



AGENDA AND REPORTS

JUNE 27, 2023

FRANKLIN LAKES BOROUGH HALL

12:00 PM

OPEN PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I.** sending sufficient notice to **The Record**, Hackensack, NJ
- II.** filing advance written notice of this meeting with the Clerk/Administrator of each member municipality and,
- III.** posting notice on the Public Bulletin Board of all member municipalities.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AGENDA MEETING: JUNE 27, 2023
FRANKLIN LAKES BOROUGH HALL
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

PLEDGE OF ALLEGENCE

ROLL CALL OF 2023 EXECUTIVE COMMITTEE

Gregory Hart, Chair
 Richard Kunze, Secretary
 Gregory Franz, Executive Committee
 Donna Gambutti, Executive Committee
 Bob Kakoleski, Executive Committee
 Anthony Ciannamea, Executive Committee
 Erin Delaney, Executive Committee Alternate
 James Gasparini, Executive Committee Alternate

APPROVAL OF MINUTES: April 25, 2023 Open Appendix I

CORRESPONDENCE - None

MONTHLY COMMITTEE REPORTS - Update to Committees effective June 1, 2023:

<u>Claims Committee</u>	<u>Wellness Committee</u>	<u>Strategic Planning Committee</u>	<u>Nominations Committee</u>	<u>Finance Committee</u>
Donna Gambutti	Bob Kakoleski, Chair	Rich Kunze, Chair	Bob Kakoleski	Rich Kunze, Chair
Vincent Caruso	Erin Delaney	Greg Franz	Greg Franz	Greg Hart
Bob Kakoleski	Michael Carelli	Durene Ayer	Anthony Cinnamea	Bob Kakoleski
	Tom Padilla	Greg Hart		
	Greg Hart			

STRATEGIC PLANNING COMMITTEE - Rich Kunze, Chair

FINANCE COMMITTEE - Rich Kunze, Chair
 Minutes: Appendix II

WELLNESS COMMITTEE - Robert Kakoleski, Chair

SMALL CLAIMS COMMITTEE - Donna Gambutti, Chair

NOMINATION COMMITTEE -Robert Kakoleski, Chair

EXECUTIVE DIRECTOR - PERMA - Brandon Lodics

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BENEFITS CONSULTANT REPORT - Crystal Bailey
Conner Strong & Buckelew.....**Page 17**

ATTORNEY - Russell Huntington, Esq.

TREASURER - Joseph Iannaconi
Voucher List May and June 2023 (Resolution 28-23).....**Page 21**
Treasurers Report April 2023.....**Page 30**
Confirmation of Claims Paid/Certification of Transfers

WELLNESS COORDINATOR - Marianne EskilsonPage 35

BOARD ADVISOR - Clark LaMendola

THIRD PARTY ADMINISTRATOR - Aetna - Jason Silverstein
Monthly Report**Page 37**

PRESCRIPTION PROVIDER - Express Scripts - Charles Yuk
Monthly Report.....**Page 46**

DENTAL ADMINISTRATOR - Delta Dental - Brian RemlingerPage 48

CONSENT AGENDAPage 50
Resolution 27-23: Approval of the 2022 Audit**Page 51**
Resolution 28-23: May and June 2023 Bills Lists.....**Page 54**

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

**Bergen Municipal Employee Benefits Fund
Executive Director's Report
June 27, 2023**

FINANCE AND OPERATIONS

PRO FORMA REPORTS

- **Fast Track Financial Reports** as of April 30, 2023 (page 7)
 - **BMED**
 - **METRO**
- **Historical Income Statement**
 - **BMED**
 - **METRO**
- **Ratios and Indices Report**
 - **BMED**
 - **METRO**

AUDITOR AND ACTUARY YEAR-END REPORTS (TBD)

A copy of the Annual Financial Audit for the period ending December 31, 2022 is included with the agenda. A representative from Lerch & Vinci is expected to present the report, as they will for the Finance Committee prior to the meeting. Once approved, we will make a filing with the Departments of Insurance and Community Affairs to meet their deadline. The Affidavit of Certification and Resolution 27-23 approving the 2022 Audit is included in consent.

ASSESSMENT RECEIVABLES

Included in the treasurers report is an outstanding assessment receivable overview by entity (as of 6/23/2023).

Though, majority of the total receivable is related to June invoices, there is a material number of receivables from prior. Along with the Treasurer, we have engaged the group specific risk managers and the METRO Fund Coordinator for assistance, who have been supportive in the effort.

The Finance Committee reviewed the report and is recommending a letter be issued from the Executive Committee and Treasurer to the Commissioner of each entity outlining the below.

- Outstanding Balance as of 6/30/2023
- 10% interest may be imposed of balance is not brought to current by reasonable date.
- Potential cancellation/suspension of coverage
- Attached group specific payment records.

***MOTION:** Motion to approved development and distribution of letter sent on behalf of the Executive Committee regarding outstanding assessment receivables.*

NEW MEMBERS

A status update is included on page 16. No new members have been reviewed by the Finance Committee since the last meeting.

RFPs - BMED (NON- METRO CONTRACTS)

Last year, the BMED RFP'd for most positions. The RFP included additional extensions for 2024 and 2025 for the following:

1. Attorney
2. Auditor
3. Treasurer
4. Actuary

The Committee should decide to extend these contracts an additional year or go out to RFP.

The following two EUS contracts do need to be RFP'd as it has been 3 years:

1. Wellness Coordinator
2. Board Advisor

Motion to extend an additional one-year contract to Attorney, Auditor, Treasurer and Actuary and release a competitive contract RFP for Wellness Coordinator and Board Advisor.

METRO HIF UPDATE

The Metro Steering Committee met in mid-May to update the Committee on the filing process. No action was taken.

Since Metro is not an official Fund yet, the RFPs for Professional services are being released by the BMED on behalf of the sub-Fund.

Professional RFPs:

- Fund Coordinator
- Administrator/Program Manager
- Treasurer
- Auditor
- Actuary
- Attorney

The bylaws, risk management plan and budget feasibility study are almost complete and ready for first filing, which we expect to be completed this month.

MRHIF MEETING

The MRHIF meet on June 14, 2023. The 2022 Fund Audit was approved with no comments or recommendations. It is available on the MRHIF website.

The following RFPs are being facilitated at the MRHIF level and being issued shortly:

1. Benefits Administration System
2. Medical TPA
3. Dental TPA
4. Near Site Health Centers
5. Marketing Consultant
6. Reinsurance

All RFPs will be reviewed by the MRHIF contracts committee before approval in September. The Contracts Committee recently lost some membership and is seeking new Commissioners! *Any Commissioner may join the Committee!*

A State-Wide new Business status was provided. All Funds are gaining membership in light of the SHBP renewal:

New Members by Fund	
July 1 - August 1, 2023	
	New Groups
BMED	3
Metro	4
NJHIF	5
CJHIF	3
SNJHIF	8
Coastal	1
SHIF	13

Also, the Commissioners approved to quote a new Fund, the Metropolitan HIF, which is currently a sub-Fund of the BMED and expected to become independent on 1/1/2024.

PATIENT-CENTERED OUTCOMES RESEARCH INSTITUTE (PCORI) FEE

The PCORI is an independent, nonprofit research organization that seeks to empower patients and others with actionable information about their health and healthcare choices.

As part of the Affordable Care Act (ACA) group health plans are required to pay an annual fee, which is a certain dollar amount per enrollee contributing to the PCORI effort. The fee is considered in the Fund's budget development and paid by the PERMA Accounting team on behalf of all our medical groups.

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT**

		AS OF	April 30, 2023		
		<i>THIS</i>	<i>YTD</i>	<i>PRIOR</i>	<i>FUND</i>
		<i>MONTH</i>	<i>CHANGE</i>	<i>YEAR END</i>	<i>BALANCE</i>
1.	UNDERWRITING INCOME	3,531,349	14,129,760	704,147,908	718,277,668
2.	CLAIM EXPENSES				
	Paid Claims	2,419,819	11,544,246	572,685,073	584,229,318
	IBNR	(98,980)	378,424	3,249,899	3,628,323
	Less Specific Excess	-	(955,546)	(15,746,278)	(16,701,824)
	Less Aggregate Excess	-	-	(602,911)	(602,911)
	TOTAL CLAIMS	2,320,840	10,967,123	559,585,783	570,552,906
3.	EXPENSES				
	MA & HMO Premiums	145,015	573,468	27,348,987	27,922,455
	Excess Premiums	80,841	322,503	33,419,561	33,742,064
	Administrative	214,444	841,585	55,305,741	56,147,326
	TOTAL EXPENSES	440,300	1,737,557	116,074,289	117,811,846
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	770,209	1,425,080	28,487,836	29,912,916
5.	INVESTMENT INCOME	21,180	126,048	3,227,439	3,353,488
6.	DIVIDEND INCOME	0	0	7,232,698.00	7,232,698.00
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	791,389	1,551,128	38,947,973	40,499,102
8.	DIVIDEND	0	10,891	27,089,998	27,100,889
9.	Transferred Surplus	0	0	0	0
STATUTORY SURPLUS (7-8+9)		791,389	1,540,237	11,857,976	13,398,213
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	16,382	80,128	11,089,508	11,169,637
	Cash	(2,949)	(460,402)	11,911,828	11,451,426
2021	Surplus	(11,676)	(112,753)	1,695,093	1,582,340
	Cash	7,571	89,267	518,532	607,799
2022	Surplus	120,353	1,192,380	(926,625)	265,755
	Cash	151,886	351,086	(2,911,760)	(2,560,674)
2023	Surplus	666,331	380,481		380,481
	Cash	1,453,501	1,734,503		1,734,503
TOTAL SURPLUS (DEFICITS)		791,389	1,540,237	11,857,976	13,398,213
TOTAL CASH		1,610,009	1,714,454	9,518,600	11,233,054
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		(218)	12,537	498,552,641	498,565,178
FUND YEAR 2021					
	Paid Claims	14,198	148,401	30,391,324	30,539,725
	IBNR	-	0	0	0
	Less Specific Excess	-	(18,959)	(1,441,299)	(1,460,258)
	Less Aggregate Excess	-	0	0	0
	TOTAL FY 2021 CLAIMS	14,198	129,442	28,950,025	29,079,467
FUND YEAR 2022					
	Paid Claims	42,923	2,674,064	30,228,514	32,902,578
	IBNR	(162,495)	(2,924,910)	3,249,899	324,989
	Less Specific Excess	0	(936,587)	(1,395,297)	(2,331,884)
	Less Aggregate Excess	0	0	0	0
	TOTAL FY 2022 CLAIMS	(119,572)	(1,187,433)	32,083,116	30,895,683
FUND YEAR 2023					
	Paid Claims	2,362,916	8,709,243		8,709,243
	IBNR	63,515	3,303,334		3,303,334
	Less Specific Excess	0	0		0
	Less Aggregate Excess	0	0		0
	TOTAL FY 2023 CLAIMS	2,426,432	12,012,577		12,012,577
COMBINED TOTAL CLAIMS		2,320,840	10,967,123	559,585,782	570,552,906

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND						
RATIOS						
INDICES	2022	JAN	FEB	MAR	APR	MAY
Cash Position	9,518,600	\$ 9,529,499	\$ 8,343,212	\$ 9,623,045	\$ 11,233,054	
IBNR	3,249,899	\$ 3,155,529	\$ 3,466,494	\$ 3,727,303	\$ 3,628,323	
Assets	15,947,606	\$ 15,938,627	\$ 15,991,928	\$ 16,652,651	\$ 17,351,858	
Liabilities	4,089,629	\$ 3,394,943	\$ 3,692,677	\$ 4,045,826	\$ 3,953,643	
Surplus	11,857,977	\$ 12,543,684	\$ 12,299,251	\$ 12,606,825	\$ 13,398,214	
Claims Paid -- Month	2,734,745	\$ 2,429,768	\$ 3,084,213	\$ 3,610,446	\$ 2,419,819	
Claims Budget -- Month	2,729,274	\$ 2,925,509	\$ 3,015,009	\$ 2,999,330	\$ 2,991,996	
Claims Paid -- YTD	34,665,424	\$ 2,429,768	\$ 5,513,981	\$ 9,124,426	\$ 11,544,246	
Claims Budget -- YTD	32,737,587	\$ 2,925,509	\$ 5,940,518	\$ 8,939,848	\$ 11,933,206	
RATIOS						
Cash Position to Claims Paid	3.48	3.92	2.71	2.67	4.64	
Claims Paid to Claims Budget -- Month	1.00	0.83	1.02	1.2	0.81	
Claims Paid to Claims Budget -- YTD	1.06	0.83	0.93	1.02	0.97	
Cash Position to IBNR	2.93	3.02	2.41	2.58	3.1	
Assets to Liabilities	3.90	4.69	4.33	4.12	4.39	
Surplus as Months of Claims	4.34	4.29	4.08	4.2	4.48	
IBNR to Claims Budget -- Month	1.19	1.08	1.15	1.24	1.21	

**Bergen Municipal Employee Benefits Fund
2023 Budget Report
as of April 30, 2023**

	Cumulative	Annualized	Latest filed	Cumulative Expensed	\$ Variance	% Variance
Expected Losses						
Medical Claims Aetna	10,168,162	31,780,484	67,132,818	9,793,005	375,157	4%
Prescription Claims	1,557,836	4,946,707	4,581,287	1,574,683	(484,198)	-44%
Prescription Formulary Rebates	(467,351)	(1,484,013)	(1,374,386)	Included Above in Prescription Claims		
Dental Claims	674,560	2,042,075	3,019,001	644,890	29,670	4%
Subtotal	11,933,206	37,285,253	73,358,720	12,012,577	(79,371)	-1%
HMO/DMO Premiums	14,595	43,325	53,751	11,665	2,930	20%
Medicare Advantage / EGWP	597,484	1,904,528	7,206,560	561,803	35,681	6%
Reinsurance						
Specific	321,641	1,004,759	2,190,656	322,503	(862)	0%
Total Loss Fund	12,866,926	40,237,865	82,809,687	12,908,548	(41,622)	0%
Loss Fund Contingency	5,675	17,026	34,052	0	5,675	0%
Expenses						
Legal	4,250	12,750	25,500	8,500	(4,250)	-100%
Treasurer	3,511	10,533	21,067	7,022	(3,511)	-100%
Administrator	141,500	431,910	804,929	140,855	645	0%
Risk Management Consultants	293,125	917,271	1,938,973	293,123	2	0%
Fund Coordinator METRO				0	-	
TPA - Claims Agent Aetna	206,557	645,253	1,442,413	207,765	(1,208)	-1%
Dental TPA	29,447	89,368	145,958	29,529	(83)	0%
Actuary	3,083	9,250	18,500	9,250	(6,167)	-200%
Auditor	3,167	9,500	19,000	3,168	(1)	0%
Benefits Consultant	109,415	342,468	574,681	109,324	924	1%
Board Advisor	3,121	9,364	18,727	4,620	(1,499)	-48%
Subtotal Expenses	797,176	2,477,668	5,009,747	813,157	(15,147)	-2%
Miscellaneous and Special Services						
Misc/Cont	3,008	9,024	18,048	4,040	(1,032)	-34%
Wellness, Disease, Case Management	16,667	50,000	100,000	8,333	8,333	50%
Affordable Care Act Taxes	2,809	8,776	19,133	1,396	1,413	50%
A4 Surcharge	9,861	30,935	480,735	6,081	3,780	38%
Plan Documents	833	2,500	5,000	Included above in Benefits Consultant		
Claims Audit	13,333	40,000	40,000	0	13,333	100%
Subtotal Misc/Sp Svcs	46,511	141,234	662,916	19,850	25,828	56%
Total Expenses	843,687	2,618,902	5,672,663	833,007	10,681	1%
Total Budget	13,716,289	42,873,793	88,516,402	13,741,555	(25,266)	0%

Bergen Municipal Employee Benefits Fund

CONSOLIDATED BALANCE SHEET

AS OF APRIL 30, 2023

BY FUND YEAR

	BMED 2023	BMED 2022	BMED 2021	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	1,734,503	(2,560,674)	607,799	11,451,426	11,233,054
Assesments Receivable (Prepaid)	1,498,980	965,955	105,983	(7,070)	2,563,848
Interest Receivable	272	1,699	2,137	9,421	13,529
Specific Excess Receivable	-	2,207,634	866,421	-	3,074,054
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	467,372	-	-	-	467,372
Total Assets	3,701,126	614,614	1,582,340	11,453,777	17,351,858
LIABILITIES					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	3,303,334	324,989	-	-	3,628,323
A4 Retiree Surcharge	6,081	-	-	-	6,081
Dividends Payable	-	-	-	284,139	284,139
Retained Dividends	-	-	-	-	-
Accrued/Other Liabilities	11,230	23,870	-	-	35,100
Total Liabilities	3,320,645	348,859	-	284,139	3,953,643
EQUITY					
Surplus / (Deficit)	380,481	265,755	1,582,340	11,169,638	13,398,214
Total Equity	380,481	265,755	1,582,340	11,169,638	13,398,214
Total Liabilities & Equity	3,701,126	614,614	1,582,340	11,453,777	17,351,858
BALANCE	-	-	-	-	-

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.

Fund Year allocation of claims have been estimated.

**METRO MUNICIPAL EMPLOYEE BENEFITS FUND
FINANCIAL FAST TRACK REPORT**

		AS OF	April 30, 2023		
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	5,838,542	22,821,565	58,805,814	81,627,379
2.	CLAIM EXPENSES				
	Paid Claims	3,857,454	14,535,039	47,559,179	62,094,219
	IBNR	318,007	2,202,273	3,355,561	5,557,834
	Less Specific Excess	-	(16,194)	-	(16,194)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	4,175,461	16,721,118	50,914,740	67,635,858
3.	EXPENSES				
	MA & HMO Premiums	441,270	1,754,141	0	1,754,141
	Excess Premiums	142,165	568,105	0	568,105
	Administrative	446,315	1,689,663	169,288	1,858,951
	TOTAL EXPENSES	1,029,749	4,011,910	169,288	4,181,198
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	633,331	2,088,537	7,721,786	9,810,323
5.	INVESTMENT INCOME	17,032	67,154	(13,209)	53,945
6.	DIVIDEND INCOME	0	0	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	650,363	2,155,691	7,708,577	9,864,268
8.	DIVIDEND	0	0	0	0
9.	Transferred Surplus	0	0	0	0
STATUTORY SURPLUS (7-8+9)		650,363	2,155,691	7,708,577	9,864,268
SURPLUS (DEFICITS) BY FUND YEAR					
Closed	Surplus	-	0	0	0
	Cash	0	0	0	0
2021	Surplus	(24,601)	(111,796)	1,739,112	1,627,316
	Cash	(24,958)	(112,402)	1,737,962	1,625,560
2022	Surplus	(279,993)	(2,763,806)	5,969,465	3,205,659
	Cash	(617,829)	(1,187,015)	4,134,787	2,947,772
2023	Surplus	954,957	5,031,293		5,031,293
	Cash	(1,147,435)	5,661,887		5,661,887
TOTAL SURPLUS (DEFICITS)		650,363	2,155,691	7,708,576	9,864,267
TOTAL CASH		(1,790,222)	4,362,470	5,872,749	10,235,218
CLAIM ANALYSIS BY FUND YEAR					
TOTAL CLOSED YEAR CLAIMS		0	0	0	0
FUND YEAR 2021					
	Paid Claims	26,930	126,849	19,959,256	20,086,105
	IBNR	-	0	0	0
	Less Specific Excess	-	0	0	0
	Less Aggregate Excess	-	0	0	0
	TOTAL FY 2021 CLAIMS	26,930	126,849	19,959,256	20,086,105
FUND YEAR 2022					
	Paid Claims	435,738	5,797,331	27,599,923	33,397,254
	IBNR	(167,778)	(3,020,005)	3,355,561	335,556
	Less Specific Excess	0	0	0	0
	Less Aggregate Excess	0	0	0	0
	TOTAL FY 2022 CLAIMS	267,960	2,777,326	30,955,484	33,732,810
FUND YEAR 2023					
	Paid Claims	3,394,785	8,610,860		8,610,860
	IBNR	485,785	5,222,278		5,222,278
	Less Specific Excess	0	(16,194)		(16,194)
	Less Aggregate Excess	0	0		0
	TOTAL FY 2023 CLAIMS	3,880,571	13,816,943		13,816,943
COMBINED TOTAL CLAIMS		4,175,461	16,721,118	50,914,740	67,635,859

METRO HEALTH INSURANCE FUND						
RATIOS						
INDICES	2022	JAN	FEB	MAR	APR	MAY
Cash Position	5,872,749	\$ 7,775,420	\$ 6,998,547	\$ 12,025,440	\$ 10,235,218	
IBNR	3,355,561	\$ 4,002,151	\$ 4,749,976	\$ 5,239,826	\$ 5,557,834	
Assets	11,233,425	\$ 12,304,503	\$ 13,583,314	\$ 14,750,396	\$ 15,467,817	
Liabilities	3,355,561	\$ 4,043,124	\$ 5,004,809	\$ 5,536,492	\$ 5,603,550	
Surplus	7,877,864	\$ 8,261,379	\$ 8,578,505	\$ 9,213,905	\$ 9,864,267	
Claims Paid -- Month	2,212,162	\$ 3,466,066	\$ 3,495,173	\$ 3,716,347	\$ 3,857,454	
Claims Budget -- Month	3,207,286	\$ 4,542,183	\$ 4,551,013	\$ 4,591,409	\$ 4,620,942	
Claims Paid -- YTD	31,844,170	\$ 3,466,066	\$ 6,961,239	\$ 10,677,586	\$ 14,535,039	
Claims Budget -- YTD	35,217,325	\$ 4,542,183	\$ 9,096,225	\$ 13,687,635	\$ 18,318,157	
RATIOS						
Cash Position to Claims Paid	2.65	2.24	2.00	3.24	2.65	
Claims Paid to Claims Budget -- Month	0.69	0.76	0.77	0.81	0.83	
Claims Paid to Claims Budget -- YTD	0.90	0.76	0.77	0.78	0.79	
Cash Position to IBNR	1.75	1.94	1.47	2.3	1.84	
Assets to Liabilities	3.35	3.04	2.71	2.66	2.76	
Surplus as Months of Claims	2.46	1.82	1.88	2.01	2.13	
IBNR to Claims Budget -- Month	1.05	0.88	1.04	1.14	1.2	

Metro Municipal Employee Benefits Fund
2023 Budget Report
as of April 30, 2023

	Cumulative	Annualized	Latest filed	Cumulative	\$ Variance	% Variance
Expected Losses				Expensed		
Medical Claims Aetna	17,834,595	54,179,214	36,767,919	13,328,541	4,506,054	25%
Prescription Claims	214,854	700,222	4,581,287	199,708	(49,312)	-33%
Prescription Formulary Rebates	(64,457)	(210,069)	(1,374,386)	Included Above in Prescription Claims		
Dental Claims	333,256	1,037,183	3,019,001	304,888	28,368	9%
Subtotal	18,318,248	55,706,550	42,993,821	13,833,137	4,485,110	24%
HMO/DMO Premiums	11,647	33,742	53,751	16,224	(4,577)	-39%
Medicare Advantage / EGWP	2,010,219	7,564,058	7,206,560	1,737,917	272,302	14%
Reinsurance						
Specific	569,768	1,725,557	2,190,656	568,105	1,662	0%
Total Loss Fund	20,909,881	65,029,908	52,444,788	16,155,384	4,754,497	23%
Loss Fund Contingency	5,675	17,026	34,052	0	5,675	0%
Expenses						
Legal	4,250	12,750	25,500	0	4,250	100%
Treasurer	3,511	10,533	21,067	0	3,511	100%
Administrator	165,721	542,685	804,929	166,070	(350)	0%
Risk Management Consultants	560,214	1,702,394	1,938,973	566,793	(6,580)	-1%
Fund Coordinator METRO	247,094	768,721	574,800	247,059	35	0%
TPA - Claims Agent Aetna	365,903	1,108,148	1,442,413	364,836	1,068	0%
Dental TPA	19,018	57,916	145,958	18,878	140	1%
Actuary	3,083	9,250	18,500	0	3,083	100%
Auditor	3,167	9,500	19,000	3,168	(1)	0%
Benefits Consultant	109,556	359,654	574,681	110,436	(47)	0%
Board Advisor	3,121	9,364	18,727	0	3,121	100%
Claims Audit	0	0	40,000	6,665	(6,665)	#DIV/0!
Subtotal Expenses	1,484,638	4,590,916	5,624,547	1,483,906	1,565	0%
Miscellaneous and Special Services						
Misc/Cont	3,008	9,024	18,048	0	3,008	100%
Wellness, Disease, Case Management	16,667	50,000	100,000	28,043	(11,376)	-68%
Affordable Care Act Taxes	4,976	15,071	19,133	2,476	2,500	50%
A4 Surcharge	157,634	481,806	480,735	158,174	(540)	0%
Plan Documents	833	2,500	5,000	Included above in Benefits Consultant		
Subtotal Misc/Sp Svcs	183,118	558,401	622,916	188,693	(6,408)	-3%
Total Expenses	1,667,756	5,149,316	6,247,463	1,672,599	(4,843)	0%
Total Budget	22,583,312	70,196,250	58,726,303	17,827,983	4,755,329	21%

Metro Municipal Employee Benefits Fund

CONSOLIDATED BALANCE SHEET

AS OF APRIL 30, 2023

BY FUND YEAR

	METRO 2023	METRO 2022	METRO 2021	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	5,661,887	2,947,772	1,625,560	10,235,218
Assesmtments Receivable (Prepaid)	4,569,072	590,666	-	5,159,739
Interest Receivable	1,632	2,776	1,756	6,164
Specific Excess Receivable	-	-	-	-
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	66,696	-	-	66,696
Total Assets	10,299,287	3,541,215	1,627,316	15,467,817
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	5,222,278	335,556	-	5,557,834
A4 Retiree Surcharge	33,407	-	-	33,407
Dividends Payable	-	-	-	-
Retained Dividends	-	-	-	-
Accrued/Other Liabilities	12,309	-	-	12,309
Total Liabilities	5,267,994	335,556	-	5,603,550
EQUITY				
Surplus / (Deficit)	5,031,293	3,205,659	1,627,316	9,864,267
Total Equity	5,031,293	3,205,659	1,627,316	9,864,267
Total Liabilities & Equity	10,299,287	3,541,215	1,627,316	15,467,817
BALANCE	-	-	-	-

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.

Fund Year allocation of claims have been estimated.

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
YEAR: 2023**

<u>Yearly Items</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> Indemnity and Trust	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	Filed
<input type="checkbox"/> Cash Management Plan	Filed
<input type="checkbox"/> Unaudited Financials	9/30/2021 Filed
<input type="checkbox"/> Annual Audit	2022 To be 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

NEW BUSINESS UPDATE

New Member Review – Prospects reviewed since July 2022

Group	BMED/METRO	Status
Woodcliff Lake	BMED	Joined 7/1; Implementation in process
Little Falls	BMED	Uncompetetive
Waldwick	BMED	Uncompetetive
Little Ferry	BMED	Uncompetetive
Fanwood	BMED	Joined 2/1
Garwood	BMED	Joined 5/1
Wycoff	BMED	Uncompetetive
Maplewood	BMED	Uncompetetive
Mountainside	BMED	Uncompetetive
Teaneck	BMED	Uncompetetive
Millburn	BMED	Uncompetetive
Lodi	BMED	Uncompetetive
Irvington	Metro	Needs more information
Bloomfield/Bloomfield Lib	Metro	Joined 1/1/23; current MA only member
Hillside BOE	Metro	Competetive quote - BOE declined
Livingston BOE	Metro	Uncompetetive
Montclair	Metro	Union, remained with the State
Scotch Plains	Metro	Joined 1/1/23
Union Twp	Metro	Joined 3/1 - Medicare Advantage only
Linden Twp	Metro	Joined 4/1 - Medicare Advantage only
Passaic Valley Water Commi	Metro	Joined 5/1 - Medicare Advantage only
South Brunswick Township	Metro	Aetna & Horizon bought the business
Mercer County	Metro	Not making any decisions this year
Midland Park	BMED	
Highland Park BOE	Metro	Uncompetetive

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

June 2023

Benefits Consultant: Conner Strong & Buckelew

Online Enrollment Training: aflinn@permainc.com

Enrollments/Eligibility/Billing: bmedenrollments@permainc.com

Brokers: brokerservice@permainc.com

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated BMED enrollment team. To contact the team, email BMEDenrollments@permainc.com or fax to 856-685-2248.

System training (new and refresher) is provided to all contacts with WEX access every 3rd Wednesday at 10AM. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: Training – Fund Name and Client Name. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES: None

EXPRESS-SCRIPTS UPDATE

Fraud, Waste, and Abuse: Due to the recent fraud and abuse issue identified for the drug Ozempic, ESI has changed their requirements for members prescribed the drug. The drug is only FDA approved for patients with Type 2 diabetes, however, it has been prescribed for weight loss which is not approved by the FDA. The Fund only covers drugs to be used for the purposes of which they are approved for by the FDA. Effective 4/1/23 those who were given a new script for Ozempic will be required to go through the prior authorization process to confirm they have met the criteria to be prescribed the drug. Those who were taking the drug prior to 4/1/23 will be grandfathered, prior authorization will not be required unless the member's script for the drug has changed.

1Q2023 SaveOn Savings – In the 1Q2023 (1/1/2023 – 3/19/2023), the Gateway-BMED Health Insurance Fund saved \$81,903 for members enrolled in SaveOn. There were 20 participants in the program, for an average savings per prescription of \$2,100.

OPERATIONAL UPDATES:

COVID National Emergency – On April 10, 2023, President Biden signed legislation to end the COVID National Emergency immediately. As a result, the outbreak period for extended COBRA/HIPAA Special Enrollment Period deadlines will end July 10, 2023.

2023 LEGISLATIVE REVIEW

COVID -19

1. **National Emergency Declaration** - On January 30, 2023, the federal government announced the national emergency addressing the Public Health Emergency (PHE) will end May 11, 2023. As a result, the Program Manager recommends the following effective July 1, 2023:

- COVID-19 vaccines, including boosters – cover at \$0 copay at in network locations only. (Previously covered at any location).
- COVID-19 At Home Testing Kits – no longer covered by the plan at any retail location or mail order through ESI. Members would be responsible for the full costs of the kit.
- Diagnostic testing and providers – covered at member cost share.

Resolution 24-23 for the above recommendations was passed at the April 2023 meeting.

- 2. At Home COVID-19 Testing- Covered through June 30, 2023.** 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.
- 3. FREE Tests from the Government** – Effective **June 1, 2023**, the government has suspended the free at-home COVID-19 test kits to preserve the remaining supply. The program is no longer accepting orders. All orders placed before 11:59PM on May 31, 2023 will be delivered.

At-Home COVID-19 tests kits remain available at local retailers and pharmacies. Additional information on where to purchase test kits can be found at <https://www.covid.gov/tests>

- 4. Vaccine Mandates** – **Covered at \$0 at in network location.** November 4, 2021, OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is 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.

Medical and Rx Reporting

2022 Filings – Deadline for carriers to submit the filings for 2022 plan year is June 1, 2023. Aetna and ESI will submit on behalf of the HIFs. The Benefit Consultant will provide carriers all information needed for submission. Groups do not need to file on an individual basis.

2020 and 2021 Filings - Federal Extension Granted – the Centers for Medicare and Medicaid Services (CMS), U.S. Departments of Labor, Health and Human Services, and the Treasury published an FAQ that provided an extension to the filing period for 2020 and 2021 prescription drug and health care spending reporting. The Departments have provided a submission grace period through January 31, 2023 and will not consider a plan or issuer to be out of compliance with the requirements provided a good faith submission of 2020 and 2021 data is made on or before the date. Carriers will be filing their full reporting on behalf of clients prior to January 31, 2023.

The Medical and Rx Reporting provision (section 204) of the Consolidated Appropriations Act (CAA) requires health plans and payors to report information on plan medical costs and prescription drug spending to the Secretaries of Health and Human Services, Labor, and the Treasury on an annual basis. This requirement applies to insurers and self-funded health plans offering group or individual health insurance coverage.

On Aug. 20, 2021, the government released additional guidance on Consolidated Appropriations Act (CAA) implementation in a [Frequently Asked Questions \(FAQs\)](#) document. In the FAQ, the Departments of Health and Human Services, Labor, and Treasury indicated that enforcement of the first Medical and Rx report submission will be deferred, pending the issuance of regulations or further guidance. Until regulations or further guidance is issued, the Departments strongly encouraged plans and issuers to start working to ensure that they are in a position to be able to begin reporting the required information with respect to **2020 and 2021 data by Dec. 27, 2022.**

On Nov. 17, 2021, the departments released an interim final rule with request for comments (IFC).

Based on the IFC guidance, Express Scripts will submit an aggregated file for Rx data only to the government during the mandated filing period of Dec. 1 – Dec. 27, 2022. The Program Manager Team has provided ESI with the requested information to submit the filing.

Aetna and AmeriHealth will submit filings to the government on behalf of the HIFs using information in their system.

No Surprise Billing and Transparency Act- Continued Delays

The Health Insurance Funds, including Gateway-BMED 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 Gateway-BMED 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

2023 Specialized Audits

As approved through an RFP through the Executive Director's contract, the HIFs has acquired the services of AIM to conduct specialized audits for BMED Fund. AIM will begin to complete audits for the Mental Health Parity and Addiction Equity Act (MHPAEA) and No Surprises Act (NSA) requirements. Aim will review plan language and Aetna's NQTL analysis performed for the BMED

to determine compliance with the MHPAEA. Aim will review BMED claims to determine if Aetna is adjudicating claims in accordance with the requirements and mandates of the No Surprises Act.

Later in 2023 Aim will review Gene Therapy cost for the BMED Fund, confirming the claims carrier is administering the necessary care management programs specific to Gene Therapy.

Appeals

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Type of Service	Determination	Determination Date
5/11/2023	Medical/Aetna	BMED-2023-05-02	Preventative Visits	Upheld	6/5/2023
5/18/2023	Medical/Aetna	BMED-2023-05-03	Anesthesia	Upheld	5/25/2023

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Type of Service	Determination	Determination Date
3/20/2023	Medical/Aetna	BMED-2023-03-02	PET Scan	Upheld	5/12/2023

BMED Small Claims Committee Appeals: None

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND BILLS LIST

Confirmation of Payment

MAY 2023

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 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004044			
004044	RELIANCE INSURANCE GROUP, LLC	VOID CK AND REPLACE WITH WIRE	-31,935.63
			-31,935.63
004285			
004285	BOROUGH OF EDGEWATER	2022 WELLNESS GRANT	406.00
			406.00
004286			
004286	FRANKLIN LAKES BOROUGH	2022 WELLNESS GRANT	10,000.00
			10,000.00
004287			
004287	BOROUGH OF MONTVALE	2022 WELLNESS GRANT	5,000.00
			5,000.00
W7231			
W7231	RELIANCE INSURANCE GROUP, LLC	REPLACE LOST CK 404- BROKER FEES 7/22	31,935.63
			31,935.63
		Total Payments FY 2022	15,406.00

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004288			
004288	PERMA	POSTAGE 04/23	109.69
004288	PERMA	ADMIN FEES 05/23	36,834.10
			36,943.79
004289			
004289	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 5/23	1,062.50
			1,062.50
004290			
004290	JOSEPH IANNA CONI JR.	TREASURER 05/23	877.79
			877.79
004291			
004291	LAMENDOLA ASSOCIATES, INC.	MONTHLY RETAINER 04/23	1,561.00
			1,561.00
004292			
004292	CIVITAS NEW JERSEY, LLC	WELLNESS CONSULTANT 5/23	2,083.33
			2,083.33
004293			
004293	ACCESS	DEPT 418 INV # 10143739 3/31/23 FOR APR	135.54
			135.54

004294	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEE 05/23	14,542.03
004294			14,542.03
004295	OTTERSTEDT INSURANCE AGENCY	BROKER FEES 05/23	6,005.04
004295			6,005.04
004296	COMPETITIVE ADVANTAGE BENEFITS LLC	BROKER FEES 05/23	2,200.00
004296			2,200.00
004297	WORLD INSURANCE ASSOCIATES, LLC	BROKER FEE 05/23	19,786.35
004297			19,786.35
004298	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 05/23	82,749.91
004298			82,749.91
TOTAL CHECKS			151,417.65
W5230	AETNA MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 5/23	192,640.14
W5230			192,640.14
W5231	FLAGSHIP DENTAL PLANS	DENTAL- EAST RUTHERFORD INV 144585	1,437.97
W5231	FLAGSHIP DENTAL PLANS	DENTAL- RUTHERFORD INV 144712	1,493.39
W5231			2,931.36
W5232	AETNA	TPA FEES 5/23	53,141.76
W5232			53,141.76
W5233	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 5/23	208.33
W5233	CONNER STRONG & BUCKELEW	BENEFITS CONSULTANT FEE 5/23	29,611.10
W5233			29,819.43
W5234	FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 5/23 FANWOOD TWP/ MINE HILL	7,051.48
W5234			7,051.48
W5235	THE VOZZA AGENCY	BROKER FEES OAKLAND 5/23	6,297.60
W5235	THE VOZZA AGENCY	BROKER FEES FORT LEE 5/23	1,532.53
W5235	THE VOZZA AGENCY	BROKER FEES PARK RIDGE 5/23	5,432.93
W5235			13,263.06

W5236			
W5236	RELIANCE INSURANCE GROUP, LLC	BROKER FEES 05/23 EDGEWATER	7,211.03
			7,211.03
W5237			
W5237	ACRISURE	BROKER FEES 5/23 WALLINGTON	1,061.20
			1,061.20
W5238			
W5238	ALLEN ASSOCIATES	BROKER FEES 5/23 GARFIELD CITY	9,638.68
			9,638.68
W5239			
W5239	PAYFLEX	HSA FEE BORO OF WALLINGTON 05/23	61.80
W5239	PAYFLEX	HSA FEE BORO OF MONTVALE 05/23	126.00
W5239	PAYFLEX	HSA FEE BORO OF MONTVALE 04/23	126.00
W5239	PAYFLEX	HSA FEE BORO OF WALLINGTON 04/23	61.80
W5239	PAYFLEX	HSA FEE BORO OF OAKLAND 04/23	6.00
W5239	PAYFLEX	HSA FEE BORO OF OAKLAND 05/23	6.00
W5239	PAYFLEX	HSA FEE SOUTH HACKENSACK 04/23	15.00
W5239	PAYFLEX	HSA FEE SOUTH HACKENSACK 05/23	15.00
			417.60
W523A			
W523A	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 05/23	7,427.72
			7,427.72
		TOTAL WIRES	356,539.09
		Total Payments FY 2023	492,550.74
		TOTAL PAYMENTS ALL FUND YEARS	507,956.74

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

JUNE 2023

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>
004305			
004305	FRANKLIN LAKES BOROUGH	2021 WELLNESS REIMBURSEMENT GRANT	9,880.67
			9,880.67
004306			
004306	RELIANCE INSURANCE GROUP LLC	WELL REIMB. PLAINFIELD BOE 2/22-6/22	3,037.35
			3,037.35
		Total Payments FY 2021	12,918.02

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004307			
004307	LERCH, VINCI & BLISS, LLP	PROGRESS BILLING FOR Y/E 12/22	11,500.00
			11,500.00
004308			
004308	HQSI, INC	2022 CLAIMS REVIEW 5/23	500.00
			500.00
004309			
004309	OAKLAND BOROUGH	2022 WELLNESS REIMBURSEMENT GRANT	3,683.81
			3,683.81
004310			
004310	BOROUGH OF RUTHERFORD	2022 WELLNESS REIMBURSEMENT	1,136.79
			1,136.79
004311			
004311	RELIANCE INSURANCE GROUP, LLC	WELLNESS RIEMB PLAINFIELD BOE 2022	1,271.40
			1,271.40
		Total Payments FY 2022	18,092.00

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004312			
004312	PERMA	POSTAGE 05/23	214.97
004312	PERMA	ADMIN FEES 06/23	36,145.51
			36,360.48
004313			
004313	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 6/23	1,062.50
			1,062.50
004314			
004314	JOSEPH IANNAACONI JR.	TREASURER FEE 6/23	877.79
			877.79
004315			
004315	MEDICAL EVALUATION SPECIALISTS	MED EVAL. MES2040615 5/12/23	245.00
			245.00
004316			
004316	LAMENDOLA ASSOCIATES, INC.	MONTHLY RETAINER 05/23	1,530.00
			1,530.00
004317			
004317	CIVITAS NEW JERSEY, LLC	WELLNESS CONSULTANT 6/23	2,083.33
			2,083.33
004318			
004318	ACCESS	DEPT 418 INV 10261367 5/31/23 FOR JUN	165.00
004318	ACCESS	DEPT 418 INV 10205204 4/30/23 FOR MAY	139.89
			304.89
004319			
004319	VALLEY PHYSICIAN SERVICES PC	CORPORATE WELLNESS WEBINAR 1/23	2,000.00
			2,000.00

004320			
004320	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEE 6/23	13,960.54
			13,960.54
004321			
004321	SADDLE RIVER DELI	LUNCH MEETING 4/23	424.75
			424.75
004322			
004322	OTTERSTEDT INSURANCE AGENCY	BROKER FEE 06/23	6,088.45
			6,088.45
004323			
004323	COMPETITIVE ADVANTAGE BENEFITS LLC	BROKER FEES 06/23	4,180.00
			4,180.00
004324			
004324	WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 06/23	19,548.34
			19,548.34
004325			
004325	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 06/23	81,826.37
			81,826.37
		CHECK SUBTOTAL	201,502.46
W6230			
W6230	AETNA MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 6/23	156,678.63
			156,678.63
W6231			
W6231	FLAGSHIP DENTAL PLANS	DENTAL- E. RUTHERFORD INV 145046 6/1/23	1,390.18
W6231	FLAGSHIP DENTAL PLANS	DENTAL RUTHERFORD INV 145172 6/1/23	1,493.39
			2,883.57
W6232			
W6232	AETNA	TPA FEES 6/23	52,548.66
			52,548.66
W6233			
W6233	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 06/23	7,497.73
			7,497.73
W6234			
W6234	CONNER STRONG & BUCKELEW	BENEFITS CONSULTANT FEE 6/23	28,523.90
W6234	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 6/23	208.33
			28,732.23
W6235			
W6235	FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 06/23	10,290.96
			10,290.96
W6236			
W6236	THE VOZZA AGENCY	BROKER FEES FORT LEE 6/23	1,551.44
W6236	THE VOZZA AGENCY	BROKER FEES PARK RIDGE 6/23	5,512.63
W6236	THE VOZZA AGENCY	BROKER FEES OAKLAND 6/23	6,384.40
			13,448.47
W6237			
W6237	RELIANCE INSURANCE GROUP, LLC	BROKER FEES EDGEWATER 6/23	7,211.03
			7,211.03
W6238			
W6238	ACRISURE	BROKER FEES WALLINGTON 6/23	1,061.19
			1,061.19
W6239			
W6239	ALLEN ASSOCIATES	BROKER FEES GARFIELD CITY 6/23	9,274.96
			9,274.96
		ACH/WIRE SUBTOTAL	289,627.43
		Total Payments FY 2023	460,119.87
		TOTAL PAYMENTS ALL FUND YEARS	491,129.89

Chairperson

Attest:

Dated: _____

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

25 _____
Treasurer

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND (METRO FUND) BILLS LIST

Confirmation of Payment

MAY 2023

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004299			
004299	PERMA	RETIREE FIRST - PASSAIC VALLEY 05/23	2,568.00
004299	PERMA	RETIREE FIRST- UNION TOWNSHIP 04/23	4,884.00
004299	PERMA	ADMIN FEES 05/23	46,397.85
004299	PERMA	RETIREE FIRST- UNION TOWNSHIP 05/23	5,136.00
			58,985.85
004300			
004300	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 05/23	1,062.50
			1,062.50
004301			
004301	JOSEPH IANNACONI JR.	TREASURER FEE 05/23	877.79
			877.79
004302			
004302	WELLNESS COACHES	WELLNESS COACH/ PLAINFIELD BOE 4/23	5,887.00
			5,887.00
004303			
004303	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEE- WEST CALDWELL 5/23	5,428.21
004303	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEES- BLOOMFIELD TWP 5/23	42,416.00
004303	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEE - BLOOMFIELD LIBRARY 5/23	1,205.00
			49,049.21
004304			
004304	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 5/23	144,504.51
			144,504.51
		TOTAL CHECKS	260,366.86
W5230			
W5230	UNITED HEALTHCARE INS COMPANY	MEDICARE ADVANTAGE PREM. 5/23	71,165.00
			71,165.00
W5231			
W5231	AETNA MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREM. 5/23	922,704.15
			922,704.15
W5232			
W5232	DELTACARE DMO	DENTAL- CITY OF ORANGE F1-7871700005	222.50
W5232	DELTACARE DMO	DENTAL- PLAINFIELD BOE F1-7971900000	3,945.02
			4,167.52
W5233			
W5233	FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 5/23	55,645.76
			55,645.76
W5234			
W5234	RELiance INSURANCE GROUP, LLC	BROKER FEE 5/23	31,315.37
W5234	RELiance INSURANCE GROUP, LLC	BROKER FEE 5/23	6,914.24
			38,229.61
W5236			
W5236	CONNER STRONG & BUCKELEW	BENEFIT CONSUL FEE 5/23	30,828.55
W5236	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 5/23	208.33
			31,036.88

W5237	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR FEE 5/23	66,760.00
W5237			66,760.00
W5238	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 5/23	4,865.89
W5238			4,865.89
W5239	AETNA	MEDICAL TPA 5/23	92,800.38
W5239			92,800.38
TOTAL WIRES			1,287,375.19
Total Payments FY 2023			1,547,742.05
TOTAL PAYMENTS ALL FUND YEARS			1,547,742.05

Chairperson

Attest:

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

Dated: _____

Treasurer

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND (METRO FUND)

BILLS LIST

Confirmation of Payment

JUNE 2023

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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
004302			
004302	WELLNESS COACHES	VOID AND REISSUE	-5,887.00
			-5,887.00
004326			
004326	PERMA	ADMIN FEES 6/23	47,206.67
			47,206.67
004327			
004327	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 6/23	1,062.50
			1,062.50
004328			
004328	JOSEPH IANNA CONI JR.	TREASURER FEE 6/23	877.79
			877.79
004329			
004329	WELLNESS COACHES USA LLC	WELLNESS COACH/ PLAINFIELD BOE 4/23	5,887.00
004329	WELLNESS COACHES USA LLC	WELL COACH/ PLAIN. BOE 5/23 INV 36431	8,990.00
			14,877.00
004330			
004330	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEE- WEST CALDWELL 6/23	5,428.21
004330	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEE - BLOOMFIELD LIBRARY 6/23	1,205.00
004330	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEES- BLOOMFIELD TWP 6/23	41,211.00
			47,844.21
004331			
004331	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 6/23	145,120.20
			145,120.20
		CHECK SUBTOTAL	251,101.37
W6230			
W6230	AETNA MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREM. 6/23	630,708.67
			630,708.67
W6231			
W6231	UNITED HEALTHCARE INS COMPANY	MEDICARE ADVANTAGE PREM. 6/23	35,923.64
			35,923.64
W6232			
W6232	DELTACARE DMO	DENTAL CITY OF ORANGE F1-7871700005 6/23	222.50
W6232	DELTACARE DMO	DENTAL PLAINFIELD BOE F1-7971900000 6/23	4,075.68
			4,298.18
W6233			
W6233	FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 6/23	55,148.23
			55,148.23
W6234			
W6234	RELIANCE INSURANCE GROUP, LLC	BROKER FEES PLAINFIELD BOE 6/23	31,610.28
W6234	RELIANCE INSURANCE GROUP, LLC	BROKER FEES SCOTCH PLAINS 6/23	7,025.76
			38,636.04
W6235			
W6235	CONNER STRONG & BUCKELEW	BENEFIT CONSULTANT FEE 6/23	31,369.27
W6235	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 6/23	208.33
			31,577.60

W6236	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR FEE 6/23	67,615.00
W6236			67,615.00
W6237	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 6/23	4,913.63
W6237			4,913.63
W6238	AETNA	MEDICAL TPA 6/23	93,195.78
W6238			93,195.78
ACH/WIRE SUBTOTAL			962,016.77
Total Payments FY 2023			1,213,118.14
TOTAL PAYMENTS ALL FUND YEARS			1,213,118.14

Chairperson

Attest:

Dated: _____

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

Treasurer

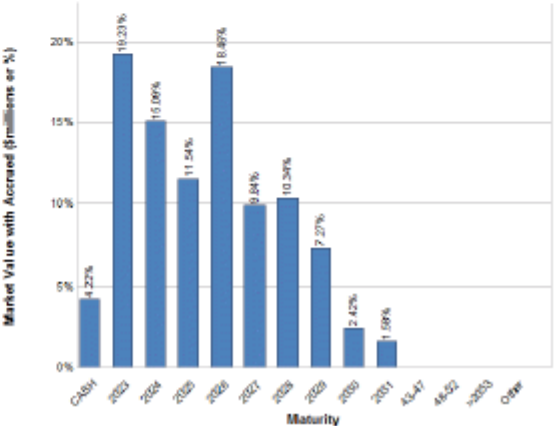
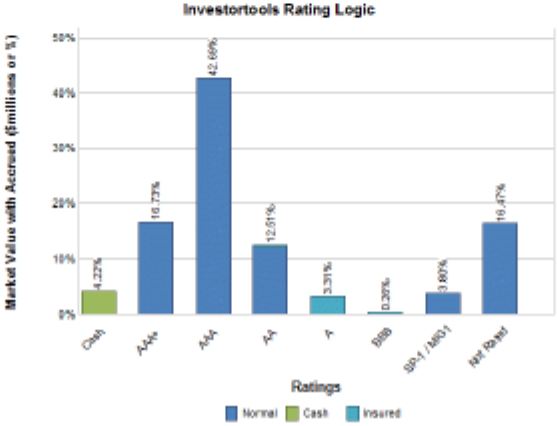
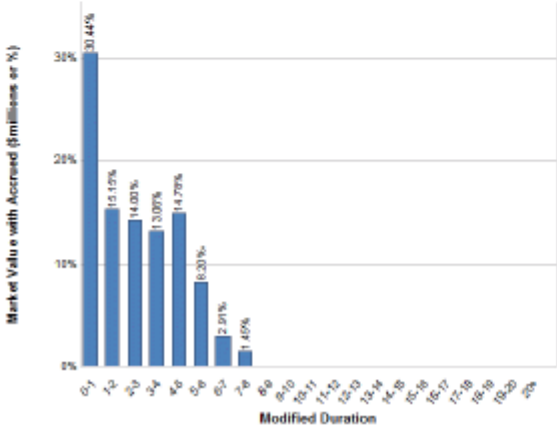
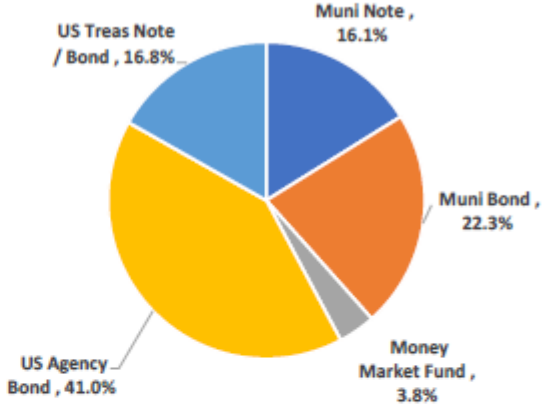
CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Bergen Municipal Employee Benefits Fund									
Month		April							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	April	April	April	April	Reconciled	Variance From	Month
2023	Medical	4,817,326.06	1,908,911.50	0.00	6,726,237.56	0.00	6,726,237.56	4,817,326.06	1,908,911.50
	Dental	393,649.28	151,184.02	0.00	544,833.30	0.00	544,833.30	393,649.28	151,184.02
	Rx	1,486,024.94	648,336.37	0.00	2,134,361.31	0.00	2,134,361.31	1,486,024.94	648,336.37
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	6,697,000.28	2,708,431.89	0.00	9,405,432.17	0.00	9,405,432.17	6,697,000.28	2,708,431.89

Bergen Municipal Employee Benefits Fund										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2023										
Month Ending: April										
	Medical	Dental	Rx	Vision	Run-In	Reinsurance	RSR	Admin	0	TOTAL
OPEN BALANCE	20,877,153.81	490,262.80	(1,673,859.45)	0.00	0.00	(333,290.60)	143,245.22	2,144,972.26	0.00	21,648,484.04
RECEIPTS										
Assessments	6,290,923.94	253,581.02	357,788.72	0.00	0.00	181,553.28	2,571.96	625,473.59	0.00	7,711,892.51
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	27,301.98	1,970.56	302.44	0.00	0.00	0.00	170.89	2,558.90	0.00	32,304.77
Invest Adj	49.49	3.57	0.55	0.00	0.00	0.00	0.31	4.64	0.00	58.56
Subtotal Invest	27,351.47	1,974.13	302.99	0.00	0.00	0.00	171.20	2,563.54	0.00	32,363.33
Other *	98,236.69	1,328.00	161,986.39	0.00	0.00	0.00	0.00	0.00	0.00	261,551.08
TOTAL	6,416,512.10	256,883.15	520,078.10	0.00	0.00	181,553.28	2,743.16	628,037.13	0.00	8,005,806.92
EXPENSES										
Claims Transfers	5,592,435.82	230,888.75	648,493.37	0.00	0.00	0.00	0.00	0.00	0.00	6,471,817.94
Expenses	873,313.75	7,026.64	0.00	0.00	0.00	223,006.10	0.00	594,252.47	0.00	1,697,598.96
Other *	16,857.00	0.00	0.00	0.00	0.00	0.00	0.00	(254.28)	0.00	16,602.72
TOTAL	6,482,606.57	237,915.39	648,493.37	0.00	0.00	223,006.10	0.00	593,998.19	0.00	8,186,019.62
END BALANCE	20,811,059.34	509,230.56	(1,802,274.72)	0.00	0.00	(374,743.42)	145,988.38	2,179,011.20	0.00	21,468,271.34

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
Bergen Municipal Employee Benefits Fund								
ALL FUND YEARS COMBINED								
CURRENT MONTH	April							
CURRENT FUND YEAR	2023							
	Description:	CHECKING	JCMI	CLAIMS	UHC CLAIMS	TD Invest	Investors	
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:	0.7						0.8
	TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$21,648,483.98	8210463.51	\$ 2,803,883.86	\$ -	\$ -	\$ 4,321,363.91	\$ 6,312,772.70	
Opening Interest Accrual Balance	\$13,844.79	0	\$ -	\$ -	\$ -	\$ 13,844.79	\$ -	
1	Interest Accrued and/or Interest Cost	\$5,848.85	\$0.00	\$0.00	\$0.00	\$0.00	\$5,848.85	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$58.56	\$0.00	\$58.56	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$31,230.65	\$5,845.95	\$4,791.46	\$0.00	\$0.00	\$6,324.66	\$14,268.58
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$1,074.13	\$0.00	\$1,602.13	\$0.00	\$0.00	-\$528.00	\$0.00
8	Net Investment Income	\$38,212.19	\$5,845.95	\$6,452.15	\$0.00	\$0.00	\$11,645.51	\$14,268.58
9	Deposits - Purchases	\$7,956,586.59	\$7,956,586.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$8,169,162.62	-\$8,169,416.90	\$790.66	\$0.00	\$0.00	-\$536.38	\$0.00
			ok	ok	ok	ok	ok	ok
Ending Cash & Investment Balance	\$21,468,271.29	\$8,003,479.15	\$2,811,126.67	\$0.00	\$0.00	\$4,326,624.19	\$6,327,041.28	
Ending Interest Accrual Balance	\$19,693.64	\$0.00	\$0.00	\$0.00	\$0.00	\$19,693.64	\$0.00	
Plus Outstanding Checks	\$703,427.05	\$703,427.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$22,171,698.34	\$8,706,906.20	\$2,811,126.67	\$0.00	\$0.00	\$4,326,624.19	\$6,327,041.28	

Muni Excess Liability Joint Insurance Fund

As of 4/30/2023	
Portfolio Total Par	\$ 344,061,488
Principal Market Value	\$ 321,208,468
Accrued Interest	\$ 1,627,234
Market Value Plus Accrued NAV	\$ 322,835,703
Average Maturity	1/30/2026
Modified Duration	2.61
Book Yield	1.72%
Yield to Maturity / Call	3.97%
Projected Coupon Income	\$ 6,109,801



BMED/Gateway HIF	As of June 23, 2023							
METRO Subgroup	Fund Year 2023		Fund Year 2022		GRAND TOTAL DUE	June Assessments due June 15, 2023		
Alpine	\$	3,099.00			\$	3,099.00	\$	3,099.00
Carlstadt	\$	51,254.00	\$	16,817.00	\$	68,071.00	\$	17,148.00
Carlstadt Board of Education	\$	-	\$	6,356.00	\$	6,356.00		
East Rutherford	\$	9,746.00			\$	9,746.00	\$	9,746.00
East Rutherford Board of Education	\$	12,748.00	\$	371.00	\$	13,119.00	\$	12,748.00
Edgewater	\$	316,212.00			\$	316,212.00	\$	316,212.00
Emerson	\$	13,726.00	\$	(27.00)	\$	13,699.00	\$	6,863.00
Fanwood	\$	103,814.82			\$	103,814.82	\$	103,814.82
Garfield City	\$	-	\$	8,320.00	\$	13,877.00	\$	-
Garwood	\$	105,029.00			\$	105,029.00	\$	105,029.00
Lodi	\$	13,813.00	\$	40,189.00	\$	54,002.00	\$	13,813.00
Maywood Borough	\$	-	\$	1,581.00	\$	(4,355.00)	\$	-
Mine Hill	\$	1,038.00			\$	1,038.00	\$	-
Montvale	\$	135,406.00	\$	(3,237.00)	\$	132,169.00	\$	69,800.00
Moonachie	\$	138,026.00			\$	138,026.00	\$	138,026.00
North Arlington	\$	49,384.00	\$	-	\$	49,384.00	\$	1,784.00
Rochelle Park	\$	5,658.00	\$	4,580.00	\$	10,238.00	\$	5,658.00
Rutherford	\$	302,576.00			\$	302,576.00	\$	302,576.00
Saddle River	\$	174,354.06			\$	174,354.06	\$	86,516.04
South Hackensack	\$	231,552.00	\$	-	\$	231,552.00	\$	119,631.00
Wallington	\$	139,969.00			\$	139,969.00	\$	139,969.00
Wanaque Valley Regional S.A.	\$	847.00			\$	847.00	\$	847.00
Bloomfield Township	\$	1,441,391.00			\$	1,441,391.00	\$	1,441,391.00
Bloomfield Library	\$	36,112.00			\$	36,112.00	\$	36,112.00
East Orange	\$	71,496.00			\$	71,496.00	\$	71,496.00
Irvington	\$	593,998.75	\$	2,512.30	\$	596,511.05	\$	101,038.25
Town of Morristown	\$	33,680.00			\$	33,680.00	\$	33,680.00
Orange Township	\$	1,077,516.00	\$	30.00	\$	1,077,546.00	\$	1,077,516.00
Passaic Valley Sewerage Comm	\$	234,070.00			\$	234,070.00	\$	136,700.00
Plainfield BOE	\$	2,367,082.00			\$	2,367,082.00	\$	2,367,082.00
Scotch Plains Township	\$	268,108.00			\$	268,108.00	\$	268,108.00
Union Township	\$	3.00			\$	3.00	\$	3.00
West Caldwell	\$	174,799.00			\$	174,799.00	\$	174,799.00
West Orange Township	\$	690,241.00	\$	676,296.00	\$	1,366,537.00	\$	168,993.00
	\$	8,796,748.63	\$	753,788.30	\$	9,550,157.93	\$	7,330,198.11



CIVITAS

COMMUNITY • WELLNESS • LIFE-COACHING • COLLABORATION

NEW JERSEY

TO: Gateway-BMED Executive Committee and Commissioners

FROM: Marianne Eskilson, VP Civitas NJ; Gateway-BMED Wellness Consultant

DATE: June 12, 2023

RE: Report of Activity and Progress

STATUS UPDATE

1. **Education:** Education participation at the close of our annual mid-point remains strong. Webinar content continues to be diverse and outstanding. Feedback from participants continues to be highly positive. Our office coordinates weekly with Valley's staff regarding various issues associated with education and our partnership. On-demand flyer of 2023 live aired webinars is attached, together with a flyer announcing July's webinar offering.
2. **Surveys:** Program evaluation/opinion collection surveys were created by our office. The surveys were deployed via Survey Monkey to the employees of participating agencies in early May and response activity has been strong. To date a vast majority of participants have completed the survey within the towns who are participating in the Fund's wellness program. Participants have until June 30, 2023 to complete the survey. Completion of the survey is a requirement for the towns who participate in the program and be eligible for their grant reimbursement. I have provided each participating town with a mid-point snapshot of their agency's results. At the close of the survey period, I will provide participating towns with their final survey results. We will also provide the Fund with an aggregated report of responses within our report for the next Fund meeting. We believe that this data will be helpful at both the Fund and local levels for future program planning.
3. **Newsletter:** The monthly newsletter continues to be sent to all local wellness program ambassadors monthly for distribution to their entire full-time employee population. We continue to seek guidance from non-participating fund agencies as to whom they would like monthly links to educational programming and newsletters to be sent so that they can be distributed to their full-time employee population. The newsletter is available in both an interactive digital version, as well as a static pdf. Our office creates a specialized

article for the Fund that can be found on the right-hand column of the first page of each edition. For the next several months we will be spotlighting various local agency programs and their wellness champions. A copy of the June edition is attached.

4. **Partnerships:**

- a. **NY/NJ Trails Conference:** Our partnership opportunity with the NY/NJ Trails Conference continues. Sponsorship of employee participation in their annual Trail-a-Thon continues to offer a wonderful option for local agencies to implement into their local program as an activity/challenge.
- b. **Valley Health Services:** See Item 1

5. **Next Steps:** Specific areas of focus for the summer season will include the following:

- a. The review and integration of annual claims data reports, (they generally become available in late June) together with survey results will be a cornerstone of 2024 program planning.
- b. The scheduling of a virtual broker meeting in early July to engage brokers to share their thoughts and ideas associated with wellness programming, planning, incentivization and trending they are seeing amongst their books of business and to answer any questions they may have about the Fund's program.
- c. Campaign to assist towns who have shown interest in 2024 participation to create a firm foundation for their future program to get off to a strong start in 2024.
- d. The establishment of a date in July for ambassadors to engage in a virtual meeting together to exchange ideas, share successes and concerns and brainstorm together with our office.
- e. Engage in outreach to other non-participating agencies to solicit input, offer to deploy a survey of their staff to help gauge their ideas and sentiments relating to the possibility of initiating a Fund/employer sponsored health and wellness program.



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

June 27, 2023



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS PAID 2022			MEDICAL CLAIMS PAID 2023		
	# OF EES	PER EE	# OF EES	PER EE		
JANUARY				\$ 2,471,010	1,287	\$ 1,920
FEBRUARY				\$ 1,815,151	1,338	\$ 1,357
MARCH				\$ 2,146,796	1,317	\$ 1,630
APRIL				\$ 1,983,801	1,313	\$ 1,511
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER	\$2,516,897	1,281	\$ 1,965			
OCTOBER	\$1,981,188	1,285	\$ 1,542			
NOVEMBER	\$2,501,093	1,279	\$ 1,956			
DECEMBER	\$2,094,808	1,283	\$ 1,633			
TOTALS	\$9,093,987					
				2023 Average	1,314	\$ 1,604
				2022 Average (4th Qtr)	1,282	\$ 1,774

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

Plan Sponsor Unique ID : All
Customer: BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
Group / Control: 00866353,00880725,SI283129

Paid Dates: 03/01/2023 - 03/31/2023
Service Dates: 01/01/2011 - 03/31/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$750,576.31	\$128,027.96
	\$150,252.39	\$100,475.35
	\$57,299.57	\$68,157.02
Total:	\$958,128.27	\$296,660.33

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

Plan Sponsor Unique ID : All
Customer: BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
Group / Control: 00866353,00880725,SI283129

Paid Dates: 04/01/2023 - 04/30/2023
Service Dates: 01/01/2011 - 04/30/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$227,782.27	\$127,968.51
	\$195,396.71	\$117,728.39
	\$110,336.43	\$62,361.59
	\$102,988.94	\$50,101.85
Total:	\$636,504.35	\$358,160.34



METRO MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

June 27, 2023



METRO

	<u>MEDICAL CLAIMS PAID 2022</u>	<u># OF EES</u>	<u>PER EE</u>	<u>MEDICAL CLAIMS PAID 2023</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY				\$3,381,213	2,310	\$ 1,464
FEBRUARY				\$3,440,605	2,315	\$ 1,486
MARCH				\$3,645,653	2,311	\$ 1,578
APRIL				\$3,571,570	2,334	\$ 1,530
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER	\$2,673,128	1,649	\$ 1,621			
OCTOBER	\$2,504,540	1,694	\$ 1,478			
NOVEMBER	\$2,715,123	1,706	\$ 1,592			
DECEMBER	\$2,171,019	1,726	\$ 1,258			
TOTALS	\$10,063,809					
				2023 Average	2,318	\$ 1,514
				2022 Average (4th Qtr)	1,694	\$ 1,487

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

Plan Sponsor Unique ID : All
Customer: METRO
Group / Control: 00169469 - BERGEN MUNICIPAL EMPLOYEE BENEFIT FUND

Paid Dates: 03/01/2023 - 03/31/2023
Service Dates: 01/01/2011 - 03/31/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$593,975.76	\$135,194.27
	\$210,145.23	\$114,689.65
	\$212,615.58	\$89,773.08
	\$139,731.53	\$69,841.58
	\$102,276.36	\$58,300.47
	\$85,828.34	\$51,585.22
Total:	\$1,344,572.80	\$519,384.27

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

Plan Sponsor Unique ID : All
Customer: METRO
Group / Control: 00169469 - BERGEN MUNICIPAL EMPLOYEE BENEFIT FUND

Paid Dates: 04/01/2023 - 04/30/2023
Service Dates: 01/01/2011 - 04/30/2023
Line of Business: All

	Billed Amt	Paid Amt
	\$227,782.27	\$127,968.51
	\$195,396.71	\$117,728.39
	\$110,336.43	\$62,361.59
	\$102,988.94	\$50,101.85
Total:	\$636,504.35	\$358,160.34



Bergen Municipal Employee Benefit Fund

May 1, 2022 thru April 30, 2023 (unless otherwise noted)

Dashboard

Medical Claims Paid: January 2023 – April 2023	
Total Medical Paid per EE:	
BMED \$1,604	
METRO \$1,514	
Network Discounts	
Inpatient:	58.4%
Ambulatory:	67.7%
Physician/Other:	64.7%
TOTAL:	64.4%
Provider Network	
% Admissions In-Network:	94.6%
% Physician Office:	88.8%
Aetna Book of Business: Admissions 97.7%; Physician 91.4%	
Top Facilities Utilized (by total Medical Spend)	
<ul style="list-style-type: none"> • Hackensack University • Morristown Medical Center • Valley Hospital • JFK University Medical Center • Cooperman Baribas 	

Catastrophic Claim Impact January 2023- April 2023	
Number of Claims Over \$50,000:	54
Claimants per 1000 members:	6.4
Avg. Paid per Claimant:	\$100,873
Percent of Total Paid:	25.5%
• Aetna BOB- HCC account for an average of 43.3% of total Medical Cost	

Aetna One Flex Member Outreach: Through April 2023	
Total Members Identified: 1,969	
Members Targeted for 1:1 Nurse Support : 478	
Members Targeted for Digital Activity: 1,491	
Member 1:1 outreach completed: 452	
Member 1:1 Outreach in Progress: 26	

Teladoc Activity: January 2023 – April 2023	
Total Registrations:	67
Total Online Visits:	164
Total Net Claims Savings:	\$77,423
Total Visits w/ Rx:	119
Mental Health Visits:	79
Dermatology Visits:	13

Allentown Service Center Performance Goal Metrics YTD 2022	
Customer Service Performance	
1 st Call Resolution:	94.08%
Abandonment Rate:	0.73%
Avg. Speed of Answer:	19.5 sec
Claims Performance	
Financial Accuracy: (Q4 22)	99.66%
-	
90% processed w/in:	9.0 days
95% processed w/in:	19.5 days

Claims Performance (Monthly) (May 2023)	
90% processed w/in:	17.9 days
95% processed w/in:	27.3 days
(Note: This is not a PG metric)	

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



EXPRESS SCRIPTS®

Bergen Municipal Employee Benefits Fund - Monthly Utilization Tracking Report

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	2,519	2,513	2,517	2,516	2,531	2,536	2,531	2,533	2,534	2,541	2,545	2,540	2,563	2,560	2,572	2,565	2,539
Total Days	102,796	94,485	106,472	303,753	103,831	105,901	106,363	316,095	105,040	106,090	104,425	315,555	102,642	107,763	110,270	320,810	1,257,113
Total Patients	994	943	1,023	1,449	1,038	1,051	1,014	1,527	1,034	1,032	996	1,518	1,091	1,119	1,118	1,663	2,089
Total Plan Cost	\$397,226	\$400,750	\$439,519	\$1,237,496	\$441,324	\$398,692	\$521,683	\$1,361,699	\$504,418	\$440,690	\$459,415	\$1,404,523	\$533,965	\$466,038	\$437,946	\$1,478,209	\$5,481,965
Generic Fill Rate (GFR) - Total	86.1%	84.5%	85.9%	85.6%	86.6%	85.2%	83.8%	85.2%	84.4%	84.4%	84.1%	84.3%	78.3%	81.4%	82.7%	80.7%	83.9%
Plan Cost PMPM	\$157.69	\$159.47	\$174.62	\$163.93	\$174.37	\$157.21	\$206.12	\$179.22	\$199.06	\$173.43	\$180.52	\$184.32	\$208.34	\$182.05	\$170.27	\$192.10	\$179.96
Total Specialty Plan Cost	\$169,658	\$189,993	\$134,131	\$493,782	\$198,287	\$133,936	\$217,540	\$549,762	\$233,034	\$158,007	\$176,221	\$567,262	\$280,566	\$173,046	\$150,526	\$642,303	\$2,253,109
Specialty % of Total Specialty Plan Cost	42.7%	47.4%	30.5%	39.9%	44.9%	33.6%	41.7%	40.4%	46.2%	35.9%	38.4%	40.4%	52.5%	37.1%	34.4%	43.5%	41.1%

Total Component/Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q1	2023 04	2023 05	2023 06	2023 Q2	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	2,899	2,996	2,995	2,963	2,989												
Total Days	119,700	118,122	129,332	367,154	122,966												
Total Patients	1,212	1,225	1,317	1,877	1,260												
Total Plan Cost	\$565,259	\$481,655	\$600,154	\$1,647,069	\$632,330												
Generic Fill Rate (GFR) - Total	83.3%	84.9%	84.3%	84.2%	86.5%												
Plan Cost PMPM	\$194.98	\$160.77	\$200.39	\$185.27	\$211.55												
% Change Plan Cost PMPM	23.6%	0.8%	14.8%	13.0%	21.3%												
Total Specialty Plan Cost	\$275,695	\$186,987	\$248,667	\$711,349	\$336,037												
Specialty % of Total Specialty Plan Cost	48.8%	38.8%	41.4%	43.2%	53.1%												

PMPM	
Q 122	\$163.93
Q 123	\$185.27
Jan 22-23	13.0%



Understanding Whole Health Risks

Gum Disease and its Links to Medical Conditions

Periodontal (gum) diseases primarily result from infections and inflammation of the gums and bone that surround and support the teeth. In its early stage, gingivitis, gums can become swollen and bleed. In its more serious form, periodontitis, the gums can pull away from the tooth, bone can be lost, and the teeth may loosen or fall out. Gum disease and tooth decay are the two biggest threats to dental health. **Nearly 50% of all adults aged 30 or older have signs of gum disease¹.**

Members should be educated about the complex interplay between bacterial infection and the body's immune response to infection. Studies have linked oral health infections with diabetes, heart disease, stroke, and premature, low-weight births². Severe/progressive periodontitis is also associated with cancer, Alzheimer's disease, and dozens of other serious diseases³.

Diabetes

Adults 45 years or older with poorly controlled diabetes were **2.9 times more likely to have gum disease** than those without diabetes⁴. The likelihood was 4.6 times higher among smokers with poorly controlled diabetes⁴. Oral manifestations of uncontrolled diabetes can include xerostomia, burning sensation in the mouth (which may possibly be related to neuropathy), impaired/delayed wound healing, increased incidence and severity of infections, secondary infection with candidiasis; parotid salivary gland enlargement; gingivitis and/or periodontitis⁵.

Other Chronic Diseases

Having a chronic disease, such as arthritis, heart disease, stroke, emphysema, hepatitis C, or a liver condition, or being obese may increase an individual's **risk of having missing teeth and poor oral health⁶**. Patients with weakened immune systems, such as those infected with HIV and other medical conditions (organ transplants) and who use some medications (e.g., steroids) are at higher risk for oral problems⁶.

Pregnancy

The medical and dental communities concur that maintaining **periodontal health is an important part of a healthy pregnancy**. Clinical recommendations released by the AAP and the EFP state that non-surgical periodontal therapy is safe for pregnant women and can result in improved periodontal health⁷.

Cancer, Tobacco Use, and e-Cigarettes

Head and neck radiation and chemotherapy can cause mouth problems that range from dry mouth to life-threatening infections. Patients should **see a dentist about one month before beginning cancer treatment** to make sure their mouth is healthy⁸.

In addition to the risk of developing lung cancer, smokers have **twice the risk of developing gum disease** compared to non-smokers⁹. More than half of severe gum disease cases in the United States may result from cigarette smoking¹⁰. **Smoking has also been linked to tooth loss**. Male smokers are up to 3.6 times more likely to lose their teeth than non-smokers; female smokers were found to be 2.5 times more likely⁹.

New studies highlight how **e-cigarettes alter oral health and may be contributing to gum disease**. The latest research finds that e-cigarette users have a unique oral microbiome that is less healthy than nonsmokers but potentially healthier than cigarette smokers, and measures worsening gum disease over time¹¹.

Sources:

1. <https://www.cdc.gov/oralhealth/conditions/periodontal-disease.html>
2. <https://www.nidcr.nih.gov/research/data-statistics/surgeon-general>
3. <https://pubmed.ncbi.nlm.nih.gov/32844419/>
4. http://www.diabetesincontrol.com/wp-content/uploads/PDF/ndep_diabetes_facts_2011.pdf
5. <https://www.ada.org/resources/research/science-and-research-institute/oral-health-topics/diabetes>
6. <https://www.cdc.gov/oralhealth/basics/adult-oral-health/index.html>
7. <https://www.sciencedaily.com/releases/2013/08/130828092310.htm>
8. <https://www.nidcr.nih.gov/healthinfo/cancer-treatments>
9. <https://periodontalhealthcenter.com/blog/covid-smoking-and-gum-disease-18536/>
10. <https://pubmed.ncbi.nlm.nih.gov/10872855/>
11. <https://www.sciencedaily.com/releases/2022/02/220222151907.htm>



**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
JUNE 27, 2023**

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

Resolution 27-23: Approval of the 2022 AuditPage 51
Resolution 28-23: May and June 2023 Bills Lists.....Page 54

Motion _____

Second _____

GROUP AFFIDAVIT FORM
CERTIFICATION OF FUND COMMISSIONERS
Of the
BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

We the Fund Commissioners of the Bergen Municipal Employee Benefits Fund, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members Fund Commissioners of the Bergen Municipal Employee Benefits Fund.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2022.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS - RECOMMENDATIONS

- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)
- _____ (L.S.)

Attest:

Secretary to the Fund

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the Executive Committee.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

RESOLUTION NO. 27-23

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2022**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2022 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the Fund Commissioners have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the Fund Commissioners no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all Fund Commissioners have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the Fund Commissioners to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

ADOPTED: JUNE 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 28-23

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MAY AND JUNE 2023 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **June 27, 2023** 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, including the METRO Subgroup, during the months of May and June 2023 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 BMED and METRO Bills List for the months of May and June 2023 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: June 27, 2023

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
OPEN MEETING: APRIL 25, 2023
FRANKLIN LAKES BOROUGH
12:00 P.M.

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

ROLL CALL OF 2023 EXECUTIVE COMMITTEE:

Gregory Hart, Chair	Present
Richard Kunze, Secretary	Present
Gregory Franz, Executive Committee	Present
Donna Gambutti, Executive Committee	Present
Bob Kakoleski, Executive Committee	Absent
Anthony Ciannamea, Executive Committee	Present
Erin Delaney, Executive Committee Alternate	Absent
James Gasparini, Executive Committee Alternate	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Brandon Lodics, Executive Director Emily Koval, Account Manager Jordyn DeLorenzo, Assistant Account Manager
Attorney	Huntington Bailey, LLP	Bill Bailey
Treasurer	Joseph Iannaconi	Present
Third Party Administrator	Aetna	Jason Silverstein
Dental Claims Administrator	Delta Dental of NJ, Inc.	Brian Remlinger
Auditor	Lerch, Vinci & Higgins	Absent
Actuary	John Vataha	Absent
Independent Consultant	LaMendola Associates	Clark LaMendola
Benefits Consultant	Conner Strong	Crystal Bailey
RX Administrator	Express Scripts	Charles Yuk
Wellness Coordinator	Civitas	Marianne Eskilson

OTHERS PRESENT:

Rayna Harris	Colleen Huehn
Anders Hasseler	Maureen Fennell
Kim White	Tom Padilla
Frank Covelli	Megan Doherty
Don Sciolaro	Joe Voytus
Renee Gear	Albert Lukin
Nikole Baltycki	Matthew McArow
Lisa Sabato	

APPROVAL OF MINUTES: February 28, 2023

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

CORRESPONDENCE - None.

COMMITTEE REPORTS:

Strategic Planning - Commissioner Kunze said there was discussion with the Board Advisor. He stated that the process is underway and there will be survey sent out to the Commissioners shortly after the meeting with the service providers.

Finance Committee - Commissioner Kunze said they discussed new members joining the HIF and the underwriting process with the Fund Actuary. Mr. Kunze stated that they met with the QPA on competitive contracting and procurement processes. He stated that there was also discussion about the METRO Split and the next steps for that.

Wellness Committee - Mr. Hart stated that said the wellness coordinator Mrs. Eskilson will touch on what was discussed. He stated that they discussed the 2023 Wellness submissions as well as the 2022 wellness year reimbursements that will be approved today and paid out in the next month. They spoke about the wellness timeline as well as the newsletter.

Small Claims Committee - No Report.

Nominations Committee - No Report.

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT - Mrs. Koval stated that this month there are BMED and METRO split Financial Fast Tracks in the agenda this month. She reviewed the financials through the month of January. She stated that for just BMED only, the

month of January was very positive. She stated that METRO only was also very positive for the month of January gaining surplus.

METRO STEERING COMMITTEE - Mrs. Koval stated that the Metro Steering Committee had its inaugural meeting in March. The Committee elected a Chair and took action on a few agenda items that was then reviewed by the BMED Finance Committee and is being recommended to take formal action by the Executive Committee. The minutes from the Steering and Finance Committee are included. She stated that they have elected a chair and we are working on getting a secretary, so it is gaining formation as a Fund.

The action items being requested by the BMED today are as follows:

- 1. BMED Resolution recognizing the Metro Steering Committee as an Advisory Committee** - This resolution recognizes the steering committee, but all formal action is to be taken at the BMED Executive Committee level
- 2. Release for RFPs** - The Metro will need to RFP for all professional and EUS positions. The MRHIF will be conducting a Medical and Dental TPA RFP on behalf of all the local Funds, including Metro.
- 3. Release of funds for Filing Costs** - There are costs for the preparation and filing of a health insurance fund. The Metro Steering Committee is requesting \$55,000 for various scopes listed in the resolution which will be released from the Metro surplus.

NEW MEMBERS - A status update is included in the agenda. No new members have been reviewed by the Finance Committee since the last meeting. Woodcliff Lake will be joining the BMED 7/1.

FINANCE COMMITTEE - BMED QUALIFIED PURCHASING AGENT - Mrs. Koval opened the floor to Mr. Kunze to discuss the Competitive Contracting services. He stated that this Competitive contracting comes to no additional cost to the Fund as it is at the MRHIF level. Mr. Hart stated that many people are familiar with QPA duties. He stated that it is a more rigorous process. He stated that we don't have to use competitive contracting for every contract if the fund chose not to but as the finance committee agreed that this will be better to use it when applicable. Mr. Kunze stated that the approach of the QPA is that there can be contract extensions up to 5 years which is a benefit. Mr. Franz is in favor of the competitive contracting. This allows the fund to grant a 3 year contract with option to extend one year up to 5 years. The committee agreed to go ahead with the competitive contracting.

MRHIF - SHARED SERVICE AGREEMENT - Mrs. Koval stated that at the end of the year, the Municipal Reinsurance Health Insurance Fund approved a contract with Retiree First to provide Medicare Advantage plan implementation and advocacy

services for new HIF groups with more than 100 retirees. Since then, there have been two groups that joined the Metro Fund for Medicare Advantage with the services of Retiree First, Union Twp and Passaic Valley Water.

To streamline some of the administrative processes we recommend the BMED enter into a shared service agreement with the MRHIF for access to Retiree First. There is no additional cost to the Fund or its members.

FINANCIAL DISCLOSURE STATEMENTS - Mrs. Koval stated that the Financial Disclosure notice emails have been sent to all Fund Commissioners last week. The deadline for filing is April 30, 2023. Please file as soon as possible. Reminder: A separate filing will need to be done for each position – HIF Fund Commissioner, JIF Fund Commissioner, Local Elected Official, etc.

GASB 75 REPORTS - The Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Jordyn DeLorenzo if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 4 weeks to turn around.

BMED CLAIMS - Mr. Lodics stated that with claims through March 31, 2023 there was about \$2.3 million dollars of stop loss reimbursements coming back to the fund. Which is a big portion of the claims coming back. He also stated that they under budgeted the rebates by about \$630,000. He stated this is all good news for the Fund and its financials.

PROGRAM MANAGER REPORT: Ms. Bailey reviewed the following report items covered in the agenda.

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated BMED enrollment team. To contact the team, email BMEDenrollments@permainc.com or fax to 856-685-2248.

System training (new and refresher) is provided to all contacts with WEX access every 3rd Wednesday at 10AM. Please contact Austin Flinn, aflinn@permainc.com for additional information or to request an invite.

In the subject line of the email, please include: Training – Fund Name and Client Name. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

COVERAGE UPDATES: None

EXPRESS-SCRIPTS UPDATE

2022 SafeGuardRx Savings –SafeGuardRX provides condition-specific patient engagement tools and innovative cost containment strategies to protect plans from

higher costs while promoting healthier members. The program engages with member with conditions such as cardiovascular, diabetes, hepatitis, HIV, inflammatory and atopic conditions, multiple sclerosis, neurological, cancer and rare diseases. As a result, the BMED has saved \$3,997.38. The savings will be provided to BMED in the form of invoice credits by ESI.

OPERATIONAL UPDATES:

COVID National Emergency - On April 10, 2023, President Biden signed legislation to end the COVID National Emergency immediately. As a result, the outbreak period for extended COBRA/HIPAA Special Enrollment Period deadlines will end July 10, 2023.

2023 LEGISLATIVE REVIEW

COVID -19

5. **National Emergency Declaration** - On January 30, 2023, the federal government announced the national emergency addressing the Public Health Emergency (PHE) will end May 11, 2023. As a result, the Program Manager recommends the following effective July 1, 2023:
 - COVID-19 vaccines, including boosters - cover at \$0 copay at in network locations only. (Previously covered at any location).
 - COVID-19 At Home Testing Kits - no longer covered by the plan at any retail location or mail order through ESI. Members would be responsible for the full costs of the kit.
 - Diagnostic testing and providers - covered at member cost share.

1. **At Home COVID-19 Testing- Covered through June 30, 2023.** 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.

FREE Tests from the Government - COVID-19 at home tests kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

2. **Vaccine Mandates** - **Covered at \$0 at in network location.** 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.

2023 Specialized Audits

As approved through an RFP through the Executive Director’s contract, the HIFs has acquired the services of AIM to conduct specialized audits for BMED Fund. AIM will begin to complete audits for the Mental Health Parity and Addiction Equity Act (MHPAEA) and No Surprises Act (NSA) requirements. Aim will review plan language and Aetna’s NQTL analysis performed for the BMED to determine compliance with the MHPAEA. Aim will review BMED claims to determine if Aetna is adjudicating claims in accordance with the requirements and mandates of the No Surprises Act.

Later in 2023 Aim will review Gene Therapy cost for the BMED Fund, confirming the claims carrier is administering the necessary care management programs specific to Gene Therapy.

Appeals

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Type of Service	Determination	Determination Date
2/2/2023	Medical/Aetna	BMED-2023-02-02	Genetic Testing	Upheld	3/7/2023
2/19/2023	Medical/Aetna	BMED-2023-02-04	Anesthesia	Upheld	3/3/2023
3/3/2023	Medical/Aetna	BMED-2023-03-01	OON Provider	Upheld	3/22/2023
3/20/2023	Medical/Aetna	BMED-2023-03-02	PET Scan	Under Review	N/A
3/22/2023	Medical/Aetna	BMED-2023-03-03	DME	Upheld	04/03/2023
3/30/2023	Medical/Aetna	BMED-2023-03-04	Pre-Authorization	Upheld	04/14/2023

IRO Submissions: None

BMED Small Claims Committee Appeals: None

ATTORNEY – Mr. Bailey stated he has nothing to report.

TREASURER – Fund Treasurer stated that the reports are in the agenda. Mr. Kunze asked for a member assessment status update to be included in agendas going forward.

WELLNESS COORDINATOR – Mrs. Eskilson telephonically reviewed her report that was included in the agenda. Mr. Hart stated that the wellness committee discussed these

contracts to a great length and agree that it will be a good addition to the wellness program. Mrs. Eskilson also discussed the survey that will be sent out. The committee agreed to make the survey a component to the program.

Mr. Lodics stated that Resolution 25-23 approved the changes that Mrs. Eskilson has mentioned in her report.

BOARD ADVISOR- The Board Advisor did not have any report other than the Strategic planning meeting is going to be meeting in the future.

AETNA – Mr. Silverstien reviewed the reports included in the agenda which included BMED only members as well as METRO only reports. He stated that for BMED only members, there were 5 high-cost claimants for the month of January and February combined over the threshold of \$50,000. He also stated that for Metro only members, there were 15 high-cost claimants for the month of January and February combined over the threshold of \$50,000.

Mr. Chair pointed out the Aetna has worked to stay within their metrics.

EXPRESS SCRIPTS – Charles Yuk reviewed the report included in the agenda. He reviewed the claims from February 2023. He stated that overall, it is running well, and costs are staying down.

DELTA DENTAL – Mr. Remlinger he reviewed the report included in the agenda which includes charts that represent how often members are utilizing their Dental plans. Mr. Kunze asked how we can promote members going to the dentist.

CONSENT AGENDA: The Committee approved the consent agenda, as presented.

MOTION TO APPROVE CONSENT AGENDA:

MOTION:	Commissioner Gambutti
SECOND:	Commissioner Kunze
VOTE:	6 Ayes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN THE MEETING TO THE PUBLIC:

MOTION:
SECOND:

Commissioner Franz
Commissioner Kunze

Mr. Covelli stated that we appreciate all of the hard work of PERMA and the risk managers.

Tom Padilla stated that they are looking forward to being a full member of the BMED instead of Dental only.

MOTION TO ADJOURN:

MOTION:
SECOND:
VOTE:

Commissioner Franz
Commissioner Kunze
Unanimous

MEETING ADJOURNED: 1:09 pm

NEXT MEETING: JUNE 27, 2023

Jordyn DeLorenzo, Assistant Account Manager

APPENDIX II

Steering Committee Minutes May 17, 2023 - Zoom

Attendance (in no specific order):

Albert Lukin	Alysa Sauchelli
Brandon Lodics	Chris Hartwyk
Crystal Bailey	Diane Peterson
Emily Koval	Jennifer Semler
Jenny Mundell	Jordyn DeLorenzo
Joseph DiVincenzo	Julie Servidio
Kayla Capriglione	Kimberly Duva
Madelaine Hicks	Nikole Baltycki
Tammeisha Smith	

1. Roll Call of Commissioners

<u>Group</u>	<u>Fund Commissioner</u>	<u>Attendance</u>
Bloomfield Public Library	Jenny Mundell, Chair	Present
Bloomfield Township	Kim Duva	Present
East Orange Township	TBD	N/A
Irvington Township	Musa A. Malik	Absent
Morristown Township	Jillian Barrick	Absent
Orange Township	Christopher Hartwyk	Present
Passaic Valley Sewerage Commission	Albert Lukin	Present
Plainfield Public Schools	Cameron Cox	Absent
Sayreville Township	TBD	N/A
Scotch Plains	Margaret Heisey	Absent
Union Township	Donald Travisano	Absent
West Caldwell	Nikole H. Baltycki	Present
West Orange Township	John Gross	Absent

2. Fund Coordinator, Eagle Rock, LLC Report:

Mr. DiVincenzo thanked everyone for being present for the meeting and turned it over to Mr. Lodics.

3. Executive Director, PERMA Report:

Mr. Lodics introduced himself for any new members joining the call. He stated that all of the Action items that were mentioned in the last Steering Committee call in March were approved by the BMED fund.

a. 2024 Metropolitan Health Insurance Fund Development.

Mr. Lodics reviewed the timeline below with status updates. Mr. Lodics stated that they had a very collaborative discussion with the METRO interim Attorney and council that is handling the filings. He stated that they reviewed the draft of the bylaws and made some minor notes. He stated that they are waiting on a red line draft and they are also reviewing the RFPs.

Timeline:

	Description	Status- Updated 5/17/2023
1	Bylaws – review, discuss changes	Draft 1 completed. Call with Attorney to review scheduled
2	Select a name for new entity	Completed
3	Determine membership of Fund	In process
4	2 members pass resolution of intent to join new Fund	Completed
5	Approve PERMA & Attorney (to be determined) to start filing submission	METRO HIF and BMED/Gateway Approval completed. BMED/Gateway resolution passed on 4/24
6	RFPs: Executive Director Fund Coordinator Actuary Auditor Attorney Treasurer Medical TPA (through MRHIF) Dental TPA (through MRHIF) Benefits Enrollment System (through MRHIF)	Draft RFPs have been completed and have been sent to the Attorney for review. Target date for release of Professional RFPs early July; EUS contracts early June
7	Determine 2024 Reinsurance	MRHIF quote expected late summer
8	Submit First Filing with State Submit Second Filing with State	July September
9	All members pass resolution to join new Fund	November
10	Preliminary Budget/New Member Meeting	September
11	Organization Meeting to elect Executive Committee, approve bylaws, adopt budget and other standard organizing resolutions	October

b. Metro HIF Financial Update Through February 28, 2023

Mr. Lodics reviewed the Financial Fast track through February 28, 2023. He stated that surplus is what the fund has earned and what it is holding in excess of expenses. He stated that all together

collectively there is \$8.5 million in surplus that is owned by the membership. He stated that February performed very well.

c. Aetna Claims Performance Review

Mr. Lodics stated that they are presenting this on behalf of the fund but when there are public meetings, Aetna and all vendors will be presenting themselves and invited to all meetings. He reviewed the medical claims from September 2022 to February 2023 as well as the high-cost claimants that Aetna provided. He stated that there were 8 high-cost claimants over the threshold of \$50,000 for the month of February.

4. COVID-19 Coverage Updates, July 1, 2023.

Mrs. Bailey introduced herself as the Program manager for the BMED. She reviewed the below information.

National Emergency Declaration - On January 30, 2023, the federal government announced the national emergency addressing the Public Health Emergency (PHE) will end May 11, 2023. As a result, the following coverage updates will take effect, July 1, 2023.

- COVID-19 vaccines, including boosters – cover at \$0 copay at in network locations only. (Previously covered at any location).
- COVID-19 At Home Testing Kits – no longer covered by the plan at any retail location or mail order through ESI. Members would be responsible for the full costs of the kit.
- Diagnostic testing and providers – covered at member cost share.

1. At Home COVID-19 Testing- Covered through June 30, 2023. 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.

FREE Tests from the Government - COVID-19 at home tests kits are available through the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

- ### **2. Vaccine Mandates – Covered at \$0 at in network location.** 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.

CLOSING

Mrs. Lodics stated that Madeline Hicks is on the call today and thanked her for joining. Mrs. Hicks stated that the bylaws were standard, and she will have the final red line version over to the Executive Director soon. Mr. Lodics opened the floor to any questions or comments.

Chair Mundell adjourned the meeting.

Minutes prepared By:
Jordyn DeLorenzo
5/17/2023

BMED Finance Committee Meeting

June 23, 2023 – 10:00am

Zoom

Richard Kunze, Finance Chair, Executive Committee Member

Robert Kakoleski, Executive Committee Member

Gregory Hart, Executive Committee Member

Liz Shick, Fund Auditor

Joe Iannaconi, Fund Treasurer

Pauline Kontomanolis, PERMA

Brandon Lodics, PERMA

Emily Koval, PERMA

Jordyn DeLorenzo, PERMA

2022 AUDIT

Mrs. Koval introduced Liz Shick from Lerch, Vinci & Bliss the fund Auditors. Mrs. Shick reviewed the Audit that was distributed to the Finance Committee. She reviewed the Comparative statement of net positions between 2022 and 2021. She stated that cash equivalents and investments decreased from prior year. The investments are showing an unrealized loss through the JCMI, but expect that to be a positive number in 2023. The assessments increased due to adding the new members in the 2022 year for the METRO subgroup. She reviewed the receivables mentioned in the report. She said the total net position for the year 2022 is \$19,566,551. She discussed the revenues, expenses and changes in net position.

Mrs. Shick provided a split report of the BMED only and METRO subgroup balance sheets for the fund year 2022 and 2021. This was provided so that the fund could see the positive and negative impacts of the assets. She said the closed year account is very strong with over \$11 million in surplus.

Mrs. Shick stated that the audit recommendation is about receivables. She stated that there are several METRO subgroup members who have not paid their assessments in a timely manner.

Mrs. Koval reviewed an illustration showing the timeline of the delinquent payments. This spreadsheet showed each member in the BMED/METRO Fund and their payment history from 2021 through June 2023.

Mrs. Koval stated that PERMA and the treasurer has been working with the Fund Coordinator and brokers of each member who has delinquent payments. She stated that there are a few 2021 balances as well as a few from 2022. She said that there is a line in the Cash Management Plan that allows the Fund to issue a 10% annum penalty for late payments, although does not specify a timeline to when the payments are considered “late”. Mr. Hart said he was surprised that these members could allow this payable to be on their books for so long. Mr. Hart and Mr. Kunze suggested a letter from the Executive Committee be released to these members in the report stating that the Fund is allowed to penalize members and there could be the potential to cancel coverage. Mr. Iannaconi said he is in contact with some of the Metro members on a monthly basis and are typically 1 or two payments behind. This report will be put into the agenda for the June meeting. Ms. Koval said she will review the report and advise the Committee that this letter will be going out and get their approval.

APPENDIX III



Vital Statistics Executive Summary

Excludes Metro Fund Claims

Claims Incurred and Paid

1/1/2020 - 12/31/2022

Gateway Regional Health Insurance Fund 2022 Vital Statistics Executive Summary

The Self-Funded medical plan is administered by Aetna. Compared to the 2021 plan year, there was a 2.5% increase in employee membership. This is attributed to new groups joining the Fund in 2022. The increase in membership was mostly in the 20-44 age range with the highest in the 27-34 age range with a +9.9% increase from 2021. The second highest age range was those age 65 and older at +5.8%. The overall male to female ratio remained the same.

Express Scripts serves as the Pharmacy Benefit Manager for the prescription drug program. Prescription spending dropped though utilization increased slightly, the average monthly claim cost per member was \$180 in 2022 versus \$193 in 2021. Some of the plan decrease in cost is attributed to the Fund having SaveOn in place. The average number of prescriptions slightly increased, 2.38 in 2022 versus 2.15 in 2021.

Retirees meeting the qualifications of their employer and are Medicare eligible are enrolled in a fully insured Aetna Medicare Advantage Plan. This plan provides all Medicare coverages with value added programs focused on population health and quality of recovery.

There were four high level claimants whose claims exceeded more than \$350,000 incurred and paid in 2022. The highest claimant had paid claims totaling \$1,484,185.31, resulting in stop loss reimbursement of \$1,134,185.31. There were also 4 high claimants in 2021 that exceeded more than the \$325,000 individual specific limit. One high claimant in 2021 carried over into the 2022 plan year as a high claimant that exceeded the individual specific amount.

Medical Plan Observations

- Loss Ratio was 97%, however, the Fund received stop loss reimbursements which resulted in the loss ratio being 88% for the 2022 plan year
- Office Visits
 - PCP – 2,731 in 2022 versus 2,511 in 2021, 8.7% increase
 - Specialist – 3,682 in 2022 versus 3,420 in 2021, 7.7% increase
- Top Provider Facilities
 - Hackensack University Medical Center - \$3,904,427
 - Valley Hospital - \$1,331,279
 - Morristown Medical Center - \$872,810

The top 3 facilities account for 43.9% of facility paid claims
- The number of inpatient days increased from 319 in 2021 to 511 in 2022, resulting in an increase in claim spend of 64.8%. In network admissions slightly decreased to 92.9% over the prior year of 95.2%.
- Ambulatory visits increased from 938 in 2021 to 1,069 in 2022, 9.5% increase in claim spend.
- Emergency room visits increased from 201 in 2021 to 242 in 2022, 25.6% increase in claim spend.

- Top 5 Conditions in 2022
 - Hyperlipidemia – 620 members – totaling \$7,755,787 paid claims
 - Hypertension – 540 members - totaling \$7,746,963 paid claims
 - Low Back Pain – 412 members - totaling \$7,386,819 paid claims
 - Anxiety – 398 members - totaling \$5,950,624 paid claims
 - Obesity – 374 members - totaling \$5,212,415 paid claims

Please note the information provided excludes Metro data.