20	271.9	High Risk
NY, Orange	384,940	15	245.3	High Risk
NJ, Bergen	932,202	1,757	239.0	High Risk
FL, Palm Beach	1,496,770	10	236.6	High Risk
MD, Montgomery	1,050,688	2	226.6	High Risk
NJ, Somerset	328,934	234	218.0	High Risk
FL, Orange	1,393,452	3	216.2	High Risk
NJ, Morris	491,845	438	212.7	High Risk
GA, Fulton	1,063,937	5	205.1	High Risk
NJ, Hudson	672,391	57	202.2	High Risk
GA, Clayton	292,256	1	199.8	High Risk
GA, Cobb	760,141	2	194.9	High Risk
NJ, Middlesex	825,062	684	194.9	High Risk
NJ, Monmouth	618,795	121	192.6	High Risk
VA, Arlington	236,842	2	190.4	High Risk
FL, Monroe	74,228	2	183.8	High Risk
NC, Wake	1,111,761	1	182.0	High Risk
VA, Prince William	470,335	1	177.6	High Risk
NJ, Sussex	140,488	121	173.0	High Risk
NJ, Warren	105,267	86	168.8	High Risk
NJ, Mercer	367,430	9	163.6	High Risk
NJ, Burlington	445,349	28	162.5	High Risk
FL, Seminole	471,826	2	161.8	High Risk
NJ, Camden	506,471	1	161.8	High Risk
NJ, Ocean	607,186	95	158.3	High Risk
CT, New Haven	854,757	1	156.2	High Risk
GA, Gwinnett	936,250	8	150.3	High Risk
NJ, Hunterdon	124,371	44	149.9	High Risk
FL, Polk	724,777	1	149.6	High Risk
FL, Hillsborough	1,471,968	3	148.0	High Risk
PA, Northampton	305,285	32	147.4	High Risk
PA, Delaware	566,747	5	146.2	High Risk
CA, Los Angeles	10,039,107	2	144.2	High Risk
PA, Lehigh	369,318	2	136.9	High Risk
GA, Cherokee	258,773	6	134.3	High Risk
VA, Chesterfield	352,802	2	132.4	High Risk
NJ, Salem	62,385	1	131.9	High Risk
DE, New Castle	558,753	2	129.1	High Risk
DE, Sussex	234,225	7	122.2	High Risk
FL, St. Lucie	328,297	8	122.0	High Risk
SC, Charleston	411,406	2	117.7	High Risk
PA, Monroe	170,271	19	114.8	High Risk
FL, Martin	161,000	2	114.6	High Risk
VA, Orange	37,051	1	112.6	High Risk
FL, Lee	770,577	9	111.6	High Risk

County Alerts

This table shows the rate of average daily new cases per 100,000 individuals by county. These rates are reflective of the overall general population of the county, not of your specific membership in that county. We are providing this information to inform you which counties you have membership in that are experiencing a high incidence rate of new cases.

The CDC collects new case counts at the county level. We use this information to calculate a "7 day average new case count." This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information is for your top 50 counties in which you have membership that have the highest average daily new cases over the past seven days. Average daily new cases of 25 per 100k members are denoted as high risk (red) and those with 10-24.9 are denoted as emerging risk (orange).

Note: There may be less than 50 counties or none at all depending upon where you have membership vs. the counties with the highest risk. Counties with less than 20 new cases will not appear in this list.



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	80,310	75,315	89,074	244,699	71,857	75,903	77,681	225,441	78,650	74,197	76,665	229,512	77,392	74,216	80,235	231,843	931,495
Total Patients	847	829	865	1,253	664	713	737	1,055	751	732	730	1,100	762	730	761	1,128	1,536
Total Plan Cost	\$339,184	\$305,596	\$350,176	\$994,956	\$347,145	\$323,806	\$357,694	\$1,028,646	\$317,210	\$348,166	\$330,284	\$995,660	\$319,123	\$339,224	\$320,747	\$979,095	\$3,998,356
Generic Fill Rate (GFR) - Total	82.6%	80.5%	81.8%	81.7%	79.6%	79.9%	81.0%	80.2%	82.9%	82.2%	81.1%	82.1%	80.7%	81.5%	82.7%	81.6%	81.4%
Plan Cost PMPM	\$172.26	\$156.24	\$178.66	\$169.07	\$176.04	\$163.29	\$180.56	\$173.29	\$159.48	\$176.11	\$166.89	\$167.48	\$160.36	\$170.04	\$160.53	\$163.65	\$168.36
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	\$95,441	\$346,653	\$1,479,120
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%	36.2%	40.0%	29.8%	35.4%	37.0%
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	2,149	2,152	2,150	2,150	2,149	2,152	2,169	2,157	2,174	2,180		1,451	2,161
Total Days	81,343	74,534	86,661	242,538	81,427	77,341	85,631	244,399	81,679	84,792	83,290	249,761	83,991	82,932			903,621
Total Patients	810	740	823	1,209	804	789	810	1,218	808	826	822	1,237	825	840			1,648
Total Plan Cost	\$332,309	\$305,763	\$414,268	\$1,052,341	\$305,682	\$368,281	\$405,469	\$1,079,431	\$339,331	\$396,042	\$319,457	\$1,054,830	\$336,788	\$385,692			\$3,909,082
Generic Fill Rate (GFR) - Total	84.5%	84.7%	83.6%	84.3%	84.9%	85.8%	84.8%	85.1%	86.2%	85.9%	85.7%	85.9%	84.0%	84.3%			84.9%
Plan Cost PMPM	\$152.58	\$141.43	\$191.97	\$161.95	\$142.24	\$171.13	\$188.59	\$167.33	\$157.90	\$184.03	\$147.28	\$163.03	\$154.92	\$176.92			\$164.43
% Change Plan Cost PMPM	-11.4%	-9.5%	7.4%	-4.2%	-19.2%	4.8%	4.4%	-3.4%	-1.0%	4.5%	-11.8%	-2.7%	-3.4%	4.0%			-1.0%
Total Specialty Plan Cost	\$145,510	\$133,012	\$205,490	\$484,011	\$112,198	\$198,434	\$185,670	\$496,302	\$151,544	\$196,435	\$121,095	\$469,074	\$109,649	\$191,459			\$1,750,495
Specialty % of Total Specialty Plan Cost	43.8%	43.5%	49.6%	46.0%	36.7%	53.9%	45.8%	46.0%	44.7%	49.6%	37.9%	44.5%	32.6%	49.6%			44.8%

PMPM	
Jan-Nov 2020	\$169.08
Jan-Nov 2021	\$164.43
Trend YTD Sept	-2.7%

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
 CONSENT AGENDA
 JANUARY 25, 2022**

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 1-22: Awarding Professional Fees for 2022.....Page 36
 Resolution 2-22: Designation of Service of ProcessPage 39
 Resolution 3-22: Designation of Secretary as Custodian of Records.....Page 40
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 Resolution 5-22: Designation of Regular Meeting Times and Place.....Page 42
 Resolution 6-22: Designation of Bank Depositories & CMPPage 44
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 Resolution 8-22: Approval of 2022 Risk Management PlanPage 49
 Resolution 9-22: Compensating Producers.....Page 58
 Resolution 10-22: Appointment of MRHIF Commissioners.....Page 60
 Resolution 11-22: Authorizing Treasurer to Process
 Payments and ExpensesPage 61
 Resolution 12-22: Wellness Grant ApprovalPage 62
 Resolution 13-22: November 2021 and December 2021 Bills ListsPage 63

RESOLUTION NO. 1--22

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING PROFESSIONALS AND AWARDED CONTRACTS
FOR FUND YEAR 2022**

WHEREAS, the Bergen Municipal Employee Benefits Fund is duly constituted as a Health Benefits Joint Insurance Fund and is subject to certain requirements of the Local Public Contracts Law and the Local Unit Pay-to-Play Law; and;

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

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

NOW THEREFORE BE IT RESOLVED by the Executive Committee that the following professional service appointments and contract awards be and are hereby made for 2022:

- I. **Actuarial Solutions LLC (John Vataha)** is hereby appointed to serve as the FUND's **Fund Actuary**. The annual amount of \$12,240 has been appropriated in the **Actuary** Line Item of the 2022 budget.
- II. **Huntington & Bailey** is hereby appointed to serve as the FUND's **Attorney**. The annual amount of \$25,000 has been appropriated in the Attorney Line Item of the 2022 budget. In addition Fund Attorney will be paid \$175/hourly for services outside of the scope of the retainer.
- III. **Lerch, Vinci, and Higgins** is hereby appointed to serve as the FUND's **Auditor**. The annual amount of \$18,870 has been appropriated in the Auditor Line Item of the 2022 budget.
- IV. **Joseph Iannaconi** is hereby appointed to serve as the FUND's **Treasurer**. The annual amount of \$20,662 has been appropriated in the Treasurer Line Item of the 2022 budget.

NOW THEREFORE BE IT RESOLVED by the Executive Committee authorize certain contracts for Extraordinary and Unspecifiable Services (insurance) and are hereby made for 2022:

- V. **PERMA Risk Management Services** as **Administrator**, is hereby appointed as **Executive Director** and as **agent for process of service**. \$10.72 per employee, per

month will be expended to the Administrator. The estimated annual amount of \$1,025,923 has been appropriated in the Administrator Line Item of the 2022 budget.

- VI. **Conner Strong and Buckelew** is hereby appointed as **Benefits Consultant**. \$14.80 per employee, per month will be expended to the **Benefits Consultant**. \$7.36 per employee, per month will be expended for Metro lives only for Benefits Consultant. In addition, the **Benefits Consultant** will be paid \$5,000 for plan documents. The estimated annual amount of \$597,221 has been appropriated in the **Benefits Consultant** Line Item of the 2022 budget.
- VII. **Aetna** is hereby appointed to serve as the FUND's **Medical Claims Administrator**. \$40.54 per employee, per month will be expended to the Administrator. The estimated annual amount of \$1,360,685 has been appropriated in the **Medical TPA** Line Item of the 2022 budget.
- VIII. **Delta Dental** is hereby appointed to serve as the FUND's **Dental Claims Administrator**. \$3.12 per medical employee, per month will be expended to the TPA. The estimated annual amount of \$99,478 has been appropriated in the Dental TPA Line Item of the 2022 budget.
- IX. **Aetna Medicare Advantage** is hereby appointed to serve as a Medicare Advantage service provider at the following per member, per month fee:

Plan Name	Monthly Premium
Aetna Medicare Advantage w/ 10% Rx - MAPDP (Borough of Moonachie)	\$ 342.39
Aetna Medicare Advantage w/ 10 Rx - MAPDP (Borough of Park Ridge)	\$ 367.53
Aetna Medicare Advantage (Village of Ridgefield Park)	\$ 132.23
Aetna Medicare Advantage w/ 10% Rx -MAPDP (Village of Ridgefield Park)	\$ 342.39
Aetna Medicare Advantage - (Borough of Rutherford)	\$ 132.23
Aetna Medicare Advantage w/ 10% Rx - MAPDP (Borough of Saddle River)	\$ 342.39
Aetna Medicare Advantage w/ \$1/\$1 Rx - MAPDP (Borough of Wallington)	\$ 329.69
Aetna Medicare Advantage (Borough of Oakland)	\$ 132.23
Aetna Medicare Advantage w/ \$6/\$12/\$24 Rx - MAPDP (Borough of Oakland)	\$ 288.16
Aetna Medicare Advantage (Borough of Franklin Lakes)	\$ 132.23
Aetna Medicare Advantage w/ \$5/\$5 Rx - MAPDP (Township of Fairfield)	\$ 315.14
Aetna Medicare Advantage w/ 10% Rx - MAPDP (Borough of Edgewater)	\$ 342.39
Aetna Medicare Advantage w/ \$6/\$12/\$24 Rx - MAPDP (Township of Verona)	\$ 288.16
Aetna Medicare Advantage ESA with Rx - MAPDP (City of East Orange)	\$ 433.35
Aetna Medicare Advantage PPO with Rx - MAPDP (City of East Orange)	\$ 439.06
Aetna Medicare Advantage PPO ESA w \$5/\$5 Rx - MAPDP (Township of Irvington)	\$ 429.13
Aetna Medicare Advantage PPO ESA w \$9/\$21/\$41 Rx - MAPDP (Township of West Orange)	\$ 459.62

The annual amount of \$5,778,254 has been appropriated for this Line Item of the 2022 budget.

- X. **United Healthcare Medicare Advantage** is hereby appointed to serve as a Medicare Advantage service provider in the amount of \$292 per member, per month.
- XI. **Civitas (Marianne Smith)**, is hereby appointed to serve as the FUND's Wellness Coordinator at an amount of \$26 per hour, at an annual amount not to exceed \$17,500.

This amount has been appropriated in the Wellness Expense line item of the 2022 Budget.

- XII. **Eagle Rock Management Group**, is hereby appointed to serve as the FUND's Fund Coordinator for the Metro subgroup lives only at \$10 per Medicare Advantage life per month; \$19 per Active medical life per month; and \$3 per dental only life, per month. The annual amount of \$455,004 has been appropriated for this Line Item of the 2022 budget.

- XIII. **Clark LaMendola** is hereby appointed to serve as the FUND's **Board Advisor**. The annual amount of \$18,360 has been appropriated in the Board Advisor Line Item of the 2022 budget.

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

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 2-22

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING
PERMA RISK MANAGEMENT SERVICES
AS AGENT FOR THE FUND
FOR PROCESS OF SERVICE FOR THE YEAR 2022**

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that PERMA Risk Management Services is hereby appointed as agent for process of service upon the Fund, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054, for the year 2022 or until its successor has be appointed and qualified.

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 3-22

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

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

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 4-22

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING
THE RECORD
THE OFFICIAL NEWSPAPER FOR THE FUND YEAR 2022**

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that The Record is hereby designated as the official newspaper for the Bergen Municipal Employee Benefits Fund for the year 2022 and that all official notices required to be published shall be published in The Record.

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

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

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 5-22

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2022**

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

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

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

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

NOW THEREFORE BE IT RESOLVED, by the Executive Committee of the Bergen Municipal Employee Benefits Fund that the Fund shall hold remote public meetings during the year 2022 while a declared State of Emergency exists on the dates and times set forth below and once State of Emergency no longer exists, at the following location:

Date	Location	Time
February 22, 2022	Franklin Lakes Borough	12:00pm
April 26, 2022	Franklin Lakes Borough	12:00pm
June 28, 2022	Franklin Lakes Borough	12:00pm
August 23, 2022	Franklin Lakes Borough	12:00pm
September 27, 2022	Franklin Lakes Borough	12:00pm
October 25, 2022	Franklin Lakes Borough	12:00pm
January 24, 2023	Franklin Lakes Borough	12:00pm

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

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

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 6-22

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN FOR 2022**

1.) *Cash Management and Investment Objectives*

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

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

2.) *Permissible Investments*

Investments shall be limited to the following:

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

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

3.) **Authorized Depositories**

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

TD Bank
Investors Bank

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

4.) **Authority for Investment Management**

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

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

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

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

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

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 7-22

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

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

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

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 8-22

BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND

RISK MANAGEMENT PLAN

Effective: JANUARY 1, 2022

Adopted: JANUARY 25, 2022

**BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND
2022 RISK MANAGEMENT PLAN**

BE IT RESOLVED that the following shall be the Fund’s Risk Management Plan for the 2022 Fund year:

1.) COVERAGE OFFERED

- Medical

The Fund offers a “point of services” and “open access” plan designs. These plans have both in network and out of network benefit. The Fund can offer other plans as may meet the needs of the members. Starting in 2012, the Fund also offered “low cost plans” to allow members options to comply with contribution requirements under Chapter 78 and for those covered under Chapter 44. Included as options are a health savings account-consumer directed health plan, a core PPO program, a buy up PPO program, an HMO plan and the plans for those covered under Chapter 44. The Fund also offers Medicare Advantage plans for Medicare eligible retirees.

- Dental

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

- Prescription

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

- Vision

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

2.) LIMITS OF COVERAGE

Limits of coverage vary by member plan design.

3.) RISK RETAINED BY THE FUND

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

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

Medical and Prescription:

- **Specific Coverage:** The Fund self-insures for the first **\$350,000** per person per agreement year and obtains reinsurance through its membership in the Municipal Reinsurance Health Insurance Fund “MRHIF” for claims in excess of its self-Insured Retention “SIR” to an unlimited maximum per person per contract period (incurred in 12 months paid in 24 months).

- Specific Limit Unlimited

- Basis: Incurred 12 months, paid 24 months.

Extra contractual claims are excluded from reinsurance coverage.

4.) ASSUMPTIONS AND METHODOLOGY TO CALCULATE CLAIM RESERVES.

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

5.) METHODS OF ASSESSING CONTRIBUTIONS TO MEMBERS

At least one month before the end of the year, the Fund adopts a budget for the upcoming year based on the most recent census. Per employee rates are computed for each line of coverage for each Fund member, and are approved by the Fund as a part of the budget adoption and rate certification process. These rates are used to compute the members’ monthly assessment based on the updated census, and are mailed to the members approximately 15 days before the beginning of the month. The billing also includes the member’s updated census for verification each month by the local entity. Retroactive adjustments for enrollment changes are limited to 2 months. Former participants (COBRA, Conversion and some retirees) and, in some cases, Dependents under age 31, are billed directly by the Fund.

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

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

7.) THE INITIAL AND RENEWAL RATING METHODOLOGIES

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

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

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

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

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

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

8.) RATING PERIODS

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

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

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

10.) PROVISION FOR PPOs, etc.

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

11.) OPEN ENROLLMENT PROCEDURES

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

12.) COBRA AND CONVERSION OPTIONS

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

13.) DISCLOSURE OF BENEFIT LIMITS

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

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

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

15.) RETIREES

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

16.) NEWBORN CHILDREN

All plan documents will have the following language:

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

17.) PLAN DOCUMENT

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

A.) General Information

- Enrollment procedures and eligibility.
- Dependent eligibility.
- When coverage begins.
- When can coverage be changed.
- When does coverage end.
- COBRA provisions.
- Conversion privilege.

B.) Benefits

- Definitions.
- Description of benefits.

Eligible services and supplies.

Deductibles and co-payments.

Examples as needed.

Exclusions.

Retiree coverage, before age 65 or after (if any).

C.) Claims Procedures

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

D.) Cost Containment Programs

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

18.) PROCEDURES FOR THE CLOSURE OF FUND YEARS

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

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

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

- A reserve is established by the actuary to cover any unpaid claims or IBNR
- The Fund decides on the final dividend or supplemental assessment.
- A closure resolution is adopted transferring all remaining assets and liabilities of that Fund year to the "Closed Fund Year/Contingency Account".
- Each member's pro rata share of the residual assets are computed and added to its existing balance in the Closed fund Year/Contingency Account. Any member who has withdrawn from the Fund shall receive its remaining share of the Closed fund Year/Contingency Account six years after the date of its withdrawal.

19.) "RUN-IN" or "RUN-OUT" LIABILITY

The Fund covers the "run-out" liability of all members - i.e., liability for claims incurred but not reported by a former Fund member during the period it was a member. Upon approval of the Executive Committee, the Fund may also cover the run-in liability of a perspective member (i.e., the liability for claims incurred but not reported by a prospective member in connection with the provision of health benefits during the period prior to joining the Fund). When the Fund covers run-in liability, the prospective member shall be assessed the expected ultimate cost of run-in

claims, as certified by the Fund's actuary and approved by the Executive Committee. The assessment shall be paid entirely within the Fund year the member joined the Fund.

20.) CLAIM AUDIT

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

21.) CLAIM APPEALS

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

The Small Claims Committee shall consist of the following persons:

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

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

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

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

22.) ENROLLMENTS AND TERMINATIONS PAST 60 DAYS

Enrollments and terminations can be processed up to 60 days in the past. Should there be a need to enroll or terminate an employee past 60 days due to a missed open enrollment period or a qualified life event, the member must submit this request in writing. The Fund Small Claims

Committee will anonymously review each request, including the financial impact to the Fund. The Committee will approve/deny the request within 45 days.

23.) PARTIAL MONTH ENROLLMENTS

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

24.) MEDICARE ADVANTAGE/EGWP ONLY

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

25.) METRO SUBGROUP

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

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 9-22

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

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

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

NOW THEREFORE BE IT RESOLVED, that the Bergen Municipal Employee Benefits Fund establishes the following producer plan for 2022;

1. The Fund will include producer compensation in each entity’s assessments using the compensation levels as disclosed to and approved by the member entity.
2. The following sub-producers with the designated compensation levels are approved for 2022:

Group Name	Broker	Broker Rate PEPM	Broker Rate
			Dental Only PEPM
Alpine	Eifert, French & Co	\$ -	
Carlstadt	World Insurance Associates LLC	\$ 3.41	
Carlstadt Board of Education	World Insurance Associates LLC	\$ 3.10	
East Orange	Conner Strong & Buckelew	\$ -	
East Rutherford	World Insurance Associates LLC	\$2.75	
East Rutherford Board of Education	World Insurance Associates LLC	\$ 2.96	
Edgewater	Reliance Insurance Group	\$38.42	
Emerson	World Insurance Associates LLC	\$ -	
Fairfield	IMAC	\$63.34	
Fairfield BOE	IMAC	\$ 59.68	
Franklin Lakes	World Insurance Associates LLC	\$ 43.04	
Ft. Lee	Vozza	\$ 4.64	
Garfield City	Allen Associates	\$ 44.57	
Hillsdale	Burton	\$ -	
Irvington	Fairview Insurance	\$ 7.37	
Lodi	World Insurance Associates LLC	\$ 2.75	
Maywood Borough	World Insurance Associates LLC	\$ 3.51	
Mine Hill	Fairview Insurance	\$2.82	
Montvale	World Insurance Associates LLC	\$ -	
Moonachie	World Insurance Associates LLC	\$ 21.40	
North Arlington	World Insurance Associates LLC	\$2.75	

Oakland	Vozza	\$ 40.01	\$ 5.07
Orange Township	Fairview Insurance	\$52.14	\$1.29
Park Ridge	Vozza	\$ 36.52	\$ 5.07
Plainfield BOE	Reliance Insurance Group	\$ 26.29	
Ridgefield Park	Otterstedt	\$ 40.88	
Rochelle Park	World Insurance Associates LLC	\$ 2.75	
Rutherford	World Insurance Associates LLC	\$ 38.40	
Saddle River	World Insurance Associates LLC	\$ 16.56	
South Hackensack	World Insurance Associates LLC	\$ 22.00	
Verona	Reliance Insurance Group	\$ -	
Wallington	Acrisure	\$13.17	
Wanaque Valley Regional S.A.	McCarthy & Forde	\$ -	
West Orange Township	Fairview Insurance	\$ 48.96	
Westwood	Burton	\$ 12.79	
Woodcliff Lake	-	\$ -	
Wood-Ridge	World Insurance Associates LLC	\$ 2.08	

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

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 10-22

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

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

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

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

1. That _____ is hereby appointed as Fund Commissioner.

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

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 11-22

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

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

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

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that the Fund Treasurer is hereby authorized to process the contracted payments and Fund expenses for all months in which the Fund does not meet during the year 2022.

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

ADOPTED by Bergen Municipal Employee Benefits Fund at a properly noticed meeting held on January 25, 2022.

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 12-22

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTING 2022 WELLNESS GRANT PROGRAM FOR THE BOROUGHS**

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, 2022 through December 31, 2022. This budget includes \$75,000 for individual member wellness grants;

WHEREAS, Borough of Montvale, Borough of Rutherford, Borough Oakland, Borough of Edgewater, Borough of Franklin Lakes and Borough 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 January 25, 2022

WHEREAS, the projected program and requested funds in the following amounts per member, which the Wellness Committee reviewed and deemed appropriate for the objectives of the Fund wellness grant program.

- Montvale - \$5,000
- Rutherford - \$10,000
- Oakland - \$10,000
- Edgewater - \$5,000
- Franklin Lakes - \$10,000
- Fort Lee - \$4,950

NOW THEREFORE BE IT RESOLVED, on January 25, 2022 the Executive Committee of the Bergen Municipal Employee Benefits Fund approved Wellness Grant Programs for the Borough of Montvale (\$5,000), Borough of Rutherford (\$10,000), Borough Oakland (\$10,000), Borough of Edgewater (\$5,000), Borough of Franklin Lakes (\$10,000) and Borough Fort Lee (\$4,950).

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 13-22

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE NOVEMBER AND DECEMBER 2022 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **January 25, 2022** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of November and December 2021 for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List for November and December 2021 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

ADOPTED: January 25, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
OPEN MEETING: OCTOBER 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	Absent
Matthew Cavallo, Executive Committee	Present
Bob Kakoleski, Executive Committee	Present*
Anthony Ciannamea, Executive Committee Alternate	Present *
Richard Molinari, Executive Committee Alternate	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Emily Koval Jordyn DeLorenzo
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 Kim White
Auditor	Lerch, Vinci & Higgins	Gary Vinci
Actuary	John Vataha	John Vataha
Independent Consultant	LaMendola Associates	Clark LaMendola
Benefits Consultant	Conner Strong	Jozsef Pfeiffer Sam DiMarini
RX Administrator	Express Scripts	Kyle Colalillo Mike Stahl
Wellness Coordinator	Civitas	Marianne Eskilson

OTHERS PRESENT:

Barbara Dispoto, Borough of Maywood
Lisa Sabato, PIA
Tom Ucko, IMAC
Suzanne Pennell, Acrisure
Lyanna Rios, Fairfield BOE

Matt McArow, Otterstedt
Renee Gear, PIA
Frank Covelli, PIA
Brittany Vozza, Vozza Agency
Dave Vozza, Vozza Agency

APPROVAL OF MINUTES:

MOTION TO APPROVE THE PRESENTED OPEN MINUTES OF SEPTEMBER 2021:

MOTION:	Commissioner Kakoleski
SECOND:	Commissioner Franz
ROLL CALL VOTE:	7, 0, 1 absentient (Chair Hart)

CORRESPONDENCE - None.

EXECUTIVE DIRECTORS REPORT

Ms. Koval reviewed the Financials through August. She said that it was another positive month for the Fund. She said there was about a 1.3 million profit this month. Year to date the claims are running about 13% under budget, hwihc is great copared to other Funds across the State.

2022 BUDGET ADOPTION

Ms. Koval said that there was a small change to the budget and assessment for members that included a dividend towards rates. There was an increase for wellness included in this budget, but the assessments that were released had included this change. Ms. Koval thanked the Finance Committee for their work on this budget. Commissioner Kunze thanked the Committee and the decision to move the prescription contract which is saving a lot of money for this budget.

Motion: *Motion to open the Public Hearing on the 2022 Budget*

Moved: Kakoleski
Second: Franz
All in

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Moved: Franze
Second: Kunze
All in

MOTION TO ADOPT RESOLUTION 34-21 AND APPROVE THE 2021 BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND IN THE AMOUNT OF \$78,707,520

**MOVED: KUNZE
SECOND: FRANZE**

DIRECT BILL UPDATES - Benefits Express requires at least 90 days to guarantee updated direct bill retiree coupons and ACH debits by January 1. Since the budget is just being adopted, that timeframe cannot be met. PERMA will work diligently with BE to expedite the coupons, but there is a chance there will be a delay. In preparation, the attached communication will be sent to all direct billed members in the next month.

DIVIDEND STATUS - Dividend distribution letters were sent after the last meeting. Those who notified the Fund of a check by the due date are on this month's bills list. Others will be on November's payments. The following groups have not notified us of their choice. The Fund will release a check if there is no response by the end of the year.

Alpine	3,941.00
Edgewater	206,544.00
Hillsdale	6,403.00
Mine Hill	293.00
Oakland	215,258.00
Ridgefield Park	274,792.00
Wallington	250,174.00
Wanaque Valley Regional S.A.	812.00

The following groups have chosen to use a portion of their dividend to reduce 2022 rates:

Fort Lee	14,250.00	Reduce rates
Franklin Lakes	133,993.00	Reduce Rates
Park Ridge	38,268.00	Reduce rates
Verona	131,596.00	Reduce rates

2022 BMED BUDGET

The attached draft budget shows an increase in projected expenses of 1.32%. However, there are separate assessment increases for BMED (-.79% average) and Metro (+3.86%) subgroup members.

Claims Funds

The actuary projected claim fund increases separately for BMED and Metro subgroup members in accordance with Fund policy. BMED member medical increases are below trend while Metro has been established at industry trend levels. Only BMED members have Rx coverage and this line of coverage is performing excellently because of good loss experience and a dramatic improvement in Express Scripts contract terms for 2022. This improvement is manifested most significantly in the increase in formulary rebates to 30% of Rx spend.

The dental claims projection is also dropping based upon better than anticipated claims experience.

MRHIF Renewal

BMED's claims experience in the MRHIF coverage layer continues to be favorable. While MRHIF is experiencing a trend like increase overall (about 7%), BMED's assessment is projected to drop by 3.4%.

Fully Insured Programs

The Dental DMO and Aetna Medicare Advantage proposals have been negotiated for 2022 with a less than 1% change for DMO plans and no change in rates for Medicare Advantage.

Expenses

Expenses have been updated according to the RFP responses and contract awards. Aetna has been extremely cooperative and supportive of the HIFs as reflected in the 14.7% decrease negotiated for 2022. The wellness committee requested a modest increase to the Wellness Budget.

Assessments

Medical rates for BMED are rising by .15%, Rx rates are dropping by 4%, and dental rates are flat. Set forth by Fund policy, assessments include the Loss Ratio Factor of +/- 2.5% for all BMED members with medical and Rx coverage.

Metro claims experience is too immature to include loss ratio adjustments. Assessments are blended between self-insured and Medicare Advantage groups as a form of rate socialization pending the maturation of claims experience.

Bergen Municipal Employee Benefits Fund		Print Date:	
2022 Proposed Budget		10/26/2021 10:45	
Census:	Monthly	Annual	
Medical Aetna	2,797	33,564	
BMED Members	1,284	15,408	
METRO Members	1,513	18,156	
Rx	651	7,812	
Dental	2,657	31,884	
BMED Members	2,207	26,484	
METRO Members	450	5,400	
Medicare Advantage - Medical	1,255	15,060	
BMED Members	473	5,676	
METRO Members	782	9,384	
Rx No Medical (Incl in Rx above)	36	432	
Dental Only (Incl in Dental above)	1,462	17,544	
BMED Members	1,450	17,400	
METRO Members	12	144	
Medicare Advantage - Only (Incl above)	1,084	13,008	
BMED Members	302	3,624	
METRO Members	782	9,384	
DMO Only	50	600	

	LINE ITEMS	Annualized Budget FY2021	Proposed Budget FY2022	\$ Change	% Change
1	Medical Claims Aetna	\$ 58,270,550	\$ 60,240,520	\$ 1,969,970	3.38%
	BMED Members	\$ 27,166,269	\$ 27,667,647	\$ 501,378	1.85%
	METRO Members	\$ 31,104,281	\$ 32,572,873	\$ 1,468,592	4.72%
2	Prescription Claims	\$ 4,022,804	\$ 3,802,286	\$ (220,518)	-5.48%
3	Prescription Formulary Rebates	\$ (804,561)	\$ (1,140,686)	\$ (336,125)	41.78%
4	Dental Claims	\$ 2,338,476	\$ 2,274,112	\$ (64,364)	-2.75%
	BMED Members	\$ 2,096,861	\$ 2,016,779	\$ (80,082)	-3.82%
	METRO Members	\$ 241,615	\$ 235,735	\$ (5,880)	-2.43%
5					
6	Subtotal Claims	63,827,268	65,176,232	\$ 1,348,964	2.11%
7					
8	HMO/DMO Premiums	\$ 54,720	\$ 55,137	\$ 417	0.76%
9					
	Medicare Advantage / EGWP	\$ 5,778,254	\$ 5,778,254	\$ -	0.00%
10	BMED Members	\$ 1,619,143	\$ 1,619,143	\$ -	0.00%
11	METRO Members	\$ 4,159,111	\$ 4,159,111	\$ -	0.00%
12					
13	Reinsurance				
14	Specific	\$ 2,053,733	\$ 1,983,709	\$ (70,024)	-3.41%
15					
16	Total Loss Fund	\$ 71,713,975	\$ 72,993,332	\$ 1,279,357	\$ 0
17					
18	Loss Fund Contingency	\$ 122,087	\$ -	\$ (122,087)	-100.00%
19					
20	Expenses				
21	Legal	\$ 25,000	\$ 25,000	\$ -	0.0%
22	Treasurer	\$ 20,257	\$ 20,662	\$ 405	2.0%
23	Administrator	\$ 1,005,807	\$ 1,025,923	\$ 20,116	2.0%
24	Risk Management Consultants	\$ 1,658,925	\$ 1,692,104	\$ 33,178	2.0%
25	Fund Coordinator METRO	\$ 455,004	\$ 455,004	\$ -	0.0%
26	TPA - Claims Agent Aetna	\$ 1,595,633	\$ 1,360,685	\$ (234,948)	-14.7%
27	Dental TPA	\$ 99,478	\$ 99,478	\$ -	0.0%
28	Actuary	\$ 12,000	\$ 12,240	\$ 240	2.0%
29	Auditor	\$ 18,500	\$ 18,870	\$ 370	2.0%
30	Benefits Consultant	\$ 585,512	\$ 597,221	\$ 11,710	2.0%
31	Board Advisor	\$ 18,000	\$ 18,360	\$ 360	2.0%
32					
33	Subtotal Expenses	\$ 5,494,116	\$ 5,325,547	\$ (168,569)	-3.07%
34					
35	Miscellaneous and Special Services				
36	Misc/Cont	\$ 11,814	\$ 10,765	\$ (1,049)	-8.88%
37	Wellness, Disease, Case Management	\$ 75,000	\$ 100,000	\$ 25,000	33.33%
38	Affordable Care Act Taxes	\$ 18,049	\$ 18,049	\$ -	0.00%
39	A4 Surcharge	\$ 429,349	\$ 448,059	\$ 18,709	4.36%
40	Plan Documents	\$ 10,000	\$ 5,000	\$ (5,000)	-50.00%
41	Subtotal Misc/Sp Svcs	\$ 544,213	\$ 581,873	\$ 37,660	6.92%
42					
43	Total Expenses	\$ 6,038,328	\$ 5,907,420	\$ (130,909)	-2.17%
44					
45	Total Budget	\$ 77,874,390	\$ 78,900,752	\$ 1,026,361	1.32%
46	Dividend Application*	\$ (919,296)	\$ (193,232)	\$ 726,064	-78.98%
47	Budget Excl Dividend	\$ 76,955,094	\$ 78,707,520	\$ 1,752,425	2.28%
48	Total Billing	\$ 76,556,412	\$ 78,707,520	\$ 2,151,108	2.81%
49					
50	Reconciliation	(398,682)	0		

Bergen Municipal Employee Benefits Fund
ASSESSMENT COMPARISON FY2021 vs. FY2022

Group Name	Annualized Assessment FY2021				Proposed Assessment FY2022				Difference \$			Difference %		
	Member Billed	Dividend Rate Credit	Direct Billed	Total	Member Billed	Dividend Rate Credit	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Alpine	\$ 37,728	\$ 1,227	\$ 972	\$ 39,927	\$ 39,000	\$ -	\$ 1,008	\$ 40,008	\$ 45	\$ 36	\$ 81	0.12%	3.70%	0.20%
Carlstadt	\$ 205,680	\$ 1,109	\$ 3,744	\$ 210,533	\$ 206,808		\$ 3,768	\$ 210,576	\$ 19	\$ 24	\$ 43	0.01%	0.64%	0.02%
Carlstadt Board of Education	\$ 69,204	\$ 1,788	\$ -	\$ 70,992	\$ 71,376		\$ -	\$ 71,376	\$ 384	\$ -	\$ 384	0.54%	0.00%	0.54%
East Orange	\$ 1,188,120	\$ -	\$ -	\$ 1,188,120	\$ 1,239,480		\$ -	\$ 1,239,480	\$ 51,360	\$ -	\$ 51,360	4.32%	0.00%	4.32%
East Rutherford	\$ 107,232	\$ 2,947	\$ -	\$ 110,179	\$ 110,592		\$ -	\$ 110,592	\$ 413	\$ -	\$ 413	0.37%	0.00%	0.37%
East Rutherford Board of Education	\$ 147,960	\$ 4,540	\$ -	\$ 152,500	\$ 152,460		\$ -	\$ 152,460	\$ (40)	\$ -	\$ (40)	-0.03%	0.00%	-0.03%
Edgewater	\$ 3,393,696	\$ 38,574	\$ -	\$ 3,432,270	\$ 3,434,964		\$ -	\$ 3,434,964	\$ 2,694	\$ -	\$ 2,694	0.08%	0.00%	0.08%
Emerson	\$ 80,568	\$ 2,859	\$ -	\$ 83,427	\$ 83,460		\$ -	\$ 83,460	\$ 33	\$ -	\$ 33	0.04%	0.00%	0.04%
Fairfield	\$ 3,160,140	\$ 58,478	\$ -	\$ 3,218,618	\$ 3,138,000		\$ -	\$ 3,138,000	\$ (80,618)	\$ -	\$ (80,618)	-2.50%	0.00%	-2.50%
Fairfield BOE	\$ 2,066,424	\$ 37,883	\$ 14,496	\$ 2,118,803	\$ 2,115,960		\$ 14,856	\$ 2,130,816	\$ 11,653	\$ 360	\$ 12,013	0.55%	2.48%	0.57%
Franklin Lakes	\$ 1,859,055	\$ 78,744	\$ 75,105	\$ 2,012,904	\$ 1,859,055	\$ 90,444	\$ 75,105	\$ 2,024,604	\$ 11,700	\$ (0)	\$ 11,700	0.60%	0.00%	0.58%
Ft Lee	\$ 206,208	\$ 15,012	\$ 64,236	\$ 285,456	\$ 206,208	\$ 14,520	\$ 64,236	\$ 284,964	\$ (492)	\$ -	\$ (492)	-0.22%	0.00%	-0.17%
City of Garfield	\$ 5,648,736	\$ -	\$ 15,972	\$ 5,664,708	\$ 5,656,956		\$ 15,996	\$ 5,672,952	\$ 8,220	\$ 24	\$ 8,244	0.15%	0.15%	0.15%
Hillsdale	\$ 42,984	\$ 2,149	\$ 2,508	\$ 47,641	\$ 44,904		\$ 2,628	\$ 47,532	\$ (229)	\$ 120	\$ (109)	-0.51%	4.78%	-0.23%
Irvington	\$ 1,189,152	\$ -	\$ 342,048	\$ 1,531,200	\$ 1,240,404		\$ 356,796	\$ 1,597,200	\$ 51,252	\$ 14,748	\$ 66,000	4.31%	4.31%	4.31%
Lodi	\$ 152,520	\$ 10,302	\$ -	\$ 162,822	\$ 163,164		\$ -	\$ 163,164	\$ 342	\$ -	\$ 342	0.21%	0.00%	0.21%
Meywood Borough	\$ 72,168	\$ 2,385	\$ -	\$ 74,553	\$ 74,268		\$ -	\$ 74,268	\$ (285)	\$ -	\$ (285)	-0.38%	0.00%	-0.38%
Mine Hill	\$ 13,512	\$ -	\$ -	\$ 13,512	\$ 13,512		\$ -	\$ 13,512	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Montvale	\$ 686,028	\$ 37,320	\$ 8,136	\$ 731,484	\$ 703,356		\$ 8,364	\$ 711,720	\$ (19,992)	\$ 228	\$ (19,764)	-2.76%	2.80%	-2.70%
Moonachie	\$ 1,437,240	\$ 47,166	\$ -	\$ 1,484,406	\$ 1,451,520		\$ -	\$ 1,451,520	\$ (32,886)	\$ -	\$ (32,886)	-2.22%	0.00%	-2.22%
North Arlington	\$ 101,916	\$ 2,506	\$ 600	\$ 105,022	\$ 104,652		\$ 612	\$ 105,264	\$ 230	\$ 12	\$ 242	0.22%	2.00%	0.23%
Oakland	\$ 2,378,880	\$ 63,347	\$ 34,800	\$ 2,477,027	\$ 2,424,972		\$ 35,208	\$ 2,460,180	\$ (17,255)	\$ 408	\$ (16,847)	-0.71%	1.17%	-0.68%
City of Orange Township	\$ 12,261,481	\$ -	\$ 193,091	\$ 12,454,572	\$ 12,799,584		\$ 196,680	\$ 12,996,264	\$ 538,103	\$ 3,589	\$ 541,692	4.39%	1.86%	4.35%
Park Ridge	\$ 2,086,200	\$ 42,882	\$ 25,008	\$ 2,154,090	\$ 2,124,060		\$ 25,416	\$ 2,149,476	\$ (5,022)	\$ 408	\$ (4,614)	-0.24%	1.63%	-0.21%
Plainfield BOE	\$ 22,204,500	\$ -	\$ 7,776	\$ 22,212,276	\$ 23,190,936		\$ 8,124	\$ 23,199,060	\$ 986,436	\$ 348	\$ 986,784	4.44%	4.48%	4.44%
Ridgefield Park	\$ 2,375,136	\$ 85,667	\$ 1,560	\$ 2,462,363	\$ 2,402,280		\$ 1,608	\$ 2,403,888	\$ (58,523)	\$ 48	\$ (58,475)	-2.38%	3.08%	-2.37%
Rochelle Park	\$ 63,660	\$ 673	\$ -	\$ 64,333	\$ 64,320		\$ -	\$ 64,320	\$ (13)	\$ -	\$ (13)	-0.02%	0.00%	-0.02%
Rutherford	\$ 2,747,616	\$ 123,325	\$ 28,644	\$ 2,899,585	\$ 2,788,320		\$ 29,160	\$ 2,817,480	\$ (82,621)	\$ 516	\$ (82,105)	-2.88%	1.80%	-2.83%
Saddle River	\$ 905,016	\$ 35,629	\$ 3,360	\$ 944,005	\$ 915,684		\$ 3,480	\$ 919,164	\$ (24,961)	\$ 120	\$ (24,841)	-2.65%	3.57%	-2.63%
South Hackensack	\$ 1,351,008	\$ 49,794	\$ -	\$ 1,400,802	\$ 1,423,968		\$ -	\$ 1,423,968	\$ 23,166	\$ -	\$ 23,166	1.65%	0.00%	1.65%
Verona	\$ 2,531,796	\$ 21,699	\$ 52,116	\$ 2,605,611	\$ 2,545,164	\$ 50,000	\$ 51,780	\$ 2,646,944	\$ 41,669	\$ (336)	\$ 41,333	1.63%	-0.64%	1.59%
Wallington	\$ 1,499,364	\$ 84,695	\$ -	\$ 1,584,059	\$ 1,532,820		\$ -	\$ 1,532,820	\$ (51,239)	\$ -	\$ (51,239)	-3.23%	0.00%	-3.23%
Wanaque Valley Regional S.A.	\$ 11,940	\$ 235	\$ -	\$ 12,175	\$ 12,180		\$ -	\$ 12,180	\$ 5	\$ -	\$ 5	0.04%	0.00%	0.04%
Westwood	\$ 1,385,964	\$ 63,715	\$ 3,492	\$ 1,453,171	\$ 1,419,744		\$ 3,684	\$ 1,423,428	\$ (29,935)	\$ 192	\$ (29,743)	-2.06%	5.50%	-2.05%
Township of West Orange	\$ 1,881,060	\$ -	\$ -	\$ 1,881,060	\$ 1,961,928		\$ -	\$ 1,961,928	\$ 80,868	\$ -	\$ 80,868	4.30%	0.00%	4.30%
Borough of Woodcliff Lake	\$ 51,648	\$ -	\$ 4,248	\$ 55,896	\$ 51,648		\$ 4,248	\$ 55,896	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Wood-Ridge	\$ 72,960	\$ 2,650	\$ -	\$ 75,610	\$ 75,324		\$ -	\$ 75,324	\$ (286)	\$ -	\$ (286)	-0.38%	0.00%	-0.38%
Totals:	\$ 75,674,500	\$ 919,300	\$ 881,912	\$ 77,475,712	\$ 77,843,031	\$ 154,964	\$ 902,757	\$ 78,900,752	\$ 1,404,195	\$ 20,845	\$ 1,425,040	1.86%	2.36%	1.84%

Benefits Consultant Report

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.

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, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

Operations Updates

End of Year Reporting

Mr. Pfeiffer said that Dependent Age Out reports will be completed and available mid-November. Dependents aging out of the plan will receive COBRA packets directly from the BMED COBRA administrator, Benefit Express. It is important to note COBRA offers mail to the dependent who is aging off the plan - these offers are NOT addressed to the parents who carry coverage.

Year-end W2 and ACA reporting will also be available shortly. The BMED enrollment team is targeting to send to group enrollment contacts by mid-December.

Online Enrollment system Update - Security Enhancement

To ensure we are providing the best possible data security, The Fund's online enrollment system, Benefit Express, is updating to a multifactor authentication log in process. This means all system users will be required to provide a second form of logon authentication when logging on to the system. This will process will enhance current security and help protect against common cyber-crimes. This is a common way to enhance security and most users likely have to do the same type of process when logging on to view their banking information, email or other secure accounts.

The below message with instructions on the new authentication process was sent to all Benefit Express system users

Next Steps

Apply the security update on Friday, October 29, 2021.

When logging in for the first time, user passwords will be reset to the default. Your **Default Password** is your **birth date** entered in the format: **MMDDYYYY**.

Example: if your birth date is **June 8, 1965**, then your password would be **06081965** (no dashes or slashes).

Please note that passwords are case sensitive.

After users update their password, users are prompted to need to provide a second form of log on authentication such as an email address or cell phone number that will be sent a code each time you access the site. **Instructions on how to provide your second form of authentication is attached.**

If you have any questions or issues logging on, please contact the PERMA enrollment team.

Open Enrollment

As a reminder, open enrollment for the BMED closes on Friday October 29th. Please ensure any benefit changes are entered in the Benefit Express by Friday November 5th

EXPRESS SCRIPTS UPDATE

National Preferred Formulary Update (NPF) - ESI announced their NPF update for January 1, 2022. 32 additional products will be added to the exclusion list (included with your agenda). There are 29 BMED 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.

Annual Notices of Credible Coverage

The Fund is working with Express Scripts to generate and mail annual NOCC letters for 2022. As you may recall, these are annual notices required by Medicare to be sent to all plan participants who are age 65 and older, or members who will be reaching age 65 in 2022. The notices were mailed on or before September 15th. A sample of this year’s NOCC is included with your agenda.

ADMINISTRATIVE AUTHORIZATIONS

No appeals since our last meeting.

Mr. Pfeiffer announced that he is leaving the company and thanked the Fund for their support.

In response to Chair Hart, the age out letters will be going out at the end of November which includes the premium information.

ATTORNEY – None - Russell Huntington, Esq

TREASURER – Fund Treasurer said his report is included in the Agenda.

Confirmation of Payment

FUND YEAR October 2021	AMOUNT
Fund Year 2021	\$1,200,884.11
TOTAL	\$1,200,884.11

Fund Treasurer said there was a correction to the Aetna check because there was an understated bill in a prior month.

WELLNESS COORDINATOR – Ms. Eskilson said the newsletter company and the Valley educational seminars is being finalized. She said she is looking at claims data as heading into planning for 2022. In addition, there is a holiday seminar available for membership.

BOARD ADVISOR – No report.

AETNA – Mr. Silverstein reviewed the paid claims for September 2021.

PHARMACY NETWORK (Express Scripts) – Mr. Colalillo reviewed the ESI report. He said the trend is down -3.7% from last year at this time. He said there is a new COVID therapeutic that is being used.

DELTA DENTAL – Ms. White said there is no formal report.

MOTION TO APPROVE THE FOLLOWING RESOLUTIONS and MOTION TO APPROVE THE CONSENT AGENDA: Resolution 35-21: October 2021 Bills List and Dividend

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

OLD BUSINESS: The Committee discussed the removing the zoom option and will leave that up to the Committee for January.

NEW BUSINESS: Mr. Covelli thanked Mr. Pfeiffer for this work with the Fund and his outstanding achievements with the Fund.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

MOTION:	Commissioner Kunze
SECOND:	Commissioner Kakoleski
VOTE:	Unanimous

MEETING ADJOURNED: 1:00 pm

NEXT MEETING: January 25 2022, 12:00 PM

Emily Koval, Account Manager

APPENDIX II



Getting “Healthy” and “Well” in 2022



It’s All About You – Becoming Aware of Personal Strengths - Discovering the Path Towards Gracefully Growing into the Best Versions of Ourselves

6 Part Virtual Webinar Series – 30 Minute Lunch n’ Learns

DATES/TIME/AGENCY

Where have you been and where do you want to go? What is your vision of your better or best self? What is ahead in 2022 – perhaps a life transition, empty-nest, seeking purpose in a new role or relationship, career changes, clarifying your identity, addressing a specific area of wellness? The first step towards getting somewhere is to decide that you are not going to stay where you are.



Week One

What is Wellness Anyway?

The first session will look at the 8 pillars of wellness and illuminate the reality that wellness goes beyond the limits of the traditional nutrition and exercise model. Tools will be presented to help you on your journey to taking a deep dive into finding the real you. Learn about how to engage in a personal strength assessment so that you can begin to discover what your personal strengths are and how they can be arrows in your quiver when attempting to achieve your goals.

Eight Areas of Physical and Mental Wellness



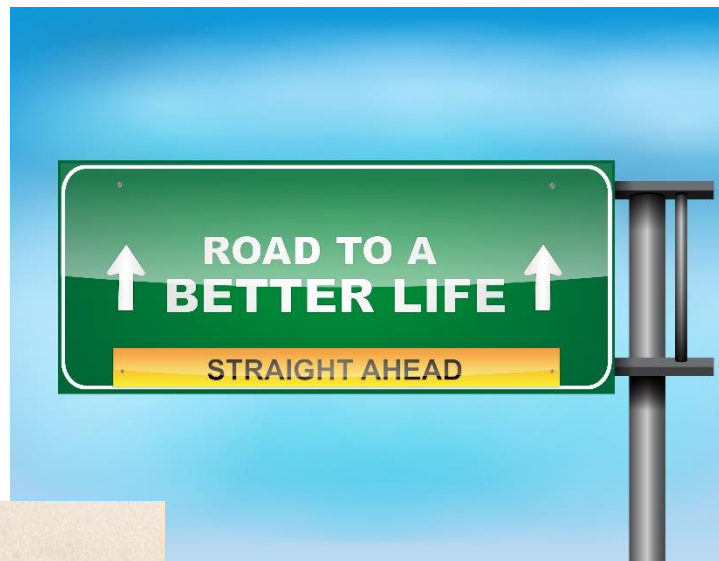


Week Two

Where Are You Going?

Identifying Goals

Where do you want your fresh path to lead? What is your road less travelled? How can you evaluate setting a new course for yourself that leads to the fulfillment of your goals?





Week Three

What's Holding You Back?



Understanding Resistance



“What if we don't change at all ...
and something magical just happens?”



What's playing in the theater of your mind that undermines your resolve or confidence? How can you stop buying a “ticket” for the same sad, bad or mad “movie” in the mind theater of memories and disappointment, or mute the voice in your head that says you can't achieve your goals and dreams? Learn how to identify and overcome nagging insecurities or mental messaging that create a feeling of “stuckness” preventing you from pursuing change in your life.



Week Four

Filling Your “Backpack” for the Mountain of Change Journey



What will the journey include? What kind of “terrain” will you need to traverse to achieve your goal or personal change mission? What mental, emotional and physical tools do you need to gather before you begin your trek?



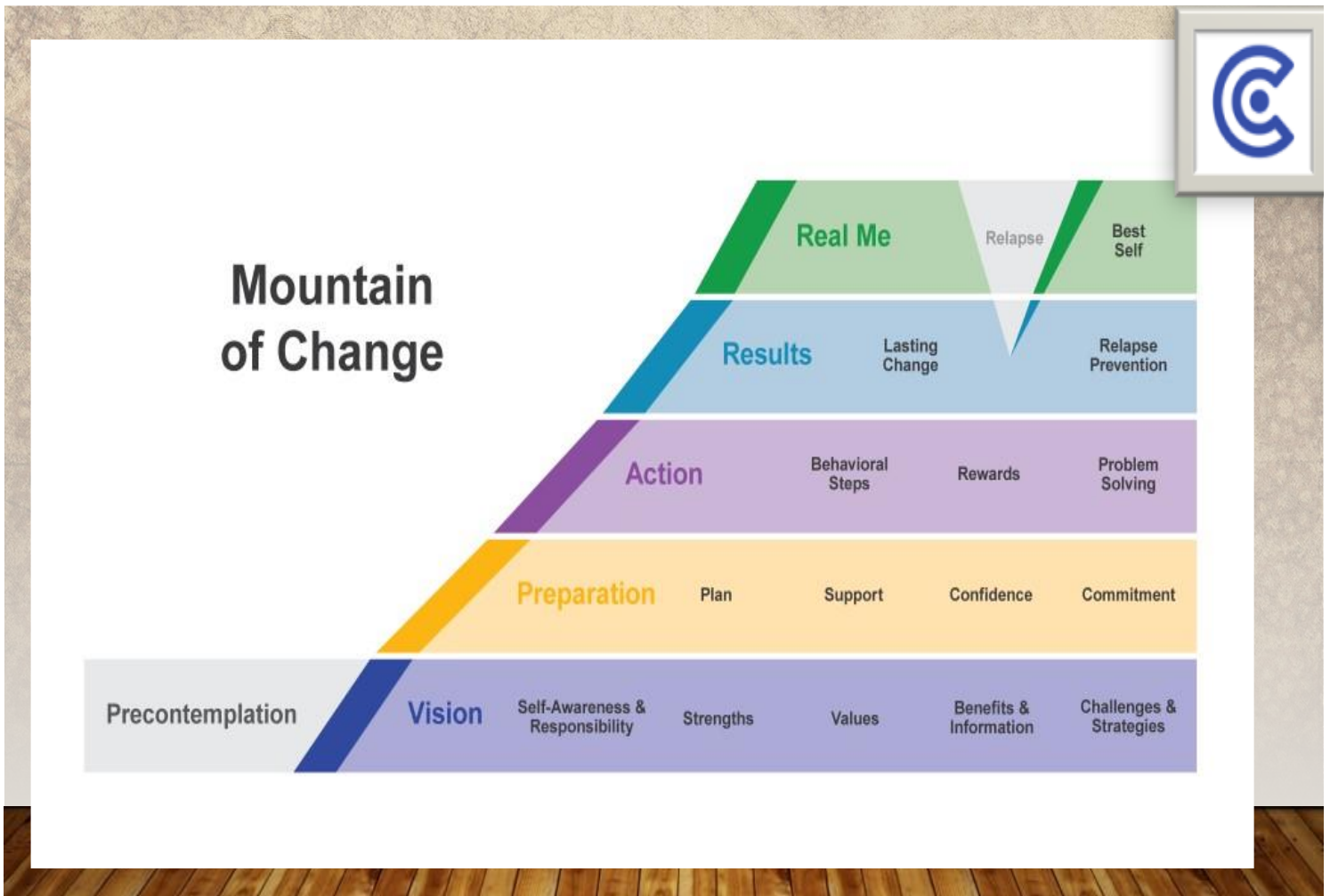


Week Five

Let's Start Mountain Climbing!!

What is Your Mountain?

Defining your goals, creating your vision and beginning your journey. What do you want to focus on in 2022 that presents a desired and measurable goal or challenge? Taking a deeper look at the revered and test “mountain of change” model – where are you in the model in the pursuit of your goal? What needs to happen to get to the “real you”?



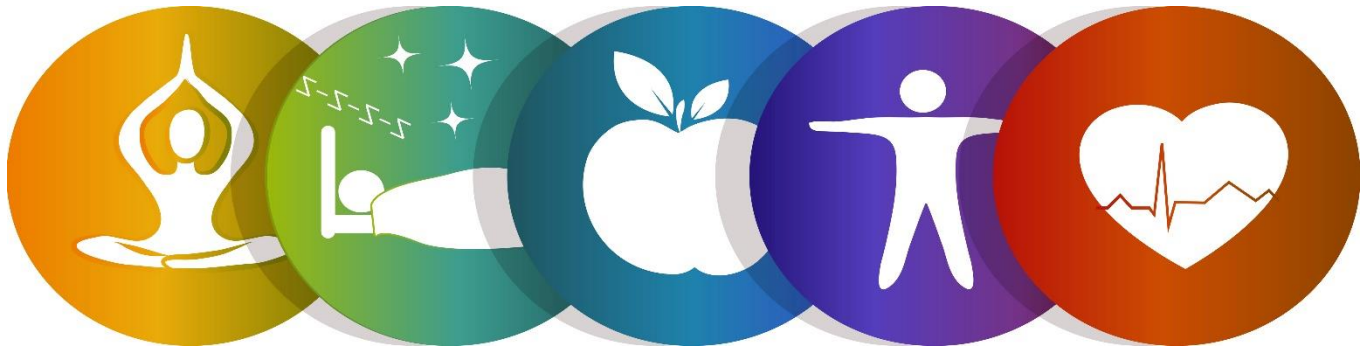


Week Six

Plateaus, Fog and Views Along the Way – You Can Do This 😊

Creating a lifelong mindset of awareness and confidence to achieve and embrace your goals on your personal journey to your best self.





BMED Health & Wellness Newsletter

Exciting News!!!! The rollout of BMED's newest health and wellness tool is underway. Each month a new issue will be released to BMED's insured, active employee membership. The format is web-based and interactive; however, if reading from a PDF is more your style, that can be accomplished by clicking the PDF icon on the left side of the page. Each issue will be loaded with a variety of new content and older issues will always be accessible in the archive section.



8 DIMENSIONS OF WELLNESS



Wellness Perspectives

What defines health and wellness? Is it just diet and exercise? Or are there other elements and components that represents threads in the tapestry of a life full of healthy balance? It is widely agreed amongst health care professionals that there are 8 specific categories that define the dimensions of wellness. Our newsletter and local programming will be taking a look and providing support for all 8 dimensions of wellness throughout the 2022 year. Dive in, learn, grow and thrive.

A link to the January flagship edition is embedded in the email distributing this flyer. For questions or comments contact your Wellness Program Ambassador, Christine Baker. Seize the day and get started on your 2022 goals!!



Exciting news for Borough of Rutherford full-time employees!! You will have an opportunity to not only be inspired to improve your health and energy in 2022, but also be financially incentivized to do it!! Because they care about their employees and recognize the connection between healthy awareness and workplace cultural and morale, the Borough of Rutherford has partnered with the Gateway BMED Fund, your insurance provider, to provide a comprehensive employee health and wellness program in 2022. Be sure to check out the memo provided by your Borough Administrator and Health and Wellness Program Ambassador explaining the exciting details of your 2022 local program.

The BMED Gateway Fund provides a broad array of opportunities for health and wellness education, professional support services and matching grants to municipalities they serve who commit to providing administrative oversight, creativity, encouragement and financial investment in the health and wellness of their



insured employees. We are excited to support the efforts of the Borough of Rutherford as they roll out their Employee Health and Wellness Program. The last few years can only be described at the very least as challenging at every level. While the threats presented by COVID 19 continue to require attention and intervention, we share the Borough of



Rutherford's vision of helping their employees to leap beyond the grip of 2021 and COVID-19 and look towards pursuing and achieving new goals in 2022 that enhance their person balance, health and perspective.

The BMED Gateway Fund matches dollar for dollar up to \$10,000, every cent that your employer dedicates to locally encouraging and sponsoring employee health and wellness programming and incentives. Your leaders in the Borough of Rutherford will be communicating the details of their homegrown unique program dynamic to you very soon, so that you can take advantage of their inspiring new programming and earn financial incentives in the process.

In addition to matching dollars, the BMED is happy to announce its sponsorship of a unique partnership with Valley Health Services to provide member agencies with local health and wellness education opportunities for their employees. Monthly live (virtual) educational webinars will be offered to BMED's insured membership during working hours and will also be available anytime as an archived resource. Full-time Borough of Rutherford employees will soon receive information on how to access these monthly virtual educational webinars at no cost to the user. The sessions will be provided by highly professional presenters on a myriad of health and wellness topics. Webinars will be provided throughout the 2022 year.

Similarly, the BMED will be providing a free inactive health and wellness newsletter to its insured members, which will further serve to support the Borough of Rutherford's local health and wellness program beginning in January of 2022. The newsletter will provide a wide range of information, tips and interactive tools and will include a column dedicated to local health and wellness content. We encourage insured members to take a little time to scroll through the digital newsletter and explore the tabs offered each month so that you can expand your knowledge, explore new topics, boost your awareness, improve your health and enhance your energy and perspective.



Today is truly the day...with an opportunity to receive up to a \$400 incentive, improve your health, your mood and mindset, what have you got to lose? Health and a sense of wellbeing benefits everyone at every level. Take that first step and say yes to making 2022 a genuinely new beginning by committing to participating in the Borough of Rutherford's Health and Wellness Program. Commit today and sign up with Bernadette to participate in the Health and Wellness Program...TODAY IS THE FIRST DAY OF THE REST OF YOUR LIFE - MAKE IT COUNT...