

## MEMORANDUM

TO: Occupational Health Services, Valley Health Systems

FROM: Marianne Eskilson, VP CIVITAS NJ, Health and Wellness Coordinator/Consultant to the Gateway-BMED Health Insurance Fund and the North Jersey Municipal Employee Health Insurance Fund

DATE: April 18, 2022

SUBJECT: Update on Educational Webinar Service Relationship

It has been a pleasure to partner with Valley Health Systems as we collectively are developing a very robust and popular webinar program designed to deliver health and wellness education to both the Bergen Municipal Employee Benefit (Gateway/BMED) and the North Jersey Municipal Employee Benefit (NJMEBF or North) Funds.

My name is Marianne Eskilson, of Civitas New Jersey, and I serve both self-insurance funds as their consultant/coordinator for health and wellness programming. For perspective and understanding of each of the funds unique structure, please take a moment to review their websites at: <https://www.bmedhif.com/> and <https://www.njmebf.com/>. Both the Gateway/BMED and the North are members of the New Jersey Health Insurance Fund or (HI Fund), whose website can be found at <https://hifundnj.com/>. An information sheet regarding the HI Fund (which services 7 self-insured funds who insure a total of 259 public service entities throughout the state of NJ) is also embedded within this memo. In addition to providing health insurance benefits to their insured populations, our self-insurance funds are focused on promoting health, wellness and lifestyle change to prevent and manage disease. Both the BMED and the North strongly encourage and incentivize their membership agencies and individual members to participate in their fund-sponsored wellness programming.

The Fund's commitment to promoting health and wellness began with their commitment to funding programming and incentives between 5-7 years ago. Their next step was to enlist my services last year to help them build momentum, increase membership participation and help individual municipalities expand their workplace focus on healthy lifestyles.

The next step was to develop a partnership with an agency who could work with us to provide systematic, high quality health and wellness education that could be relevant, interesting and accessible to our participants. We have been highly satisfied with the Valley Health Systems' performance and the relationship that we have built together. Specifically, your Account Executive, Lori Ruschman, has provided heroic levels of service and attention to our needs. I say heroic in light of the fact that the rollout of any new program can always be fraught with unexpected challenges and the launch of this program with its many facets relating to technology, communication and content development was no exception to that rule. The program has received prolific praise from participants and leaders within the organization.

A few important facts to pass along:

### THE GATEWAY/BMED FUND

- ✚ The Gateway/BMED Fund provides full health insurance benefits to public employees of 21 public entities (municipalities and schools – see attached map of service area and agency members) and dental only to 16 additional municipalities/agencies

- ✚ Number of fully insured lives:
  - Active employees – 1280
  - Dependents of active employees - 2141
- ✚ Health and Wellness Program Participants:
  - 7 municipalities are actively participating
  - Active employees who have signed agreements to participate in the Fund’s wellness program in 2022 – over 250
  - Inclusion of Valley Health Systems’ health and wellness education program helps to promote the expansion of the program to currently non-participating agencies

#### THE NORTH FUND

- ✚ The North Fund provides full health insurance benefits to the employees of 18 public entities (municipalities and schools – see attached map of service area and agency members) and dental only to 10 additional municipalities
- ✚ Number of fully insured lives:
  - Active employees – 1360
  - Dependents of active employees – 2274
- ✚ Health and Wellness Program Participants:
  - 10 municipalities actively participating
  - Active employees who have signed agreements to participate in the Fund’s wellness program in 2022 – over 400
  - Inclusion of Valley Health Systems’ health and wellness education program helps to promote the expansion of the program to currently non-participating agencies

#### VALLEY HEALTH SYSTEM AND FUND PARTNERSHIP HIGHLIGHTS:

- ✚ Formal roll out March 1, 2022
- ✚ 3 live sessions presented to-date with an average of approximately 75-100 viewers for each live session
- ✚ Active partnership between Valley and the Fund in the development of topics and content to best service the needs of the viewers has been highly collaborative and creative
- ✚ Health and Wellness Program participants are required to attend at least 2 educational sessions per year, so the exposure for Valley to become know to a broad base of insured members of the Funds is available.
- ✚ Based on positive comments so far, we expect that participants will be attending webinars because of content and interest, rather than obligation – thereby exceeding what is required for the incentive
- ✚ A comprehensive and very diversified calendar of events has been collaborated for the balance of the spring, summer and into the fall between Valley and the Fund
- ✚ As both the BMED and the North’s representative, particularly in health and wellness, we are very pleased with Valley’s performance, their attention to detail and their truly outstanding efforts to provide personalized service. We have been impressed with the Valley staff’s ability to be collaborative, communicative, creative, professional, attentive and dependable throughout the development process right through to product delivery
- ✚ The physicians who have provided the webinar content have been outstanding and their presentations have cultivated many workplace conversations and interest in pursuing more preventative care
- ✚ Initially the Valley educational program is being offered to agencies who are actively participating in each of the Fund’s health and wellness programs; however, now that the educational program is up and running, it is our intention to broaden access to the program to all agencies within both the North and Gateway/BMED Funds, including dental only agencies. There is less of an incentive for the employees of agencies who are not participating in the Funds’ health and wellness program; however, the infusion of regular health and wellness-oriented programming may help to guide currently non-participating agencies to see the value in joining the program.

# NEW JERSEY HEALTH INSURANCE FUND (HI)

New Jersey Health Insurance Fund (HI) is built on the simple and powerful idea of shared services—a pool allowing municipalities, schools, and other public entities to give choice and value for employees while delivering savings for members.

The Fund’s combined purchase strength delivers flexible, affordable, and customizable health benefits for tens of thousands of plan participants. Owned and governed by its members, the surpluses belong to them—not insurance companies.

## Quick “hi” Fund Facts

- Safe, stable, transparent service record
- Eliminates insurance company profit
- Streamlined claims management and data reporting
- Emphasizes the health and wellness of members
- Members

make the

rules and

design

flexible plans

- Members can

duplicate

existing plans

or customize

plans based

on specific

needs

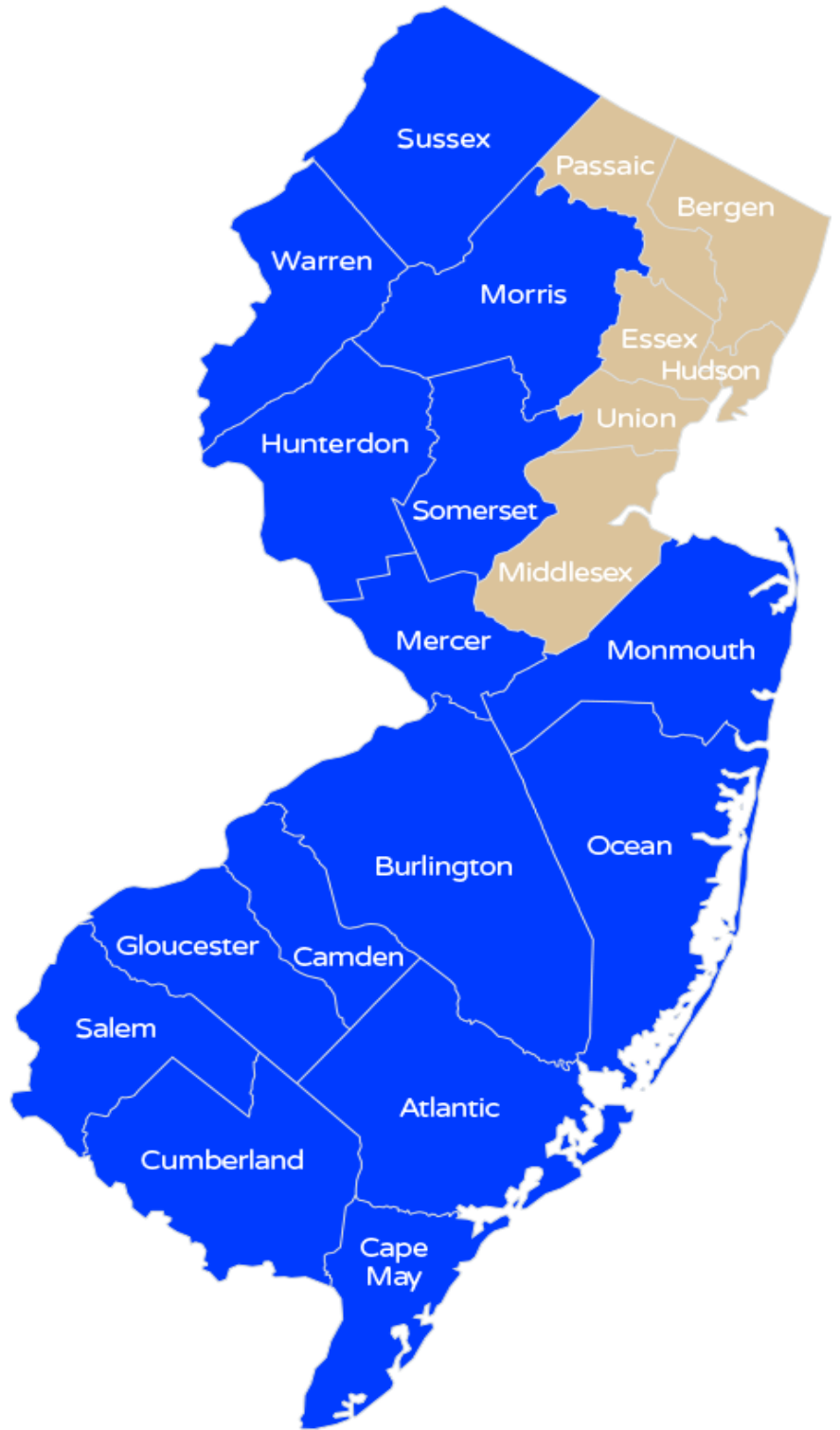


Financial information and entity count as of 6/30/2021

# Gateway/BMED – Bergen Municipal Employees Benefit Fund

Passaic, Bergen, Hudson, Essex, Union, Middlesex Counties

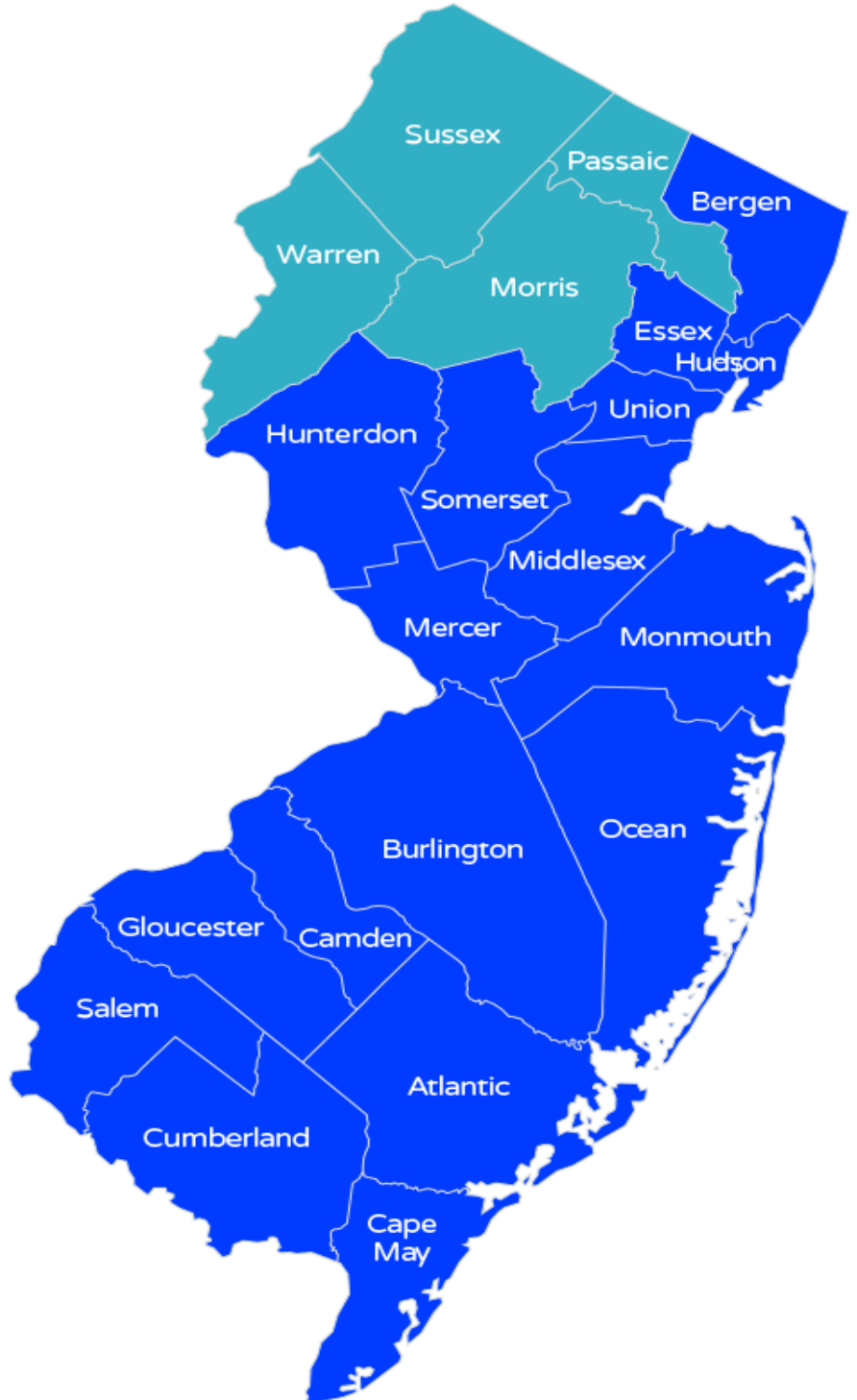
- Alpine\*
- Carlstadt\*
- Carlstadt BOE
- East Orange
- East Rutherford\*
- East Rutherford BOE
- Edgewater
- Emerson\*
- Fairfield
- Fort Lee\*
- Franklin Lakes
- Garfield
- Hillsdale\*
- Irvington
- Lodi\*
- Maywood Borough\*
- Mine Hill\*
- Montvale
- Moonachie
- North Arlington\*
- Oakland
- Orange
- Park Ridge
- Plainfield BOE
- Ridgefield Park
- Rochelle Park\*
- Rutherford
- Saddle River
- South Hackensack
- Verona
- Wallington
- Wanaque Valley Regional S.A.\*
- Westwood
- West Orange
- Woodcliff Lake
- Wood-Ridge\*
- \* *Dental Only*



# North Jersey Municipal Employee Benefit Fund

## Sussex, Morris, Passaic, Warren Counties

Andover Township\*  
Berkeley Heights  
Bloomingdale  
Byram\*  
Dover Town  
Hanover  
Harding Township  
Hardyston Township  
Jefferson Township\*  
Kinnelon\*  
Knowlton Board of  
Education  
Lincoln Park  
Madison\*  
Montville\*  
Netcong\*  
Newton  
Pequannock  
Prospect Park\*  
Randolph  
Ringwood  
Roxbury  
Sparta  
Wantage  
West Milford  
Wharton  
Woodland Park



*\*Dental Only*