



**AGENDA AND REPORTS**  
**NOVEMBER 28, 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: NOVEMBER 28, 2023**  
**FRANKLIN LAKES BOROUGH HALL**  
**12:00 PM**

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**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:** October 24, 2023 Open..... Appendix I

**CORRESPONDENCE - None**

**MONTHLY COMMITTEE REPORTS -**

**STRATEGIC PLANNING COMMITTEE - Rich Kunze, Chair**

**FINANCE COMMITTEE - Rich Kunze, Chair**

**WELLNESS COMMITTEE - Robert Kakoleski, Chair**

**SMALL CLAIMS COMMITTEE - Donna Gambutti, Chair**

**NOMINATION COMMITTEE -Robert Kakoleski, Chair**

**EXECUTIVE DIRECTOR - PERMA - Brandon Lodics**

Executive Director's Report .....Page 4

**BENEFITS CONSULTANT REPORT - Crystal Bailey**

Conner Strong & Buckelew.....Page 19

**ATTORNEY - Russell Huntington, Esq.**

**TREASURER - Joseph Iannaconi**

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Treasurers Report September 2023.....Page 26  
Confirmation of Claims Paid/Certification of Transfers

**WELLNESS COORDINATOR - Marianne Eskilson .....Page 29**

**BOARD ADVISOR - Clark LaMendola**

**THIRD PARTY ADMINISTRATOR - Aetna - Jason Silverstein**  
Monthly Report .....Page 33

**PRESCRIPTION PROVIDER - Express Scripts - Charles Yuk**  
Monthly Report.....Page 40

**DENTAL ADMINISTRATOR - Delta Dental - Kim White**

**CONSENT AGENDA .....Page 44**  
Resolution 44-23: Adoption of the METRO HIF 2024 Budget .....Page 45  
Resolution 45-23: Approval to Offer New Membership .....Page 46  
Resolution 46-23: November 2023 Bills Lists.....Page 47

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**MEETING ADJOURNED**

**Bergen Municipal Employee Benefits Fund  
Executive Director's Report  
November 28, 2023**

**FINANCE AND OPERATIONS**

**PRO FORMA REPORTS**

- **Fast Track Financial Reports** as of September 30, 2023 (pages 7-14)
  - **BMED**
  - **METRO**

**2024 BUDGET CERTIFICATION**

The Actuary has reviewed and certified the 2024 adopted budget as appropriate. A copy of his certification is included in the Appendix for your reference.

**2024 METRO BUDGET - ADOPTION**

On behalf of the Metropolitan HIF Subgroup (Metro), the BMED Executive Committee may consider adopting the 2024 Metro budget in a public hearing. There have been no changes since the introduction on October 24, 2023. Draft rates have been sent to the Metro entities and may be considered final following adoption.

**Motion:**        *Motion to open the Public Hearing on the 2024 Metropolitan HIF Budget*

**Discussion of Budget and Assessments**

**Motion:**        *Motion to close the Public Hearing*

**Motion:**        *Motion to adopt resolution 44-23 and approve the 2024 Metropolitan Health Insurance Fund in the amount of \$73,353,528.*

**MEDICAL TPA RFP RECOMMENDATION MEMO**

At the October meeting, we referenced a recommendation memo that was shared with the Operations Committee. That memo was erroneously left out of the agenda. It was sent to the Executive Committee electronically and is included in the appendix of this agenda.

**NEW MEMBER APPROVAL - MIDLAND PARK BOROUGH**

The finance committee reviewed the application below and is recommending approval to Midland Park for membership (Medical & Rx), effective January 1, 2024.

Notes:

- 1) Underwriting proposals include appropriate claims development and margin.
- 2) Underwriting has been reviewed and approved by Actuary as appropriate.

3) Performance is consistent with the existing BMED population.

<b>New Member Overview</b>	
<b>Fund</b>	Bergen Municipal Employee Benefits Fund
<b>Entity</b>	<b>Midland Park</b>
<b>County</b>	Bergen
<b>Effective Date</b>	1/1/2024 - 12/31/2024
<b>Lines of Coverage</b>	Medical and Prescription
<b>Eligible Enrollees</b>	45
<b>Retiree Coverage</b>	Pre and Post 65 Retirees
<b>Current Arrangement</b>	State Health Benefits Plan
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodology
<b>Member approval?</b>	Resolution and I&T Received
<b>Per Employee Per Month</b>	\$2159 (BMED = \$2,478)

Resolution 45-23 in consent approves their application to join.

### **LEVEL Rx MARKET CHECK**

On behalf of the Local Funds, and the result of an RFP, the MRHIF entered the Level Rx coalition, administered by Express Scripts, at the end of 2021. As of November 2023, Level Rx represents 800,000 prescription lives (subscribers + dependents).

One of the contract terms requires an annual Market Check, in which the Coalition on behalf of its members negotiates with Express Scripts to get the best in market pricing available or will be required to go out to RFP for administrator. The 2024 market check has just completed, and the Coalition was successful in improving pricing for its membership. The Level Rx program continues to perform very well and continues to delivery year over year improved pricing and increased dividends.

Milliman, Level Rx's Actuary estimates the overall contract improvement to be -2.4%. This is made up of increased prescription discount costs and increased rebates.

### **METRO HIF Bylaws- Amendment**

At the instruction of the NJ Department of Banking and Insurance (NJDOB), the Metropolitan HIF bylaws have been amended to include the below.

*Local units are required to specify by written resolution, that the local unit has and will pay all assessments levied by and due to any other joint insurance fund, including supplemental assessments levied after leaving a fund. To the extent a local unit fails or has failed to pay any assessments levied by and due to any other joint insurance fund established pursuant to NJSA 40A:10-36, the local unit will not be permitted to join the fund or maintain/renew its membership in the fund until it satisfies its obligations to such other fund(s).*

**Motion:** *Motion to accept the amendment to the Metropolitan HIF bylaws to include the above language as instructed by NJDOBI.*

## **WELLNESS - COORDINATOR**

The Wellness Committee met last week to review the RFP for a wellness coordinator. Since the position is well below the LPCL threshold, it is being recommended to solicit the position and award through the non-fair process. The service listing has been developed by the Wellness Coordinator and Committee and included in the agenda under the wellness report for Executive review.

**Motion:** *Motion to solicit candidates for a Wellness Coordinator to commence on/around April 1, 2024.*

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

**AS OF September 30, 2023**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>	
<b>UNDERWRITING INCOME</b>	<b>3,785,532</b>	<b>32,827,852</b>	<b>704,147,908</b>	<b>736,975,760</b>	
<b>CLAIM EXPENSES</b>					
Paid Claims	3,084,598	28,200,158	572,685,073	600,885,231	
IBNR	13,707	617,615	3,249,899	3,867,514	
Less Specific Excess	169,208	(1,307,732)	(15,746,278)	(17,054,010)	
Less Aggregate Excess	-	-	(602,911)	(602,911)	
<b>TOTAL CLAIMS</b>	<b>3,267,513</b>	<b>27,510,042</b>	<b>559,585,783</b>	<b>587,095,825</b>	
<b>EXPENSES</b>					
MA & HMO Premiums	180,934	1,471,101	27,348,987	28,820,088	
Excess Premiums	85,828	744,010	33,419,561	34,163,572	
Administrative	173,659	1,922,842	55,305,741	57,228,583	
<b>TOTAL EXPENSES</b>	<b>440,421</b>	<b>4,137,954</b>	<b>116,074,289</b>	<b>120,212,243</b>	
<b>UNDERWRITING PROFIT/(LOSS) (1-2-3)</b>	<b>77,598</b>	<b>1,179,856</b>	<b>28,487,836</b>	<b>29,667,692</b>	
<b>INVESTMENT INCOME</b>	<b>21,156</b>	<b>276,995</b>	<b>3,227,439</b>	<b>3,504,434</b>	
<b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>7,232,698.00</b>	<b>7,232,698.00</b>	
<b>STATUTORY PROFIT/(LOSS) (4+5+6)</b>	<b>98,754</b>	<b>1,456,851</b>	<b>38,947,973</b>	<b>40,404,825</b>	
<b>DIVIDEND</b>	<b>0</b>	<b>2,440,045</b>	<b>27,089,998</b>	<b>29,530,043</b>	
<b>Transferred Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>STATUTORY SURPLUS (7-8+9)</b>	<b>98,754</b>	<b>(983,194)</b>	<b>11,857,976</b>	<b>10,874,782</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
<b>Closed</b>	<b>Surplus</b>	3,959	(2,618,757)	12,784,602	10,165,845
	<b>Cash</b>	477,800	3,718	12,430,360	12,434,079
<b>2022</b>	<b>Surplus</b>	(336,733)	502,477	(926,625)	(424,148)
	<b>Cash</b>	26,504	36,207	(2,911,760)	(2,875,553)
<b>2023</b>	<b>Surplus</b>	431,528	1,133,086		1,133,086
	<b>Cash</b>	3,542,655	3,565,024		3,565,024
<b>TAL SURPLUS (DEFICITS)</b>	<b>98,754</b>	<b>(983,194)</b>	<b>11,857,976</b>	<b>10,874,783</b>	
<b>TAL CASH</b>	<b>4,046,959</b>	<b>3,604,950</b>	<b>9,518,600</b>	<b>13,123,550</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>TOTAL CLOSED YEAR CLAIMS</b>	<b>42,736</b>	<b>428,010</b>	<b>527,502,666</b>	<b>527,930,675</b>	
<b>FUND YEAR 2022</b>					
Paid Claims	126,402	3,940,498	30,228,514	34,169,012	
IBNR	(32,499)	(3,180,027)	3,249,899	69,872	
Less Specific Excess	256,791	(1,202,289)	(1,395,297)	(2,597,585)	
Less Aggregate Excess	0	0	0	0	
<b>TOTAL FY 2022 CLAIMS</b>	<b>350,694</b>	<b>(441,818)</b>	<b>32,083,116</b>	<b>31,641,299</b>	
<b>FUND YEAR 2023</b>					
Paid Claims	2,915,460	23,813,791		23,813,791	
IBNR	46,206	3,797,642		3,797,642	
Less Specific Excess	(87,583)	(87,583)		(87,583)	
Less Aggregate Excess	0	0		0	
<b>TOTAL FY 2023 CLAIMS</b>	<b>2,874,084</b>	<b>27,523,850</b>		<b>27,523,850</b>	
<b>MBINED TOTAL CLAIMS</b>	<b>3,267,513</b>	<b>27,510,042</b>	<b>559,585,782</b>	<b>587,095,824</b>	

<b>BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND</b>										
<b>RATIOS</b>										
<b>INDICES</b>	<b>2022</b>	<b>FY2023</b>								
		<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>
Cash Position	9,518,600	\$ 9,529,499	\$ 8,343,212	\$ 9,623,045	\$ 11,233,054	\$ 13,599,477	\$ 11,895,941	\$ 11,599,115	\$ 9,076,591	\$ 13,123,550
IBNR	3,249,899	\$ 3,155,529	\$ 3,466,494	\$ 3,727,303	\$ 3,628,323	\$ 3,727,141	\$ 3,770,836	\$ 3,838,454	\$ 3,853,807	\$ 3,867,514
Assets	15,947,606	\$ 15,938,627	\$ 15,991,928	\$ 16,652,651	\$ 17,351,858	\$ 17,895,012	\$ 17,689,431	\$ 17,557,443	\$ 17,340,718	\$ 17,443,077
Liabilities	4,089,629	\$ 3,394,943	\$ 3,692,677	\$ 4,045,826	\$ 3,953,643	\$ 4,056,891	\$ 4,099,321	\$ 4,150,553	\$ 6,564,688	\$ 6,568,294
Surplus	11,857,977	\$ 12,543,684	\$ 12,299,251	\$ 12,606,825	\$ 13,398,214	\$ 13,838,121	\$ 13,590,110	\$ 13,406,890	\$ 10,776,030	\$ 10,874,784
Claims Paid -- Month	2,734,745	\$ 2,429,768	\$ 3,084,213	\$ 3,610,446	\$ 2,419,819	\$ 2,712,376	\$ 3,919,953	\$ 3,417,122	\$ 3,521,863	\$ 3,084,598
Claims Budget -- Month	2,729,274	\$ 2,925,178	\$ 3,014,677	\$ 3,003,958	\$ 2,994,269	\$ 3,078,423	\$ 3,072,211	\$ 3,194,200	\$ 3,165,452	\$ 3,161,507
Claims Paid -- YTD	34,665,424	\$ 2,429,768	\$ 5,513,981	\$ 9,124,426	\$ 11,544,246	\$ 14,256,622	\$ 18,176,575	\$ 21,593,697	\$ 25,115,560	\$ 28,200,158
Claims Budget -- YTD	32,737,587	\$ 2,925,178	\$ 5,939,855	\$ 8,943,813	\$ 11,938,082	\$ 15,016,505	\$ 18,088,716	\$ 21,282,338	\$ 24,455,629	\$ 27,620,985
<b>RATIOS</b>										
Cash Position to Claims Paid	3.48	3.92	2.71	2.67	4.64	5.01	3.03	3.39	2.58	4.25
Claims Paid to Claims Budget -- Month	1.00	0.83	1.02	1.2	0.81	0.88	1.28	1.07	1.11	0.98
Claims Paid to Claims Budget -- YTD	1.06	0.83	0.93	1.02	0.97	0.95	1.00	1.01	1.03	1.02
Cash Position to IBNR	2.93	3.02	2.41	2.58	3.1	3.65	3.15	3.02	2.36	3.39
Assets to Liabilities	3.90	4.69	4.33	4.12	4.39	4.41	4.32	4.23	2.64	2.66
Surplus as Months of Claims	4.34	4.29	4.08	4.2	4.47	4.5	4.42	4.20	3.40	3.44
IBNR to Claims Budget -- Month	1.19	1.08	1.15	1.24	1.21	1.21	1.23	1.20	1.22	1.22



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

	Cumulative	Annualized	Latest filed	Cumulative Expensed	\$ Variance	% Variance
<b>Expected Losses</b>						
Medical Claims Aetna	23,533,457	31,612,227	67,132,818	22,579,141	954,316	4%
Prescription Claims	3,646,958	4,909,077	4,581,287	3,546,881	(994,010)	-39%
Prescription Formulary Rebates	(1,094,087)	(1,472,722)	(1,374,386)	Included Above in Prescription Claims		
Dental Claims	1,534,657	2,047,334	3,019,001	1,485,411	49,246	3%
Subtotal	27,620,985	37,095,915	73,358,720	27,611,433	9,552	0%
HMO/DMO Premiums	26,642	35,614	53,751	26,176	466	2%
Medicare Advantage / EGWP	1,444,925	1,977,987	7,206,560	1,444,925	-	0%
Reinsurance						
Specific	743,333	998,232	2,190,656	744,010	(677)	0%
Total Loss Fund	29,835,885	40,107,749	82,809,687	29,826,545	9,341	0%
Loss Fund Contingency	12,769	17,026	34,052	0	12,769	0%
Expenses						
Legal	9,563	12,750	25,500	13,813	(4,250)	-44%
Treasurer	7,900	10,533	21,067	11,411	(3,511)	-44%
Administrator	322,785	432,172	804,929	322,675	109	0%
Risk Management Consultants	688,912	919,734	1,938,973	688,908	4	0%
Fund Coordinator METRO				0	-	
TPA - Claims Agent Aetna	477,366	641,062	1,442,413	479,657	(2,291)	0%
Dental TPA	66,830	89,263	145,958	66,862	(32)	0%
Actuary	6,937	9,250	18,500	11,563	(4,625)	-67%
Auditor	7,125	9,500	19,000	7,128	(3)	0%
Benefits Consultant	254,888	343,555	574,681	257,137	(374)	0%
Board Advisor	7,023	9,364	18,727	12,301	(5,278)	-75%
Subtotal Expenses	1,849,329	2,477,183	5,009,747	1,871,455	(20,251)	-1%
Miscellaneous and Special Services						
Misc/Cont	6,768	9,024	18,048	7,936	(1,168)	-17%
Wellness, Disease, Case Management	37,500	50,000	100,000	31,250	6,250	17%
Affordable Care Act Taxes	6,492	8,719	19,133	22,512	(16,020)	-247%
A4 Surcharge	22,878	30,714	480,735	22,878	0	0%
Plan Documents	1,875	2,500	5,000	Included above in Benefits Consultant		
Claims Audit	30,000	40,000	40,000	29,999	1	0%
Subtotal Misc/Sp Svcs	105,514	140,956	662,916	114,575	(10,936)	-10%
Total Expenses	1,954,843	2,618,140	5,672,663	1,986,030	(31,187)	-2%
Total Budget	31,803,497	42,742,915	88,516,402	31,812,575	(9,077)	0%

## Bergen Municipal Employee Benefits Fund

### CONSOLIDATED BALANCE SHEET

AS OF SEPTEMBER 30, 2023

BY FUND YEAR

	BMED 2023	BMED 2022	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	3,565,024	(2,875,553)	12,434,079	13,123,550
Assesments Receivable (Prepaid)	991,859	678,836	(6,889)	1,663,807
Interest Receivable	2,023	580	7,975	10,578
Spedfic Excess Receivable	-	1,849,231	353,585	2,202,816
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	442,327	-	-	442,327
<b>Total Assets</b>	<b>5,001,233</b>	<b>(346,906)</b>	<b>12,788,750</b>	<b>17,443,077</b>
<b>LIABILITIES</b>				
Accounts Payable	-	(0)	-	(0)
IBNR Reserve	3,797,642	69,872	-	3,867,514
A4 Retiree Surcharge	22,878	-	-	22,878
Dividends Payable	-	-	2,602,904	2,602,904
Retained Dividends	-	-	20,000	20,000
Accrued/Other Liabilities	47,627	7,370	-	54,997
<b>Total Liabilities</b>	<b>3,868,147</b>	<b>77,242</b>	<b>2,622,904</b>	<b>6,568,294</b>
<b>EQUITY</b>				
Surplus / (Deficit)	1,133,086	(424,148)	10,165,846	10,874,784
<b>Total Equity</b>	<b>1,133,086</b>	<b>(424,148)</b>	<b>10,165,846</b>	<b>10,874,784</b>
<b>Total Liabilities &amp; Equity</b>	<b>5,001,233</b>	<b>(346,906)</b>	<b>12,788,750</b>	<b>17,443,077</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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 00ms have been estimated.

<b>METRO MUNICIPAL EMPLOYEE BENEFITS FUND</b>						
<b>FINANCIAL FAST TRACK REPORT</b>						
		<b>AS OF</b>	<b>September 30, 2023</b>			
		<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>	
1.	<b>UNDERWRITING INCOME</b>	<b>5,854,765</b>	<b>52,478,809</b>	<b>58,805,814</b>	<b>111,284,623</b>	
2.	<b>CLAIM EXPENSES</b>					
	Paid Claims	6,606,090	42,057,043	47,559,179	89,616,222	
	IBNR	26,813	2,469,441	3,355,561	5,825,002	
	Less Specific Excess	(885,474)	(910,832)	-	(910,832)	
	Less Aggregate Excess	-	-	-	-	
	<b>TOTAL CLAIMS</b>	<b>5,747,428</b>	<b>43,615,652</b>	<b>50,914,740</b>	<b>94,530,392</b>	
3.	<b>EXPENSES</b>					
	MA & HMO Premiums	687,223	5,506,320	0	5,506,320	
	Excess Premiums	145,120	1,292,167	0	1,292,167	
	Administrative	441,275	3,903,828	169,288	4,073,116	
	<b>TOTAL EXPENSES</b>	<b>1,273,619</b>	<b>10,702,314</b>	<b>169,288</b>	<b>10,871,602</b>	
4.	<b>UNDERWRITING PROFIT/(LOSS) (1-2-3)</b>	<b>(1,166,282)</b>	<b>(1,839,158)</b>	<b>7,721,786</b>	<b>5,882,628</b>	
5.	<b>INVESTMENT INCOME</b>	<b>6,383</b>	<b>143,756</b>	<b>(13,209)</b>	<b>130,547</b>	
6.	<b>DIVIDEND INCOME</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>	
7.	<b>STATUTORY PROFIT/(LOSS) (4+5+6)</b>	<b>(1,159,899)</b>	<b>(1,695,401)</b>	<b>7,708,577</b>	<b>6,013,175</b>	
8.	<b>DIVIDEND</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
9.	<b>Transferred Surplus</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>STATUTORY SURPLUS (7-8+9)</b>		<b>(1,159,899)</b>	<b>(1,695,401)</b>	<b>7,708,577</b>	<b>6,013,175</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
<b>Closed</b>	<b>Surplus</b>	(19,714)	(102,152)	1,739,112	1,636,959	
	<b>Cash</b>	(20,036)	(102,093)	1,737,962	1,635,869	
<b>2022</b>	<b>Surplus</b>	280,689	(2,848,387)	5,969,465	3,121,078	
	<b>Cash</b>	184,684	(1,005,387)	4,134,787	3,129,400	
<b>2023</b>	<b>Surplus</b>	(1,420,874)	1,255,138		1,255,138	
	<b>Cash</b>	1,490,946	1,235,683		1,235,683	
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>(1,159,899)</b>	<b>(1,695,401)</b>	<b>7,708,576</b>	<b>6,013,175</b>	
<b>TOTAL CASH</b>		<b>1,655,594</b>	<b>128,203</b>	<b>5,872,749</b>	<b>6,000,952</b>	
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
<b>TOTAL CLOSED YEAR CLAIMS</b>		<b>21,839</b>	<b>131,413</b>	<b>19,959,256</b>	<b>20,090,670</b>	
<b>FUND YEAR 2022</b>						
	Paid Claims	153,027	6,568,831	27,599,923	34,168,754	
	IBNR	(33,556)	(3,283,417)	3,355,561	72,144	
	Less Specific Excess	(396,380)	(396,380)	0	(396,380)	
	Less Aggregate Excess	0	0	0	0	
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(276,909)</b>	<b>2,889,034</b>	<b>30,955,484</b>	<b>33,844,518</b>	
<b>FUND YEAR 2023</b>						
	Paid Claims	6,431,224	35,356,798		35,356,798	
	IBNR	60,369	5,752,858		5,752,858	
	Less Specific Excess	(489,094)	(514,452)		(514,452)	
	Less Aggregate Excess	0	0		0	
	<b>TOTAL FY 2023 CLAIMS</b>	<b>6,002,499</b>	<b>40,595,204</b>		<b>40,595,204</b>	
<b>COMBINED TOTAL CLAIMS</b>		<b>5,747,428</b>	<b>43,615,652</b>	<b>50,914,740</b>	<b>94,530,392</b>	

METRO HEALTH INSURANCE FUND										
RATIOS										
INDICES	2022	FY2023								
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Cash Position	5,872,749	\$ 7,775,420	\$ 6,998,547	\$ 12,025,440	\$ 10,235,218	\$ 9,959,139	\$ 8,580,585	\$ 7,851,557	\$ 4,345,358	\$ 6,000,952
IBNR	3,355,561	\$ 4,002,151	\$ 4,749,976	\$ 5,239,826	\$ 5,557,834	\$ 5,706,377	\$ 5,754,235	\$ 5,777,928	\$ 5,798,189	\$ 5,825,002
Assets	11,233,425	\$ 12,304,503	\$ 13,583,314	\$ 14,750,396	\$ 15,467,817	\$ 14,599,982	\$ 14,073,135	\$ 14,890,381	\$ 13,184,772	\$ 12,093,941
Liabilities	3,355,561	\$ 4,043,124	\$ 5,004,809	\$ 5,536,492	\$ 5,603,550	\$ 5,801,454	\$ 5,883,823	\$ 5,908,306	\$ 6,011,698	\$ 6,080,766
Surplus	7,877,864	\$ 8,261,379	\$ 8,578,505	\$ 9,213,905	\$ 9,864,267	\$ 8,798,529	\$ 8,189,312	\$ 8,982,076	\$ 7,173,074	\$ 6,013,175
Claims Paid -- Month	2,212,162	\$ 3,466,066	\$ 3,495,173	\$ 3,716,347	\$ 3,857,454	\$ 5,302,785	\$ 5,387,449	\$ 3,908,249	\$ 6,317,431	\$ 6,606,090
Claims Budget -- Month	3,207,286	\$ 4,542,183	\$ 4,551,013	\$ 4,591,409	\$ 4,620,942	\$ 4,650,450	\$ 4,663,718	\$ 4,690,336	\$ 4,692,190	\$ 4,706,558
Claims Paid -- YTD	31,844,170	\$ 3,466,066	\$ 6,961,239	\$ 10,677,586	\$ 14,535,039	\$ 19,837,825	\$ 25,225,274	\$ 29,133,522	\$ 35,450,953	\$ 42,057,043
Claims Budget -- YTD	35,217,325	\$ 4,542,183	\$ 9,096,225	\$ 13,687,635	\$ 18,318,157	\$ 22,968,697	\$ 27,647,737	\$ 32,294,661	\$ 36,979,492	\$ 41,705,702
<b>RATIOS</b>										
Cash Position to Claims Paid	2.65	2.24	2.00	3.24	2.65	1.88	1.59	2.01	0.69	0.91
Claims Paid to Claims Budget -- Month	0.69	0.76	0.77	0.81	0.83	1.14	1.16	0.83	1.35	1.40
Claims Paid to Claims Budget -- YTD	0.90	0.76	0.77	0.78	0.79	0.86	0.91	0.90	0.96	1.01
Cash Position to IBNR	1.75	1.94	1.47	2.3	1.84	1.75	1.49	1.36	0.75	1.03
Assets to Liabilities	3.35	3.04	2.71	2.66	2.76	2.52	2.39	2.52	2.19	1.99
Surplus as Months of Claims	2.46	1.82	1.88	2.01	2.13	1.89	1.76	1.92	1.53	1.28
IBNR to Claims Budget -- Month	1.05	0.88	1.04	1.14	1.2	1.23	1.23	1.23	1.24	1.24

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

	Cumulative	Annualized	Latest filed	Cumulative	\$ Variance	% Variance
Expected Losses				Expensed		
Medical Claims Aetna	40,563,132	54,903,655	36,767,919	39,383,727	1,179,405	7%
Prescription Claims	489,156	652,175	4,581,287	442,757	(100,347)	11%
Prescription Formulary Rebates	(146,746)	(195,651)	(1,374,386)	Included Above in Prescription Claims		
Dental Claims	773,977	1,062,334	3,019,001	768,720	5,257	-2%
Subtotal	41,679,520	56,422,512	42,993,821	40,595,204	1,084,315	6%
HMO/DMO Premiums	24,488	32,169	53,751	37,062	(12,574)	-49%
Medicare Advantage / EGWP	5,462,633	7,550,496	7,206,560	5,469,258	(6,625)	0%
Reinsurance						
Specific	1,291,367	1,745,629	2,190,656	1,292,167	(800)	0%
Total Loss Fund	48,458,007	65,750,806	52,444,788	47,393,691	1,064,316	5%
Loss Fund Contingency	12,769	17,026	34,052	0	12,769	0%
Expenses						
Legal	9,563	12,750	25,500	5,313	4,250	50%
Treasurer	7,900	10,533	21,067	4,389	3,511	50%
Administrator	400,595	545,702	804,929	401,022	(426)	0%
Risk Management Consultants	1,272,852	1,707,851	1,938,973	1,279,432	(6,580)	-1%
Fund Coordinator METRO	573,528	776,056	574,800	583,672	(10,144)	-2%
TPA - Claims Agent Aetna	829,312	1,121,038	1,442,413	829,826	(514)	0%
Dental TPA	43,484	59,275	145,958	43,513	(29)	0%
Actuary	6,937	9,250	18,500	2,313	4,625	62%
Auditor	7,125	9,500	19,000	7,124	1	0%
Benefits Consultant	265,441	361,877	574,681	267,348	(32)	0%
Board Advisor	7,023	9,364	18,727	0	7,023	100%
Claims Audit	0	0	40,000	0	-	#DIV/0!
Medicare Advantage Implementation	0	0	0	27,816	(27,816)	#DIV/0!
Subtotal Expenses	3,423,761	4,623,196	5,624,547	3,451,767	(26,131)	-1%
Miscellaneous and Special Services						
Misc/Cont	6,768	9,024	18,048	18,670	(11,902)	-41%
Wellness, Disease, Case Management	37,500	50,000	100,000	42,920	(5,420)	-29%
Affordable Care Act Taxes	11,279	15,246	19,133	11,547	(268)	-15%
A4 Surcharge	362,185	498,831	480,735	361,860	325	0%
Plan Documents	1,875	2,500	5,000	enefits Consultant		
Subtotal Misc/Sp Svcs	419,607	575,601	622,916	434,997	(17,265)	-4%
Total Expenses	3,843,368	5,198,797	6,247,463	3,886,764	(43,396)	-1%
Total Budget	52,314,145	70,966,629	58,726,303	51,280,454	1,033,690	5%

## Metro Municipal Employee Benefits Fund

### CONSOLIDATED BALANCE SHEET

AS OF SEPTEMBER 30, 2023

#### BY FUND YEAR

	METRO 2023	METRO 2022	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	1,235,683	3,129,400	1,635,869	6,000,952
Assessments Receivable (Prepaid)	5,340,511	0	-	5,340,511
Interest Receivable	1,622	1,947	1,090	4,659
Specific Excess Receivable	514,452	61,875	-	576,328
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	171,493	-	-	171,493
<b>Total Assets</b>	<b>7,263,760</b>	<b>3,193,222</b>	<b>1,636,959</b>	<b>12,093,941</b>
<b>LIABILITIES</b>				
Accounts Payable	-	-	-	-
IBNR Reserve	5,752,858	72,144	-	5,825,002
A4 Retiree Surcharge	237,093	-	-	237,093
Dividends Payable	-	-	-	-
Retained Dividends	-	-	-	-
Accrued/Other Liabilities	18,671	-	-	18,671
<b>Total Liabilities</b>	<b>6,008,622</b>	<b>72,144</b>	<b>-</b>	<b>6,080,766</b>
<b>EQUITY</b>				
Surplus / (Deficit)	1,255,138	3,121,078	1,636,959	6,013,175
<b>Total Equity</b>	<b>1,255,138</b>	<b>3,121,078</b>	<b>1,636,959</b>	<b>6,013,175</b>
<b>Total Liabilities &amp; Equity</b>	<b>7,263,760</b>	<b>3,193,222</b>	<b>1,636,959</b>	<b>12,093,941</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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		Print Date:			
2024 Proposed Budget		10/19/2023 14:34			
Census:	Monthly	Annual			
Medical Aetna	2,341	28,092			
Rx	145	1,740			
Rx Bloomfield	249	2,988			
Dental	1,540	18,480			
Medicare Advantage - Medical	1,825	21,900			
Rx No Medical (Incl in Rx above)	250	3,000			
Dental Only (Incl in Dental above)	143	1,716			
Medicare Advantage - Only (Incl above)	1,581	18,972			
DMO Only	-	-			
LINEITEMS	Annualized Budget FY2023	Proposed Budget FY2024	\$ Change	% Change	
1 Medical Claims Aetna	\$ 53,315,510	\$ 55,284,076	\$ 1,968,566	3.69%	
2 Prescription Claims	\$ 658,769	\$ 721,377	\$ 62,608	9.50%	
3 Prescription Formulary Rebates	\$ (197,631)	\$ (216,413)	\$ (18,782)	9.50%	
4 Prescription- Vaccinations Only	\$ 79,182	\$ 81,104	\$ 1,922	2.43%	
5 Dental Claims	\$ 1,078,923	\$ 1,077,955	\$ (968)	-0.09%	
6					
7 Subtotal Claims	54,934,753	56,948,099	\$ 2,013,346	3.66%	
8					
9 HMO/DMO Premiums	\$ 30,257	\$ 30,257	\$ -	0.00%	
10					
11 Medicare Advantage / EGWP	\$ 8,373,625	\$ 8,565,939	\$ 192,314	2.30%	
12					
13 Reinsurance					
14 Specific	\$ 1,729,621	\$ 2,022,343	\$ 292,722	16.92%	
15					
16 Total Loss Fund	\$ 65,068,256	\$ 67,566,638	\$ 2,498,382	\$ 0	
17					
18 Loss Fund Contingency	\$ 46,128	\$ 215,347	\$ 169,219	366.85%	
19					
20 Expenses					
21 Legal	\$ 25,500	\$ 30,000	\$ 4,500	17.6%	
22 Treasurer	\$ 21,067	\$ 21,900	\$ 833	4.0%	
23 Administrator/Benefits Consultant	\$ 941,395	\$ 1,035,600	\$ 94,205	10.0%	
24 Risk Management Consultants	\$ 1,704,443	\$ 1,749,019	\$ 44,575	2.6%	
25 Fund Coordinator METRO	\$ 778,908	\$ 825,972	\$ 47,064	6.0%	
26 TPA - Claims Agent Aetna	\$ 1,110,758	\$ 1,110,758	\$ -	0.0%	
27 Dental TPA	\$ 58,811	\$ 61,723	\$ 2,912	5.0%	
28 Actuary	\$ 18,500	\$ 17,500	\$ (1,000)	-5.4%	
29 Auditor	\$ 19,000	\$ 22,000	\$ 3,000	15.8%	
30					
31 Subtotal Expenses	\$ 4,678,382	\$ 4,874,472	\$ 196,089	4.19%	
32					
33 Miscellaneous and Special Services					
34 Misc/Cont	\$ 18,048	\$ 18,048	\$ -	0.00%	
35 Wellness, Disease, Case Management	\$ 100,000	\$ 100,000	\$ -	0.00%	
36 Affordable Care Act Taxes	\$ 15,106	\$ 15,106	\$ -	0.00%	
37 A4 Surcharge	\$ 491,831	\$ 513,917	\$ 22,086	4.49%	
38 Plan Documents	\$ 5,000	\$ 10,000	\$ 5,000	100.00%	
39 Claims Audit	\$ 40,000	\$ 40,000	\$ -	0.00%	
40 Subtotal Misc/Sp Svcs	\$ 669,985	\$ 697,071	\$ 27,086	4.04%	
41					
42 Total Expenses	\$ 5,348,368	\$ 5,571,543	\$ 223,175	4.17%	
43					
44 Total Budget	\$ 76,462,752	\$ 73,353,528	\$ 2,890,776	4.10%	

<b>METRO Municipal Employee Benefits Fund</b>			
<b>ASSESSMENT COMPARISON FY2023 vs. FY2024</b>			
	<b>Annualized Assessment FY2023</b>	<b>Proposed Assessment FY2024</b>	<b>Difference %</b>
<b>Group Name</b>	<b>Total</b>	<b>Total</b>	<b>Total</b>
Bloomfield Township	\$ 14,694,720	\$ 15,342,780	4.41%
Bloomfield Library	\$ 433,344	\$ 458,268	5.75%
East Orange	\$ 861,924	\$ 861,924	0.00%
Irvington	\$ 1,621,128	\$ 1,654,008	2.03%
Town of Morristown	\$ 495,096	\$ 504,504	1.90%
Orange Township	\$ 12,851,076	\$ 13,414,956	4.39%
Passaic Valley Sewerage Comm	\$ 1,404,420	\$ 1,432,824	2.02%
Plainfield BOE	\$ 28,417,932	\$ 29,644,920	4.32%
Scotch Plains Township	\$ 3,159,492	\$ 3,330,000	5.40%
Union Township	\$ 2,207,724	\$ 2,253,192	2.06%
West Caldwell	\$ 2,226,528	\$ 2,326,392	4.49%
West Orange Township	\$ 2,089,368	\$ 2,129,760	1.93%
<b>Totals:</b>	\$ 70,462,752	\$ 73,353,528	4.10%



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 progress
<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	9/30/2022 Filed
<input type="checkbox"/> Annual Audit	2022 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

**INDEMNITY AND TRUST AGREEMENTS - as of November 21, 2023**

Member	I&T end date
EAST ORANGE	12/31/2020
BOROUGH OF HILLSDALE	12/31/2021
BOROUGH OF EDGEWATER	12/31/2022
BOROUGH OF WALLINGTON	12/31/2022
IRVINGTON	1/31/2023
BOROUGH OF SADDLE RIVER	12/23/2023
CARLSTADT BOARD OF ED	12/23/2023
FRANKLIN LAKES BOROUGH	12/23/2023
BOROUGH OF EMERSON	12/31/2023
BOROUGH OF FT. LEE	12/31/2023
BOROUGH OF OAKLAND	12/31/2023
CITY OF ORANGE	12/31/2023
FAIRFIELD BOE	12/31/2023
VILLAGE OF RIDGEFIELD PARK	12/31/2023
WANAQUE VALLEY REGIONAL S.A.	12/31/2023

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

November 2023

Benefits Consultant: Conner Strong & Buckelew

Online Enrollment Training: [aflinn@permainc.com](mailto:aflinn@permainc.com)

Enrollments/Eligibility/Billing: [bmedenrollments@permainc.com](mailto:bmedenrollments@permainc.com)

Brokers: [brokerservice@permainc.com](mailto: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](mailto: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](mailto: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:**

**Aetna Medicare Advantage** - Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notification to retirees the 1<sup>st</sup> week of December 2023. The Benefit Consultant sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

**Aetna/South Jersey Radiology Negotiations** - Aetna and South Jersey Radiology have finalized their negotiations and have reached an agreement effective December 1, 2023. South Jersey Radiology will remain a participating provider for Aetna. Aetna will mail rescind letters to members who received notification of the pending termination.

**EXPRESS-SCRIPTS UPDATE**

CMS Annual Open Enrollment period for the 2024 plan year is October 15 - December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs. The Benefits Consultant team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

**OPERATIONAL UPDATES: None**

**2023 LEGISLATIVE REVIEW:**

**FREE COVID-19 At-Home Test** – Effective November 20, 2023, free COVID-19 at home test kits are available for reorder from the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

**Gag Clause Prohibition Compliance Attestation** – Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a “contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party.” The CAA 2021 prohibits “gag clauses” under group health plan (GHP) agreements. The first attestation is due by December 31, 2023. The submission covers the period beginning December 27, 2020 through the date of the attestation, September 21, 2023. Subsequent attestations are due each December 31. The attestation was submitted by the Benefits Consultant on September 21, 2023, for all groups with medical and/or prescription coverage in the SHIF. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the SHIF.

**Medical and Rx Reporting: None**

**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
10/26/2023	Medical/Aetna	BMED 2023-10-04	Investigational Chiropractic Care	Under Review	N/A

IRO Submissions: None

### BMED Small Claims Committee Appeals:

Submission Date	Appeal Type	Appeal Number	Type of Service	Determination	Determination Date
10/24/2023	Medical/Aetna	BMED 2023-10-03	Request to pay OON claim at a different schedule than plan of benefits	Upheld	11/8/2023

# BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

## BILLS LIST

NOVEMBER 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>
004441			
004441	PERMA	ADMIN FEES 11/23	36,626.43
004441	PERMA	POSTAGE 10/23	2,275.11
			<b>38,901.54</b>
004442			
004442	HUNTINGTON BAILEY, LLP	ATTORNEY FEES 11/23	1,062.50
			<b>1,062.50</b>
004443			
004443	JOSEPH IANNAONI JR.	TREASURER FEE 11/23	877.79
			<b>877.79</b>
004444			
004444	LAMENDOLA ASSOCIATES, INC.	MONTHLY RETAINER 10/23	1,530.00
			<b>1,530.00</b>
004445			
004445	CIVITAS NEW JERSEY, LLC	WELLNESS CONSULTANT 11/23	2,083.33
			<b>2,083.33</b>
004446			
004446	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEES 11/23	14,260.11
			<b>14,260.11</b>
004447			
004447	OTTERSTEDT INSURANCE AGENCY	BROKER FEES 11/23	5,921.64
			<b>5,921.64</b>
004448			
004448	COMPETITIVE ADVANTAGE BENEFITS LLC	BROKER FEES 11/23	3,465.00
			<b>3,465.00</b>
004449			
004449	WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 11/23	17,674.70
			<b>17,674.70</b>
004450			
004450	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 11/23	84,966.46
			<b>84,966.46</b>
		<b>CHECK TOTALS</b>	<b>170,743.07</b>
W11230			
W11230	AETNA HEALTH MANAGMENT, LLC	MEDICARE ADVANTAGE 11/23	178,100.56
			<b>178,100.56</b>
W11231			
W11231	FLAGSHIP DENTAL PLANS	EAST RUTHERFORD DENTAL PREMIUM 11/1/23	1,605.97
W11231	FLAGSHIP DENTAL PLANS	RUTHERFORD DENTAL PREMIUM 11/1/23	1,444.48
			<b>3,050.45</b>
W11232			
W11232	AETNA	TPA 11/23	54,565.20
			<b>54,565.20</b>

W11233			
W11233	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 11/23	7,491.37
			<b>7,491.37</b>
W11234			
W11234	CONNER STRONG & BUCKELEW	BENEFIT CONSULTANT 11/23	29,596.00
W11234	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 11/23	208.33
			<b>29,804.33</b>
W11235			
W11235	FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 11/23	4,396.25
			<b>4,396.25</b>
W11236			
W11236	THE VOZZA AGENCY	BROKER FEES 11/23	13,338.41
			<b>13,338.41</b>
W11237			
W11237	RELIANCE INSURANCE GROUP, LLC	BROKER FEES 11/23	7,211.03
			<b>7,211.03</b>
W11238			
W11238	ACRISURE	BROKER FEES 11/23	1,047.76
			<b>1,047.76</b>
W11239			
W11239	ALLEN ASSOCIATES	BROKER FEES 11/23	9,593.22
			<b>9,593.22</b>
		<b>WIRE/ACH TOTALS</b>	<b>308,598.58</b>
		<b>Total Payments FY 2023</b>	<b>479,341.65</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>479,341.65</b>

-----  
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 (METRO FUND)

## BILLS LIST

**NOVEMBER 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>
004435			
004435	PERMA	SERVICE FEE-PASS. VALLEY INV 10012023	3,108.00
004435	PERMA	SERVICE FEE PASS. VALLEY INV # 11012023	3,192.00
004435	PERMA	RETIREE 1ST- PASSAIC VAL. INV 08012023	4,608.00
004435	PERMA	ADMIN FEES 11/23	47,895.26
004435	PERMA	SERVICE FEE-UNION- INV # 11012023	5,100.00
004435	PERMA	SERVICE FEE UNION- INV # 10012023	5,037.00
			<b>68,940.26</b>
004436			
004436	HUNTINGTON BAILEY, LLP	ATTORNEY FEES 11/23	1,062.50
			<b>1,062.50</b>
004437			
004437	JOSEPH IANNA CONI JR.	TREASURER FEE 11/23	877.79
			<b>877.79</b>
004438			
004438	WELLNESS COACHES USA LLC	WELLNESS 10/23 PLAINFIELD BOE # 37048	9,193.00
			<b>9,193.00</b>
004439			
004439	ACRISURE LLC d/b/a IMAC INSURANCE AGENCY	BROKER FEES 11/23	46,578.96
			<b>46,578.96</b>
004440			
004440	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 11/23	149,245.38
			<b>149,245.38</b>
		<b>CHECK TOTALS</b>	<b>275,897.89</b>
W11230			
W11230	UNITED HEALTHCARE INS COMPANY	MEDICARE ADVANTAGE PREM. 11/23	64,159.68
			<b>64,159.68</b>
W11231			
W11231	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADV. PREMIUMS 11/23	627,837.29
			<b>627,837.29</b>
W11232			
W11232	DELTA DENTAL INSURANCE COMPANY	DENTAL-CITY ORANGE F1-7871700005 11/23	171.93
W11232	DELTA DENTAL INSURANCE COMPANY	DENTAL PLAINFIELD F1-7871900000 11/23	4,198.83
			<b>4,370.76</b>



W11233			
W11233	FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 11/23	56,146.62
			<b>56,146.62</b>
W11234			
W11234	RELIANCE INSURANCE GROUP, LLC	BROKER FEES 11/23	41,259.26
			<b>41,259.26</b>
W11235			
W11235	CONNER STRONG & BUCKELEW	CONSULTANT FEES 11/23	31,797.34
W11235	CONNER STRONG & BUCKELEW	HEALTHCARE REFORM 11/23	208.33
			<b>32,005.67</b>
W11236			
W11236	EAGLE ROCK MANAGEMENT GROUP, LLC	FUND COORDINATOR 11/23	69,118.00
			<b>69,118.00</b>
W11237			
W11237	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 11/23	5,263.69
			<b>5,263.69</b>
W11238			
W11238	AETNA	MEDICAL TPA 11/23	95,844.96
			<b>95,844.96</b>
		<b>ACH TOTALS</b>	<b>996,005.93</b>
		<b>Total Payments FY 2023</b>	<b>1,271,903.82</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,271,903.82</b>

-----  
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											
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED											
Current Fund Year: 2023 Month Ending: September		Medical	Dental	Rx	Vision	Run-In	Reinsurance	RSR	Admin	Dividend Retained	TOTAL
OPEN BALANCE		12,318,450.73	(47,768.52)	(2,646,780.42)	0.00	0.00	(465,115.46)	19,335.65	4,243,825.42	0.00	13,421,947.40
RECEIPTS											
Assessments		13,194,557.00	439,124.70	590,687.86	0.00	0.00	378,931.05	4,778.61	1,260,463.63	0.00	15,868,542.85
Refunds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts		17,253.26	956.45	0.00	0.00	0.00	0.00	20.81	4,860.29	0.00	23,090.81
Invest Adj		201.10	11.15	0.00	0.00	0.00	0.00	0.24	56.65	0.00	269.14
Subtotal Invest		17,454.36	967.60	0.00	0.00	0.00	0.00	21.05	4,916.94	0.00	23,359.95
Other *		1,024,147.29	1,328.00	209,551.00	0.00	0.00	0.00	0.00	0.00	20,000.00	1,255,026.29
TOTAL		14,236,158.65	441,420.30	800,238.86	0.00	0.00	378,931.05	4,799.66	1,265,380.57	20,000.00	17,146,929.09
EXPENSES											
Claims Transfers		9,008,187.51	223,020.67	531,281.36	0.00	0.00	0.00	0.00	0.00	0.00	9,762,489.54
Expenses		829,725.55	7,082.79	0.00	0.00	0.00	230,948.64	0.00	596,970.31	0.00	1,664,727.29
Other *		16,857.00	0.00	0.00	0.00	0.00	0.00	0.00	302.41	0.00	17,159.41
TOTAL		9,854,770.06	230,103.46	531,281.36	0.00	0.00	230,948.64	0.00	597,272.72	0.00	11,444,376.24
END BALANCE		16,699,839.32	163,548.32	(2,377,822.92)	0.00	0.00	(317,133.05)	24,135.31	4,911,933.27	20,000.00	19,124,500.25

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Bergen Municipal Employee Benefits Fund									
Month		September							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Medical	16,578,218.18	2,475,014.68	0.00	19,053,232.86	0.00	19,053,232.86	16,578,218.18	2,475,014.68
	Dental	1,212,492.45	148,502.74	0.00	1,360,995.19	0.00	1,360,995.19	1,212,492.45	148,502.74
	Rx	4,439,695.87	291,942.79	0.00	4,731,638.66	0.00	4,731,638.66	4,439,695.87	291,942.79
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>22,230,406.50</b>	<b>2,915,460.21</b>	<b>0.00</b>	<b>25,145,866.71</b>	<b>0.00</b>	<b>25,145,866.71</b>	<b>22,230,406.50</b>	<b>2,915,460.21</b>

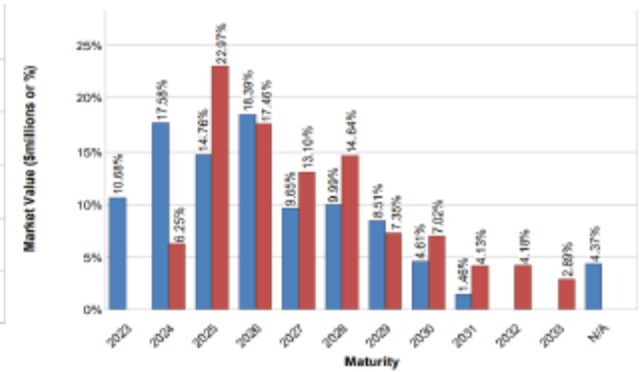
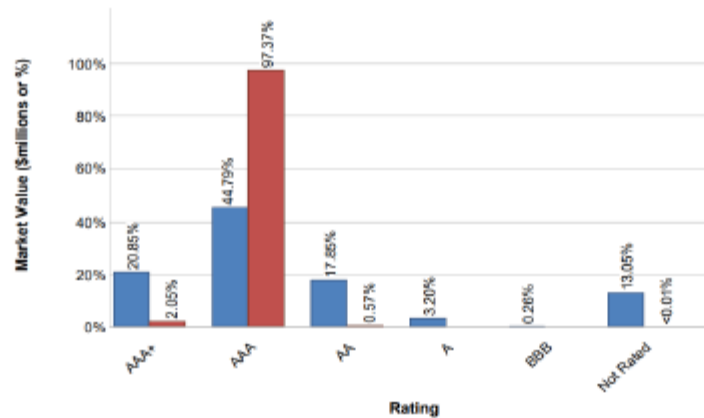
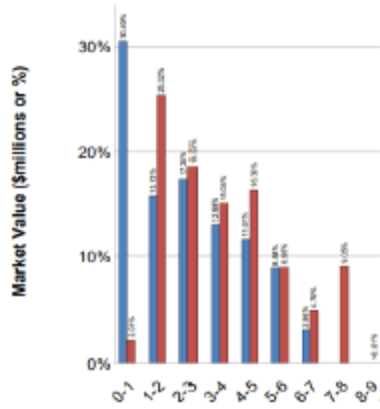
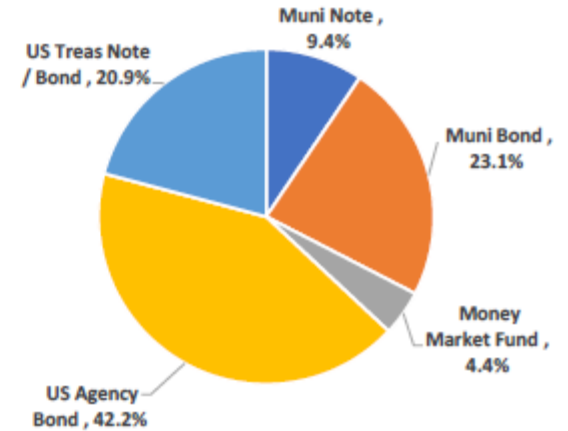
SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
Bergen Municipal Employee Benefits Fund							
ALL FUND YEARS COMBINED							
CURRENT MONTH	September						
CURRENT FUND YEAR	2023						
Description:	CHECKING	JCMI	CLAIMS	UHC CLAIMS	TD Invest	Investors	
ID Number:							
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balance	\$13,421,946.75 -	189,898.60	2,805,483.26	-	-	4,397,064.79	6,409,297.30
Opening Interest Accrual Balance	\$11,058.16	-	-	-	-	11,058.16	-
1 Interest Accrued and/or Interest Cost	\$4,178.88	\$0.00	\$0.00	\$0.00	\$0.00	\$4,178.88	\$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	\$269.15	\$0.00	\$269.15	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$38,152.77	\$6,407.86	\$5,104.67	\$0.00	\$0.00	\$8,264.35	\$18,375.89
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$15,061.95	\$0.00	-\$19,527.95	\$0.00	\$0.00	\$4,466.00	\$0.00
8 Net Investment Income	\$27,538.85	\$6,407.86	-\$14,154.13	\$0.00	\$0.00	\$16,909.23	\$18,375.89
9 Deposits - Purchases	\$19,406,712.15	\$19,406,712.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$13,727,519.24	-\$11,427,216.83	-\$302.41	\$0.00	\$0.00	-\$300,000.00	-\$2,000,000.00
Ending Cash & Investment Balance	\$19,124,499.63	\$7,796,004.58	\$2,791,026.72	\$0.00	\$0.00	\$4,109,795.14	\$4,427,673.19
Ending Interest Accrual Balance	\$15,237.04	\$0.00	\$0.00	\$0.00	\$0.00	\$15,237.04	\$0.00
Plus Outstanding Checks	\$1,661,152.26	\$1,661,152.26	\$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	\$20,785,651.89	\$9,457,156.84	\$2,791,026.72	\$0.00	\$0.00	\$4,109,795.14	\$4,427,673.19

# Muni Excess Liability Joint Insurance Fund

As of 10/31/2023	
Portfolio Total Par	\$ 345,776,000
Principal Market Value	\$ 304,459,226
Accrued Interest	\$ 15,561,385
Market Value Plus Accrued	\$ 320,020,610
Total Revenue YTD	\$ 865,848
NAV	\$ 9.4199
Average Maturity (yrs)	2.63
Modified Duration	2.34
Book Yield	2.06%
Yield to Maturity / Call	5.17%
Projected Coupon Income	\$ 5,938,026

As of 10/31	QTD	Since Inception
MEL (Gross)	0.12%	0.23%
BB Govt Intermediate	-0.33%	-1.35%

\*account funding inception 2/3/23





## 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: November 20, 2023**

**RE: Report of Activity and Progress**

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### **STATUS UPDATE**

1. **RFP (Request for Proposal) Development:** The Wellness Committee met several times to deliberate over what qualification requirements and scope of service language should be included in the Fund's solicitation for proposals associated with the soon to be vacant Wellness Coordinator position. Civitas assisted the committee by providing a draft outline of qualifications and scope of services for their consideration and edit. The Committee Chairman will share further details on the recommendations of the Committee relative to next steps.
2. **Education:** Viewership of the educational webinars provided by Valley Hospital has been robust in 2023 with a variety of very complimentary reviews. Attached are an assortment of the types of feedback we have been getting associated with the educational webinar series. The final details are being worked out for the 2024 webinar calendar and the line-up is diverse and interesting. A copy of the on-demand link flyer for all the webinars that have been provided in 2023 is attached. These webinars will continue to be accessible to our membership for 180 days.
3. **Newsletter:** A renewal contract has been secured with the vendor who provides the newsletter for 2024, where pricing will remain at 2023 levels. 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. A copy of the November edition is attached.

4. **Wrapping Up 2023 and Ramping Up into 2024:**
  - a. **Grant Reimbursement Requests:** Grant reimbursement report trackers have been provided to all participating program agencies. Based on the policy adopted by the Fund, completed tracker forms need to be submitted to the Wellness Coordinator by January 30, 2024 so that the Wellness Committee can review all requests for 2023 grant reimbursement requests prior to the February 2024 fund meeting. It is the directive of the Fund's policy that all grant reimbursement requests will be reviewed for payment approval at the February Fund meeting.
  - b. **Grant Applications for 2024:** All agencies currently participating in the Fund's Wellness Program have received their 2024 grant application forms and resolutions. Completed grant program applications must be submitted to the Wellness Coordinator by January 15, 2024, so that they can be reviewed by the Wellness Committee prior to the February meeting of the Fund, where the Committee can make formal recommendations for grant application approval at said meeting.
  - c. **Agencies New to the Fund's Wellness Program:** At least one agency has committed to joining the program in 2024. We are working with Garfield as they design and develop their local program and anticipate program roll-out in early January. They have already surveyed their employees and have a high level of committed participation. There is still a small window of opportunity to bring an additional town or 2 into the program for 2024; however, an interested agency would need to contact me prior to December 1 to advise of their intention to commit to the program in 2024.
5. **Eye Towards Data and Information Transfer to New Wellness Coordinator:** We are continuing to put together a comprehensive package of documents and files for the new wellness coordinator's use, once the "baton" has been passed, which will officially be on April 1, 2024.

## **WELLNESS COORDINATOR:**

### **Fund Overview:**

1. The FUND is formed under NJSA 40A:10-6 et seq., which allows two or more units of government, (as defined), hereinafter referred to as the “FUND”, to form a joint insurance fund for the purpose of providing group purchase / self- insured medical, prescription and dental programs to local government units.
2. The FUND is seeking proposals for a Wellness Coordinator of the Fund’s wellness program for its active, eligible employees. The Fund has approximately 1,500 employees across.
3. The FUND members consist of New Jersey public entities, mostly municipalities and school boards, which pool the employee benefit risk. The Funds offer medical, prescription, dental and vision plans.
4. The Funds use the following carrier networks: Aetna Offered Plans, AmeriHealth, Horizon, Express Scripts and Delta Dental.

### **PREFERRED SKILLS AND EXPERIENCE:**

1. Experience and understanding of Northern New Jersey public government/public administration policy environments/understanding of government human resource norms, general health benefit policy norms and public sector employee expectations and cultures
2. Strong writing and communication skills, understanding of mathematical concepts for recordkeeping and analysis and proficiency in the use of Microsoft Office, particularly Word and Excel
3. Experience with virtual communication modes, including Zoom and Teams
4. Experienced in the oversight and efficient management of multiple agency program development, delivery and monitoring
5. Familiarity with self-insured health insurance fund concepts and objectives, which includes the advancement of the health of its members while enhancing the Fund’s financial performance
6. Foundational knowledge of a broad variety of areas of health and wellness
7. Resides in New Jersey and ability to attend Fund meetings and local member wellness meetings located primarily in Bergen County, New Jersey

### **SCOPE OF SERVICES:**

1. Manage communication with all member agency program ambassadors associated with
  - a. Grant applications – submission, application review, grant award confirmation and reimbursement requests
  - b. Local program status
  - c. Local program marketing efforts, including the development of written marketing communications
  - d. Recordkeeping
  - e. Fund-sponsored educational participation monitoring
  - f. Distribution of the Fund’s monthly health and wellness newsletter and monthly educational webinar marketing materials
  - g. Marketing the program to new agencies
  - h. Assisting participating agencies, who are new to the program, in their local program design development
2. Coordinate with vendors contracted with the Fund for program services
  - a. Education -Serve as primary contact for the Fund’s education service provider, assist with webinar content development, conduct monthly analysis of local participation statistics, filtering and distribution of individualized local agency participation data to program ambassadors.
  - b. Newsletter – Serve as primary contact for newsletter publishing vendor, author an article each month for the newsletter containing local Fund program content
3. Coordination with Gateway-BMED Executive Committee and Gateway-BMED Wellness Committee

- a. Fund Executive Committee/Fund Commissioners - Prepare and timely submit written meeting reports of program status to the Program Administrator for distribution to Fund Commissions at their monthly meetings and attend all Fund Commissioner/Executive Committee meetings to provide live reports of program status.
- b. Fund Wellness Committee - Provide administrative services to the Wellness Committee associated with agenda development for meetings, status reporting and support for the advancement of Committee inquiries, recommendations and directives.
4. Coordination with other insurance professionals and fund members to advance and increase the program's participation within the Fund, i.e., brokers, TPA's and local municipal administrators.
5. Assist local program ambassadors with program designs, structures and component support.
  - a. Awareness and research of health concepts, products and services
  - b. Development of relationships with local health and wellness non-profit organizations who may be able to support and provide diverse service for local agency programming
6. Assist, where requested, in the preparation of the Fund's wellness budget
7. Professionally perform such other duties as may be determined by the Fund's Executive Committee.

**REQUIRED PROFESSIONAL TOOLS AND PROGRAMMING:**

Successful applicant must have available the following tools and programs to provide the services outlined:

1. Telephone and internet contact information that can be distributed to Fund and program administrators, and ambassadors for their use during normal business hours
2. Access to Microsoft Office programs
3. An active Zoom account giving the applicant the capability of hosting virtual meetings with Fund professionals, vendors and program ambassadors
4. Valid driver's license





**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
CLAIMS**

**Monthly Claim Activity Report**

***November 28, 2023***



**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**

	<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				\$ 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				\$ 2,885,649	1,346	\$ 2,144
JUNE				\$ 2,581,178	1,339	\$ 1,928
JULY				\$ 2,438,426	1,398	\$ 1,744
AUGUST				\$ 3,262,140	1,383	\$ 2,359
SEPTEMBER	\$2,516,897	1,281	\$ 1,965	\$ 2,276,634	1,382	\$ 1,647
OCTOBER	\$1,981,188	1,285	\$ 1,542			
NOVEMBER	\$2,501,093	1,279	\$ 1,956			
DECEMBER	\$2,094,808	1,283	\$ 1,633			
<b>TOTALS</b>	<b>\$9,093,987</b>					
				<b>2023 Average</b>	<b>1,345</b>	<b>\$ 1,804</b>
				<b>2022 Average (4th Qtr)</b>	<b>1,282</b>	<b>\$ 1,774</b>

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

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

**Paid Dates:** 09/01/2023 - 09/30/2023  
**Service Dates:** 01/01/2011 - 09/30/2023  
**Line of Business:** All

	<b>Billed Amt</b>	<b>Paid Amt</b>
	\$150,149.83	\$103,318.32
	\$122,975.74	\$72,753.84
	\$305,896.17	\$58,893.25
<b>Total:</b>	<b>\$579,021.74</b>	<b>\$234,965.41</b>



**METRO MUNICIPAL EMPLOYEE BENEFITS FUND  
CLAIMS**

**Monthly Claim Activity Report**

***November 28, 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				\$5,173,842	2,342	\$ 2,209
JUNE				\$5,256,054	2,338	\$ 2,248
JULY				\$3,820,544	2,350	\$ 1,626
AUGUST				\$6,193,858	2,353	\$ 2,632
SEPTEMBER	\$2,673,128	1,649	\$ 1,621	\$6,365,406	2,360	\$ 2,697
OCTOBER	\$2,504,540	1,694	\$ 1,478			
NOVEMBER	\$2,715,123	1,706	\$ 1,592			
DECEMBER	\$2,171,019	1,726	\$ 1,258			
<b>TOTALS</b>	<b>\$10,063,809</b>					
				<b>2023 Average</b>	<b>2,335</b>	<b>\$ 1,941</b>
				<b>2022 Average (4th Qtr)</b>	<b>1,694</b>	<b>\$ 1,487</b>

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

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

**Paid Dates:** 09/01/2023 - 09/30/2023  
**Service Dates:** 01/01/2011 - 09/30/2023  
**Line of Business:** All

	Billed Amt	Paid Amt
	\$559,727.27	\$372,025.75
	\$475,348.20	\$230,521.93
	\$137,412.67	\$136,620.18
	\$282,699.29	\$130,382.09
	\$155,106.26	\$119,750.14
	\$486,281.95	\$113,844.94
	\$165,456.44	\$103,269.71
	\$295,552.96	\$100,833.12
	\$152,149.00	\$93,992.69
	\$550,713.26	\$86,331.99
	\$94,036.00	\$78,138.50
	\$141,176.00	\$63,781.44
	\$182,551.09	\$63,365.17
	\$162,316.00	\$53,397.77
	\$95,979.20	\$52,179.37
<b>Total:</b>	<b>\$3,936,505.59</b>	<b>\$1,798,434.79</b>



<b>Medical Claims Paid:</b> <b>January 2023 – September 2023</b>	
Total Medical Paid per EE:	
<b>BMED</b>	<b>\$1804</b>
<b>METRO</b>	<b>\$1,941</b>
<b>Network Discounts</b>	
Inpatient:	<b>62.0%</b>
Ambulatory:	<b>66.8%</b>
Physician/Other:	<b>64.8%</b>
<b>TOTAL:</b>	<b>64.9%</b>
<b>Provider Network</b>	
% Admissions In-Network:	<b>96.1%</b>
% Physician Office:	<b>89.3%</b>
<b>Aetna Book of Business:</b> Admissions 97.8%; Physician 91.5%	
<b>Top Facilities Utilized (by total Medical Spend)</b>	
<ul style="list-style-type: none"> <li>• Hackensack University</li> <li>• Morristown Medical Center</li> <li>• Cooperman Baribas</li> <li>• JFK University Medical Center</li> <li>• Valley Hospital</li> </ul>	

<b>Catastrophic Claim Impact</b> <b>January 2023- October 2023</b>	
Number of Claims Over \$50,000:	<b>235</b>
Claimants per 1000 members:	<b>27.4</b>
Avg. Paid per Claimant:	<b>\$122,787</b>
Percent of Total Paid:	<b>42.9%</b>
• Aetna BOB- HCC account for an average of 44.4% of total Medical Cost	

<b>Aetna One Flex Member Outreach:</b> <b>Through October 2023</b>	
Total Members Identified:	<b>2,395</b>
Members Targeted for 1:1 Nurse Support :	<b>656</b>
Members Targeted for Digital Activity:	<b>1,739</b>
Member 1:1 outreach completed:	<b>622</b>
Member 1:1 Outreach in Progress:	<b>34</b>

<b>Teladoc Activity:</b> <b>January 2023 – October 2023</b>	
Total Registrations:	<b>125</b>
Total Online Visits:	<b>336</b>
Total Net Claims Savings:	<b>\$176,412</b>
Total Visits w/ Rx:	<b>252</b>
Mental Health Visits:	149
Dermatology Visits:	26

<b>Allentown Service Center</b> <b>Performance Goal Metrics YTD 2023</b>	
<b>Customer Service Performance</b>	
1 <sup>st</sup> Call Resolution:	<b>94.1%</b>
Abandonment Rate:	<b>0.63%</b>
Avg. Speed of Answer:	<b>18.5 sec</b>
<b>Claims Performance</b>	
Financial Accuracy:	<b>98.86%</b>
90% processed w/in:	<b>8.7 days</b>
95% processed w/in:	<b>16.7 days</b>
*****	
<b>Claims Performance (Monthly)</b> (October 2023)	
90% processed w/in:	<b>5.6 days</b>
95% processed w/in:	<b>8.6 days</b>
(Note: This is not a PG metric)	
*****	
<b>Performance Goals</b>	
1 <sup>st</sup> Call Resolution:	90%
Abandonment Rate less than:	3.0%
Average Speed of Answer:	30 sec
Financial Accuracy:	99%
<b>Turnaround Time</b>	
90% processed w/in:	14 days
95% processed w/in:	30 days



**EXPRESS SCRIPTS®**



*Bergen Municipal Employee Benefits Fund - Monthly Utilization Tracking Report*

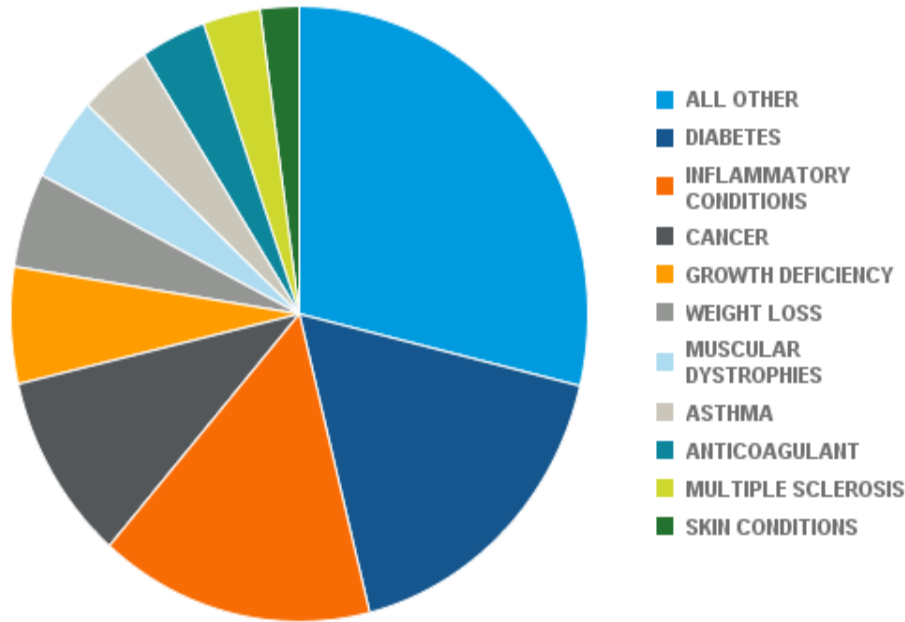
Total Component/ Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q1	2022 04	2022 05	2022 06	2022 Q2	2022 07	2022 08	2022 09	2022 Q3	2022 10	2022 11	2022 12	2022 Q4	2022 YTD
Membership	2,519	2,513	2,517	2,516	2,531	2,536	2,531	2,533	2,534	2,541	2,545	2,540	2,563	2,560	2,572	2,565	2,539
Total Days	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%
<b>Plan Cost PMPM</b>	<b>\$157.69</b>	<b>\$159.47</b>	<b>\$174.62</b>	<b>\$163.93</b>	<b>\$174.37</b>	<b>\$157.21</b>	<b>\$206.12</b>	<b>\$179.22</b>	<b>\$199.06</b>	<b>\$173.43</b>	<b>\$180.52</b>	<b>\$184.32</b>	<b>\$208.34</b>	<b>\$182.05</b>	<b>\$170.27</b>	<b>\$192.10</b>	<b>\$179.96</b>
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	3,101	3,350	3,147	3,499	3,483	3,487	3,490	3,463				
Total Days	119,700	118,122	129,332	367,154	123,054	133,994	132,808	389,826	136,735	134,887	124,818	396,480	140,255				
Total Patients	1,212	1,225	1,317	1,877	1,261	1,311	1,283	1,951	1,345	1,341	1,313	2,055	1,388				
Total Plan Cost	\$565,259	\$481,655	\$600,154	\$1,647,069	\$632,330	\$629,723	\$572,569	\$1,831,738	\$760,898	\$747,948	\$701,892	\$2,210,739	\$804,029				
Generic Fill Rate (GFR) - Total	83.3%	84.9%	84.3%	84.2%	86.5%	85.6%	85.8%	85.9%	86.3%	85.6%	82.3%	84.8%	80.5%				
<b>Plan Cost PMPM</b>	<b>\$194.98</b>	<b>\$160.77</b>	<b>\$200.39</b>	<b>\$185.27</b>	<b>\$211.55</b>	<b>\$203.07</b>	<b>\$170.92</b>	<b>\$194.04</b>	<b>\$217.46</b>	<b>\$214.74</b>	<b>\$201.29</b>	<b>\$211.17</b>	<b>\$232.18</b>				
<b>% Change Plan Cost PMPM</b>	<b>23.6%</b>	<b>0.8%</b>	<b>14.8%</b>	<b>13.0%</b>	<b>21.3%</b>	<b>29.2%</b>	<b>-17.0%</b>	<b>8.3%</b>	<b>9.2%</b>	<b>23.8%</b>	<b>5.9%</b>	<b>12.6%</b>	<b>11.4%</b>				
Total Specialty Plan Cost	\$275,695	\$186,987	\$248,667	\$711,349	\$336,037	\$269,636	\$199,584	\$802,282	\$425,645	\$372,854	\$327,019	\$1,125,518	\$403,383				
Specialty % of Total Specialty Plan Cost	48.8%	38.8%	41.4%	43.2%	53.1%	42.8%	34.9%	43.8%	55.9%	49.9%	46.6%	50.9%	50.2%				

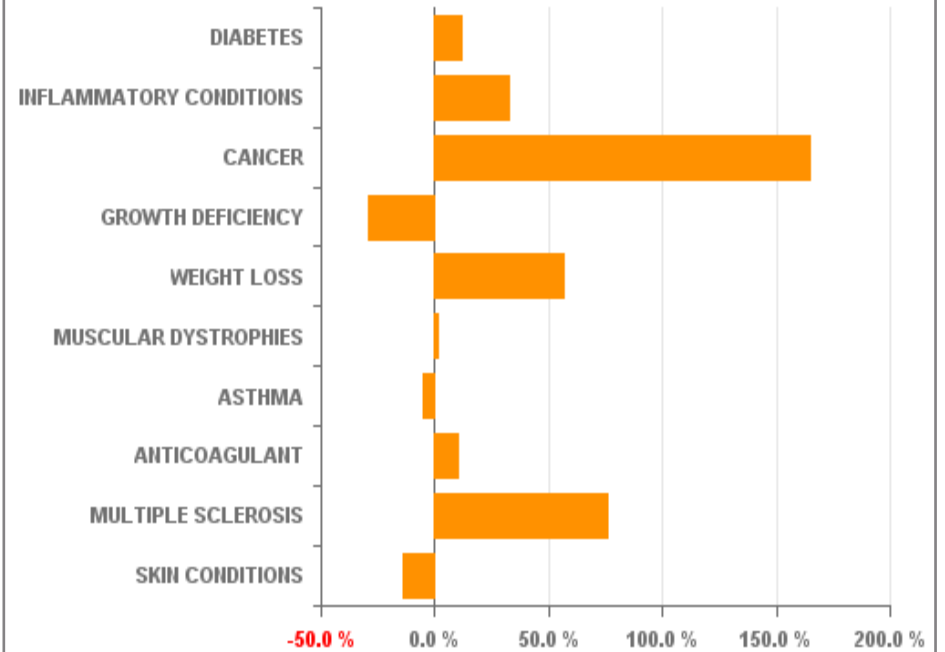
## Top Indications

BERGEN MUNICIPAL EMP BENEFITS (Current Period 01/2023 - 10/2023 vs. Previous Period 01/2022 - 10/2022) Peer = Government - Northeast Region

Top Indications by Plan Cost



Plan Cost PMPM % Change (Trend)



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	2	DIABETES	24.33%	3,574	\$ 1,130,436	\$35.04	33.0 %	32.2 %	26.26%	2,823	\$ 794,177	\$31.35	35.0 %	36.8 %	118 %
2	1	INFLAMMATORY CONDITIONS	21.55%	358	\$ 1,001,145	\$31.03	51.7 %	43.5 %	19.65%	265	\$ 594,185	\$23.46	57.4 %	45.9 %	32.3 %
3	3	CANCER	13.91%	220	\$ 646,184	\$20.03	75.9 %	74.1 %	6.33%	185	\$ 191,372	\$7.56	80.0 %	73.4 %	165.1 %
4	9	GROWTH DEFICIENCY	8.58%	68	\$ 398,773	\$12.36	0.0 %	0.0 %	14.66%	77	\$ 443,222	\$17.50	0.0 %	0.0 %	-29.4 %
5	5	WEIGHT LOSS	6.98%	299	\$ 324,385	\$10.05	8.4 %	10.3 %	5.37%	204	\$ 162,299	\$6.41	30.4 %	22.7 %	56.9 %
6	10	MUSCULAR DYSTROPHIES	6.23%	17	\$ 289,325	\$8.97	0.0 %	0.0 %	7.44%	18	\$ 225,069	\$8.89	0.0 %	0.0 %	0.9 %
7	6	ASTHMA	5.70%	1,821	\$ 264,874	\$8.21	75.3 %	72.9 %	7.25%	1,431	\$ 219,159	\$8.65	72.2 %	70.5 %	-5.1 %
8	4	ANTICOAGULANT	5.16%	566	\$ 239,675	\$7.43	15.4 %	20.7 %	5.66%	456	\$ 171,177	\$6.76	19.5 %	23.3 %	9.9 %
9	8	MULTIPLE SCLEROSIS	4.50%	39	\$ 208,937	\$6.48	38.5 %	48.3 %	3.09%	15	\$ 93,511	\$3.69	0.0 %	37.3 %	75.4 %
10	7	SKIN CONDITIONS	3.07%	632	\$ 142,482	\$4.42	85.6 %	88.5 %	4.30%	456	\$ 130,043	\$5.13	81.1 %	89.1 %	-14.0 %
<b>Total Top 10</b>				<b>7,594</b>	<b>\$ 4,646,217</b>	<b>\$ 144.02</b>	<b>47.0 %</b>	<b>48.2 %</b>		<b>5,930</b>	<b>\$ 3,024,214</b>	<b>\$ 119.39</b>	<b>47.9 %</b>	<b>51.6 %</b>	<b>20.6 %</b>

## Top Drugs

BERGEN MUNICIPAL EMP BENEFITS (Current Period 01/2023 - 10/2023 vs. Previous Period 01/2022 - 10/2022) Peer = Government - Northeast Region

					Current Period				Previous Period				Change
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	6	WEGOVY	WEIGHT LOSS	N	237	49	\$290,106	\$8.99	105	14	\$128,853	\$5.09	76.8 %
2	459	EMFLAZA	MUSCULAR DYSTROPHIES	Y	17	1	\$289,325	\$8.97	18	1	\$225,069	\$8.89	0.9 %
3	1	OZEMPIC	DIABETES	N	340	52	\$288,995	\$8.96	196	26	\$155,120	\$6.12	46.3 %
4	69	POMALYST	CANCER	Y	11	1	\$228,932	\$7.10		NA			NA
5	3	STELARA	INFLAMMATORY CONDITION	Y	20	2	\$219,608	\$6.81	21	2	\$153,868	\$6.07	12.1%
6	75	GENOTROPIN	GROWTH DEFICIENCY	Y	33	4	\$177,399	\$5.50	12	1	\$22,721	\$0.90	513.0 %
7	450	TAFINLAR	CANCER	Y	12	1	\$134,140	\$4.16	6	1	\$50,642	\$2.00	108.0 %
8	79	NORDITROPIN FLEXPRO	GROWTH DEFICIENCY	Y	23	4	\$131,380	\$4.07	65	8	\$420,501	\$16.60	-75.5 %
9	7	ELIQUIS	ANTICOAGULANT	N	257	41	\$129,333	\$4.01	166	26	\$78,462	\$3.10	29.4 %
10	380	MEKINIST	CANCER	Y	10	1	\$125,650	\$3.89	6	1	\$54,983	\$2.17	79.4 %
11	12	TRULICITY	DIABETES	N	142	18	\$122,974	\$3.81	132	16	\$107,106	\$4.23	-9.9 %
12	209	VUMERITY	MULTIPLE SCLEROSIS	Y	20	2	\$120,436	\$3.73		NA			NA
13	10	MOUNJARO	DIABETES	N	120	20	\$112,906	\$3.50	7	2	\$6,369	\$0.25	12919 %
14	83	CABOMETYX	CANCER	Y	5	1	\$107,396	\$3.33		NA			NA
15	25	XARELTO	ANTICOAGULANT	N	222	28	\$106,575	\$3.30	198	23	\$90,954	\$3.59	-8.0 %
16	13	JARDIANCE	DIABETES	N	189	22	\$101,628	\$3.15	123	13	\$63,321	\$2.50	26.0 %
17	2	HUMIRA(CF) PEN	INFLAMMATORY CONDITION	Y	17	2	\$93,897	\$2.91	22	3	\$102,469	\$4.05	-28.1%
18	114	NUCALA	ASTHMA	Y	20	2	\$91,740	\$2.84	11	1	\$76,857	\$3.03	-6.3 %
19	15	ENBREL SURECLICK	INFLAMMATORY CONDITION	Y	17	2	\$90,639	\$2.81	23	3	\$104,627	\$4.13	-32.0 %
20	221	OMNITROPE	GROWTH DEFICIENCY	Y	12	3	\$89,994	\$2.79		NA			NA
21	20	SKYRIZIPEN	INFLAMMATORY CONDITION	Y	15	2	\$79,860	\$2.48	7	1	\$37,875	\$150	65.5 %
22	36	RYBELSUS	DIABETES	N	94	13	\$79,413	\$2.46	79	9	\$63,409	\$2.50	-17 %
23	18	FARXIGA	DIABETES	N	150	18	\$76,221	\$2.36	146	16	\$72,225	\$2.85	-17.1%
24	108	ENBREL	INFLAMMATORY CONDITION	Y	11	1	\$69,243	\$2.15	8	1	\$34,269	\$135	58.6 %
25	77	HUMIRA(CF)	INFLAMMATORY CONDITION	Y	12	1	\$67,998	\$2.11		NA			NA
<b>Total Top 25</b>					<b>2,006</b>		<b>\$3,425,788</b>	<b>\$106.19</b>	<b>1,351</b>		<b>\$2,049,699</b>	<b>\$80.92</b>	<b>31.2 %</b>

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
CONSENT AGENDA  
November 28, 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 44-23: Adoption of the METRO HIF 2024 Budget .....Page 45  
Resolution 45-23: Approval to Offer Membership .....Page 46  
Resolution 46-23: October 2023 Bills Lists.....Page 47

**Motion**\_\_\_\_\_

**Second**\_\_\_\_\_

**RESOLUTION NO. 44-23**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
ADOPTION OF THE 2024 INTRODUCED BUDGET  
ON BEHALF OF THE METROPLITAN HEALTH INSURANCE FUND**

**WHEREAS**, The Bergen Municipal Employee Benefits Fund on behalf of the Metropolitan Health Insurance Fund is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

**WHEREAS**, a quorum of the Executive Committee met on August 30, 2023, in Public Session to introduce the Metropolitan Health Insurance proposed budget for the 2024 Fund Year; and

**WHEREAS**, the Executive Committee met on October 24, 2023, in Public Session to adopt the proposed budget and for the 2024 Fund Year; and

**WHEREAS**, that a public hearing to adopt the 2024 Metropolitan Health Insurance budget was held on November 28, 2023, at 12:00 pm

**NOW THEREFORE BE IT RESOLVED** that the Executive Committee of the Bergen Municipal Employee Benefits Fund on behalf of the Metropolitan Health Insurance Fund hereby adopt the 2024 budget in the amount of \$73,353,528.

**BE IT FURTHER RESOLVED** that copies of this resolution shall be sent to each Commissioner, Risk Manager, and Governing Body, the New Jersey Department of Banking and Insurance, and the New Jersey Department of Community Affairs.

**ADOPTED: November 28, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**

\_\_\_\_\_  
**SECRETARY**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION TO OFFER MEMBERSHIP  
MIDLAND PARK BOROUGH**

**WHEREAS**, a number of municipalities in the state of New Jersey have joined together to form a Joint Insurance Fund, under the name of the Bergen Municipal Employee Benefits Fund (the "Fund"), as permitted by law; and

**WHEREAS**, the Fund held a Public Meeting on **November 28, 2023**, for the purposes of conducting the official business of the Fund; and

**WHEREAS**, the Executive Director, Benefits Consultant and the Fund Actuary has reviewed the risk, underwriting detail and expenses to the Fund and recommends an annual total assessment as presented in detail; and

**WHEREAS**, the Finance Committee has reviewed a submission from Midland Park Borough for Medical and Prescription coverage and recommended approval to join the Fund effective January 1, 2023.

**BE IT RESOLVED**, it has been determined that the admission to membership in the Fund of the above-mentioned entity would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws.

**BE IT RESOLVED** that the Bergen Municipal Employee Benefits Fund hereby offers membership to the Borough of Midland Park upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

**ADOPTED: November 28, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 46-23**

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE NOVEMBER 2023 BILLS LISTS**

**WHEREAS**, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **November 28, 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 and dividend payments, during the months of November 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 November 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: November 28, 2023**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

**ATTEST:**  
  
\_\_\_\_\_  
**SECRETARY**

# APPENDIX I



**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**  
**OPEN MEETING: OCTOBER 24, 2023**  
**FRANKLIN LAKES BOROUGH**  
**12:00 P.M.**

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

**ROLL CALL OF 2023 EXECUTIVE COMMITTEE:**

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

**APPOINTED OFFICIALS PRESENT:**

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

**OTHERS PRESENT:**

Brittany Vozza  
Dave Vozza

Durene Ayer  
Anders Hassler  
Francie Joseph  
Joseph Voytus  
Matt McArow  
Renee Gear  
Frank Covelli  
Candy Leonard  
Jenna Bauer

**APPROVAL OF MINUTES: September 26, 2023**

<b>MOTION:</b>	Commissioner Ciannamea
<b>SECOND:</b>	Commissioner Kakoleski
<b>ROLL CALL VOTE:</b>	All in Favor

**CORRESPONDENCE** - None.

**COMMITTEE REPORTS:**

**Strategic Planning** - Commissioner Kunze said the Committee met last month to review the findings of the stakeholders. He said there is a draft from the Board Advisor that will be sent to the full committee before the next Executive Committee meeting. The Fund will need to meet again in November, in which case the report will be reviewed and possibly approved. In response to Chair Hart, Commissioner Kunze said the report will be sent to the Committee for input before the meeting.

**Finance Committee** - Commissioner Kunze said there will be a new member to be approved at the next meeting.

**Wellness Committee** - Mr. Kakoleski stated that the RFP will be discussed before the next meeting.

**Small Claims Committee** - No Report.

**Nominations Committee** - No Report.

**EXECUTIVE DIRECTOR'S REPORT**

Executive Director introduced Candy Leonard and Jenna Bauer, the Fund's accounting team at PERMA. He said they will work closely with the Executive Director's team and the treasurer and that they are critical to the operations.

**FAST TRACK FINANCIAL REPORT** – Executive Director said there was a minor loss in the month of August. Although, the financials do show a \$2.6 million reduction in surplus which is from the dividend that was approved last month. The September claims are showing to be under budget and overall there is a \$1.3 gain to the surplus position. Chair Hart said he is optimistic that the Fund will regenerate the dividend. Ms. Baurer reviewed the difference between the monthly snapshot of claim spend in the middle of the report, in comparison to the summary at the top.

**BILLING PROCESS POLICY** - As a follow up to our September meeting, new agreed upon billing timeline has been implemented. The majority of the November invoices were released on 10/10.

Below is a recap of the agreed upon timelines, policies, and invoice statement updates. We will work to incorporate these changes into the 2024 Cash Management Plan of the Gateway/BMED Fund for formal adoption.

Timeline Targets:

- 30th of the Month- Pre-bill audits run and reviewed.
- 1<sup>st</sup> of the Month- Billing reports run, and invoices generated.
- 2<sup>nd</sup> of the Month- Internal invoice review.
- 6<sup>th</sup> of the Month – Invoices reviewed and released for accounting audit.
- 9<sup>th</sup> of the Month – Accounting approval for invoice release.
- 10<sup>th</sup> of the Month – Invoices are released to Fund members.

Polices:

- Enrollment/eligibility changes must be entered by last day of the month to reflect on bill.
- Members should pay bills as received; necessary adjustments will be reflected on future invoices.
- Accounting approved invoices will be released.
- Individual invoices still in review will be held.
- Payments are due within 45 days of receipt.
- Payments not received within 45 days are subject to a 10% interest penalty.
- Payments can be made via check or the preferred ACH.

Invoice Language Updates:

- ***Due Date:*** *Payment is due within 45 days of receipt. Payments not received within 45 days are subject to a 10% interest penalty.*
- *Please pay your invoice as issued. Any necessary adjustments will be reflected on your next invoice.*

Executive Director said this language will be included in the cash management plan for January. The penalty wording will be included in the January bills, which will be similar to the JIF bills. It was decided to leave the language “subject to penalty” to make the ability to charge it, discretionary. Although the Fund Treasurer requested a 30 day due date, the Committee had agreed to a 45 day grace period. Executive Director also said that this is specific only to BMED because the Metro bills will be pulled in January. This is an offering we can make to the BMED members, as well.

**REQUEST FOR PROPOSALS/CONTRACTS**

**Medical TPA RFP** – the Medical TPA RFP for 2024 was due on 9/21/2023. The Fund received three responses, from Aetna, UMR (a subsidiary of United Healthcare) and AmeriHealth Administrators. Enclosed is a memo that was sent to the Contracts Committee for review and consideration. The committee agreed to the recommendation to contract with Aetna at no increase in administrative cost over 2023.

Executive Director said this was a one year contract starting January 1, 2024 which was done to stay compliant while discussions with the Comptroller continue to allow the Funds to procure this contract at the MRHIF level. In response to Commissioner Franz, Executive Director said that because of the size of the contract, the Comptroller must approve pre- advertisement.

In addition, Executive Director said the disruption and discount changes are a significant part of the recommendation to continue with Aetna for one more year.

Resolution 36-23 awards this contract to Aetna and includes the EUS certification for the QPA to file.

**Board Advisor** – the Board Advisor RFP has been re-released, as per the decision of the committee last month. The responses are due 10/26/2023. We will send the response(s) to the Contracts Committee and approve at our next meeting.

**Wellness Coordinator** – Executive Director said as had been mentioned at earlier meetings, our Wellness Coordinator will not be responding to the next RFP but has offered to continue service through April 1, 2024. We need a motion to extend her current contract through 3/31/2024.

**MOTION TO EXTEND THE WELLNESS COORDINATOR CONTRACT WITH CIVITAS 3  
ADDITIONAL MONTHS AT THE SAME TERMS AND CONDITIONS AND FEES  
THROUGH MARCH 31, 2024.**

<b>MOTION:</b>	Commissioner Kunze
<b>SECOND:</b>	Commissioner Kakoleski
<b>ROLL CALL VOTE:</b>	Unanimous

**NEW MEMBER** - The Fund just recently received a membership request from Midland Park. HIF standard underwriting practices were utilized for rate development inclusive of trend and margin. The Actuary has certified the proposal as adequate. We will present to the Finance Committee for recommendation prior to the next meeting.

**METRO HIF RATIFICATIONS** – Executive Director briefly reviewed the following resolutions that were requested to be moved, as per the recommendation of the Metro steering Committee:

The Steering Committee of the METRO HIF met on October 11, 2023, and made the following actions. We are asking the BMED as part of the Consent Agenda to formalize.

**1) Resolution 37-23; METRO HIF 2024 Budget Introduction**

Attached in your agenda is a copy of the 2024 Metropolitan HIF's 2024 Budget, which the steering committee unanimously moved for introduction. Metro's budget is increasing 4.10% to \$73,353,528.

As part of the Resolution we are requesting a special meeting of the Executive Committee to be held on November 28<sup>th</sup> to conduct a public hear for budget adoption. This can be held in person or via zoom and will be brief.

- 2) **Resolution 38-23; METRO New Member Submissions**  
Membership applications for Maplewood Township and Hillside Board of Education were approved.
- 3) **Resolution 39-23; Award of METRO Fund Professionals**  
Award of professional contracts: Auditor, Attorney, Actuary, Treasurer, Administrator & Benefits Consultant, and Fund Coordinator
- 4) **Resolution 40-23; Medical Third-Party Administrator 2024 EUS Contract Award**
- 5) **Resolution 41-23; Appointing PERMA As Agent of the Fund for 2024**

**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](mailto: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](mailto: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: Aetna Medicare Advantage** – Effective January 1, 2024, Aetna Medicare Advantage PPO plans will transition to a new CMS contract. Retirees will automatically be moved to the new contract, there is nothing employers needs to do for the transition. As a result, retirees will receive new ID cards prior to January 1, 2024. **Aetna ID numbers and the service center information currently listed on retiree ID cards will not change.** The only change to the ID card will be the contract number, located under the ID number. All age ins for December 2023 will receive the new ID card. Aetna will send notification to retirees the 1<sup>st</sup> week of December 2023. The Benefit Consultant sent all brokers information which included the letter that will be sent to all retirees enrolled in the Medicare Advantage PPO plan on August 18th.

**EXPRESS-SCRIPTS UPDATE** - CMS Annual Open Enrollment period for the 2024 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2024 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 18<sup>th</sup> to those age 65 and older enrolled in ESI coverage through the HIFs. The

Benefits Consultant team has provided ESI with an updated letter template for the new plan year in preparation of the mailing.

The Benefit Consultant visited Express Scripts headquarters and mail order facility in St. Louis, MO. ESI provided details on their continuous efforts to provide appropriate programs based on the ever-changing pharmacy market. They shared their overall format for implementing pilot programs and how they review individual customers data to determine how their customers can be better served. ESI's mail order facility regulated by the government compliance guidelines represented impressive efficiencies within their entire process. Their current accuracy rate is over 98% resulting in 2% of the total prescriptions filled in a day needing to be quality reviewed by their 24-hour on-site pharmacists.

Ms. Bailey said she was very impressed with the facility and felt that the safety protocols were being fully complied. She said the process was more automated, leaving less room for human error.

#### **OPERATIONAL UPDATES:**

##### **Open Enrollment - 1/1/24 (Passive)**

- BMED OE will be held October 23<sup>rd</sup> through November 3<sup>rd</sup>
- All OE updates should be completed in WEX by November 10<sup>th</sup> to allow time for ID cards to be delivered to members by 1/1/24.
- OE guides and associated materials were sent to all brokers on October 6, 2023

#### **2023 LEGISLATIVE REVIEW:**

**FREE COVID-19 At-HomeTest** - Effective September 25, 2023, the government has reinstated free COVID-19 at home test kits. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

**Gag Clause Prohibition Compliance Attestation** - Beginning December 2023, health insurance issuers and self-funded (ASO) or partially self-funded group health plans are required to submit an annual Gag Clause Prohibition Compliance Attestation (GCPCA) per the requirements established by the 2021 Consolidated Appropriations Act (CAA 2021). A gag clause is a "contractual term that directly or indirectly restricts specific data and information that a plan or issuer can make available to another party." The CAA 2021 prohibits "gag clauses" under group health plan (GHP) agreements. The first attestation is due by December 31, 2023. The submission covers the period beginning December 27, 2020 through the date of the attestation, September 21, 2023. Subsequent attestations are due each December 31. The attestation was submitted by the Benefits Consultant on September 21, 2023, for all groups with medical and/or prescription

coverage in the SHIF. Groups do not need to take any additional action unless they do not have medical or prescription coverage in the SHIF.

**Medical and Rx Reporting: None**

**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
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9/7/2023	Medical/Aetna	BMED 2023-09-02	Medicare COB	Upheld	9/11/2023
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**IRO Submissions: None**

**BMED Small Claims Committee Appeals: None**

**ATTORNEY** – No Report

**TREASURER** – Fund Treasurer said the bills lists was included in the agenda and Edgewater’s dividend was added for approval.

**WELLNESS COORDINATOR** – Mrs. Eskilson telephonically attended the meeting. She reviewed the report that was included in the agenda. She said that the City of Garfield is expected to join the program. She said she will discuss the educational seminars at the next wellness committee meeting and a schedule and tracker of viewed classes swill be released. She encouraged the participating agencies should stay within the written timelines.

**BOARD ADVISOR**- No report

**AETNA** – Mr. Silverstien reviewed the reports included in the agenda which included BMED only members as well as METRO only reports. He thanked the committee for the reappointment of Aetna.

**EXPRESS SCRIPTS** – Charles Yuk reviewed the report included in the agenda for the month of July. In addition, there were special reports for utilization from January through August. In response to Commissioner Kunze, Mr. Yuk said there was a big dip in the September which could have been from the loss of a specialty drug.

**DELTA DENTAL** – No report

**CONSENT AGENDA:** The Committee approved the consent agenda, which included a change to 37-23 which included the date and time of November 28, 2023 at Franklin Lakes at noon; 40-23 amend to remove reference to Southern Coastal HIF and include Bergen Municipal Employee Benefits Fund.

**MOTION TO APPROVE CONSENT AGENDA, AS AMENDED, INCLUDING THE FOLLOWING RESOLUTIONS:**

- Resolution 36-23: Approving Medical TPA Contract: EUS
- Resolution 37-23: METRO HIF 2024 Budget Introduction
- Resolution 38-23: METRO HIF New Member Submissions
- Resolution 39-23: Award of METRO Fund Professionals
- Resolution 40-23: METRO HIF 2024 Medical TPA EUS 2024 Contract



Resolution 41-23: METRO HIF Appointing PERMA as Agent of the Fund  
Resolution 42-23: Approving Additional Lines of Coverage  
Resolution 43-23: October 2023 Bills Lists

<b>MOTION:</b>	Commissioner Franz
<b>SECOND:</b>	Commissioner Kunze
<b>VOTE:</b>	6 Ayes, 0 Nays

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None.

**MOTION TO ADJOURN:**

<b>MOTION:</b>	Commissioner Kakoleski
<b>SECOND:</b>	Commissioner Kunze
<b>VOTE:</b>	Unanimous

**MEETING ADJOURNED:** 12:51 pm

**NEXT MEETING: NOVEMBER 28, 2023**

Jordyn DeLorenzo, Assistant Account Manager

BMED Wellness Committee Minutes  
November 1, 2023 @ 1:00 pm

Zoom

Robert Kakoleski, Chair, Rutherford Boro

Gregory Hart, Franklin Lakes

Thomas Padilla, Woodcliff Lake

Erin Delaney, Garfield

Marianne Eskilson, Wellness Coordinator

Clark LaMendola, Board Advisor

Jordyn DeLorenzo, PERMA

**Newsletter Contract Renewal** - The committee discussed the newsletter stating that it is a great product and very interactive. The feedback from the ambassadors is always positive with the newsletter. Mrs. Eskilson also stated that the fact that we can add our logo and our column in the newsletter allows us to customize it. There are 1,383 eligible employees for the wellness program. The committee agreed to renew the newsletter contract at \$1,500 for the licenses.

**RFP Scope Development for 2024 Health and Wellness Coordinator** - Mr. Hart asked Marianne to put together the duties and responsibilities for the RFP since it has evolved since the last time this was RFP' ed. The committee discussed what specific duties and responsibilities need to be in the scope of services and experience listed in the RFP. They discussed that they are looking for someone to manage, develop and grow a successful wellness program. Mrs. Eskilson stated that it is important for someone to have managerial experience as well as experience working with the public sector. They believe someone that is passionate about wellness and has the knowledge of wellness management is also important. They also need must have good communication skills and have the ability to discuss and plan with wellness ambassadors virtually. They stated that in person or virtual presence will be okay but agreed that a physical presence at BMED meetings is important. They stated that coming to the bi-monthly meetings is pertinent to have a face to face relationship with the members and Fund Commissioners as well participants in the wellness program. Mr. Kakoleski stated that a dollar figure is up for discussion depending on the scope that we expect from this individual.

The committee agreed to speak with PERMA and the Fund QPA to see the best way to send this RFP out. They want it to reach as many people as possible including brokers and retirees of towns. They believe that there could be someone interested in being the wellness coordinator including a broker, or even a town employee who is looking to retire and hold a position like this one. They stated that since this is a unique position, it won't be easy to find someone but getting it to more people will help.

Mrs. Eskilson stated that she will work on the RFP and schedule another wellness meeting for November 20<sup>th</sup> at 1:00 via zoom discuss it. They would like this to get approved at the November 28<sup>th</sup> meeting.

**New Towns Coming into the Program in 2024** - Mrs. Eskilson stated that Garfield is coming into the program and she has been working with the Ambassador. She stated that she is also working with Westwood but did not get a formal acceptance yet.

#### BMED WELLNESS COMMITTEE MEETING

November 20, 2023 - 1pm

Zoom

Robert Kakolski, Chair, Rutherford Boro  
Gregory Hart, Franklin Lakes  
Thomas Padilla, Woodcliff Lake  
Clark LaMendola, Board Advisor  
Marianne Eskilson, Wellness Coordinator  
Brandon Lodics, PERMA  
Emily Koval, PERMA  
Jordyn DeLorenzo, PERMA

**Wellness RFP** - Robert stated off the meeting by saying he is looked at the RFP that was provided by Marianne. Mrs. Koval stated that this will be a non fair and open - not professional service EUS.

The committee spoke about who would we send this RFP to or a group of people. The committee will mention it at the next BMED meeting as well as reach out to anyone who they think would be interested.

Mrs. Koval stated that she will add the additional information discussed such as the procurement process as well as updating the location of the individual must be in NJ. The RFP will be discussed at the November 28<sup>th</sup> meeting.

# APPENDIX II

## **Gateway Fund - Bergen and Metro 2023 Operations Review and Medical Claims Audit**

A health care claims audit is designed to assess whether claims are being adjudicated correctly, in accordance with the provisions of the plan of benefits, and paid only on behalf of eligible participants as determined by the provisions of the plan. Best practice is to look beyond just the claims and to identify operational or administrative issues that may lead to broader claims processing and service issues, allowing for real-world recommendations for resolution.

AIM will perform an Operations Review of Aetna, which is an in-depth evaluation of the controls employed by the administrator to ensure quality administration. In conjunction with the Operations Review, a medical claims audit will also be conducted on the administration by Aetna for the HIF employee medical plan. The 2023 audits will include claims adjudication for both Bergen and Metro as claims are being processed under the same HIF but under different funding. A division of the two funds will occur January 1, 2024.

For the Operations Review (OR), a comprehensive Request for Information (RFI) is prepared and sent to Aetna in advance of the scheduled OR meeting.

- During the OR, interviews are conducted with key management and operations personnel to review Aetna's responses, procedures and methodologies.
- The OR encompasses such areas as system capabilities, staffing levels and turnover, performance standards, quality assurance for claim processing and customer service, Aetna's actual performance vs. client-specific and/or industry standards for accuracy, timeliness of claims adjudication, reporting capabilities, coordination with other administrative areas/vendors, and cost-management activities such as overpayment recovery, pricing controls and TPL investigations.
- Findings are compared to industry best practices.
- An OR can identify weaknesses in administrative controls that lead to poor performance.

The medical claims audit will be conducted on a sample of claims finalized during the identified audit period. The audit will assess whether claims are being adjudicated correctly, in accordance with the provisions of the HIF plan of benefits and paid on behalf of eligible participants as determined by the provisions of the plan.

The purpose of the audit is to provide an assessment of Aetna's overall claims processing and financial accuracy performance during the audit period versus industry standards and applicable contractual standards.

**Claim Audit Methodology** - The principal objective of the claims audit will be to determine Aetna's claim processing accuracy and financial accuracy on medical claims. The financial accuracy calculation will identify the financial impact (and potential recoveries) for payment errors. In addition, a critical component of the audit process will be to identify the causes of errors. AIM's audit findings and recommendations will specifically identify these causes and recommend solutions that can help Aetna improve its claims administration and eliminate the kinds of errors identified through the audit process.

# **APPENDIX III**

# ACTUARIAL SOLUTIONS, LLC

November 9, 2023

Mr. Brandon Lodics  
Executive Director  
PERMA Risk Management  
Connor Strong Companies, Inc.  
Park 80 West, Plaza One  
Saddle Brook, NJ 07663

Dear Mr. Lodics:

## Bergen Municipal Employee Benefits Fund 2024 Actuarial Certification

I, John Vataha, am an Associate of the Society of Actuaries and Member of the American Academy of Actuaries, have been retained by the Bergen Municipal Employee Benefits Fund (BMED) to provide an opinion with respect to the actuarial elements of the expected Loss Fund contained in the proposed 2024 pro forma budget. I have examined the data and assumptions used in determining the Expected Loss Fund to be funded by the BMED, as well as the expected costs of reinsurance for the affiliated BMED membership, for the twelve months from January 1, 2024 to December 31, 2024 as listed below:

Budget Item	2024 Pro Forma Budget
<b>Expected Losses</b>	
Medical Claims Fund	\$32,881,902
Pharmacy net of Rebates	4,170,559
Dental	2,090,604
Medicare Advantage / EGWP	2,162,509
HMO/DMO Premiums	46,598
Cost of Reinsurance	1,195,147
<b>Total Loss Fund</b>	<b>\$42,547,319</b>
Loss Fund Contingency	\$128,942
<b>Expenses</b>	<b>\$2,839,357</b>
<b>Subtotal</b>	<b>\$45,515,618</b>
<b>Dividend Application</b>	<b>(191,293)</b>
<b>Total Expense Budget</b>	<b>\$45,324,325</b>

**Data:**

Claim related data and information for the BMED was provided by PERMA. This information was relied upon for this certification. The participating municipal health funds providing information and included in the Loss Fund and expense estimates for the Pro Forma Expense Budget include:

Alpine, Carlstadt, Carlstadt Board of Education, East Rutherford, East Rutherford Board of Education, Edgewater, Emerson, Fairfield, Fairfield BOE, Fanwood, Franklin Lakes, Ft. Lee, Garfield City, Garwood, Hillsdale, Lodi, Maywood Borough, Mine Hill, Montvale, Moonachie, North Arlington, Oakland, Park Ridge, Ridgefield Park, Rochelle Park, Rutherford, Saddle River, South Hackensack, Verona, Wallington, Wanaque Valley Regional S.A., Westwood, Woodcliff Lake, Wood-Ridge.

The expense items shown in the above Pro Forma Budget are the responsibility of BMED's management; my responsibility is to express an opinion on the Loss Fund based on my review. This review included such tests and reviews of the actuarial assumptions, methods, and calculations as considered necessary under the circumstances. The actuarial methods, considerations, and analyses relied on in forming my opinion conform to the appropriate Standards of Practice as promulgated by the Actuarial Standards Board.

In my opinion, the 2024 Loss Fund year estimates:

- Make a reasonable provision for all expected loss obligations of the BMED for the period January 1, 2024 to December 31, 2024.
- Conform to the Appropriate Standards of Practice of the Actuarial Standards Board.
- Are computed on a basis consistent with methods used by similar funds.
- Are intended to meet the relevant requirements of the insurance laws of New Jersey.
- Are based on the factors relevant to fund policy issues as presented to us at this time.
- Rely on data and information supplied to me, with said data and outcomes subject to change.
- Assume the final BMED composition is neither adversely selected nor assessed at a level not consistent with the overall risk factors.

Although my analysis employed standard actuarial methodologies, Loss Fund estimates are subject to deviations in estimation arising from future contingencies which cannot always be anticipated. The possible occurrence of such contingent events, as well as the uncertainty associated with statistical estimates, afford no guarantee that the Loss Fund levels described in this report will prove to be either inadequate or excessive.



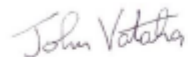
Mr. Brandon Lodics

November 9, 2023

Page 3

This review is related only to the Loss Fund levels identified herein and does not express an opinion on the BMED's viability taken as a whole. This opinion was prepared solely for the purpose of filing with regulatory agencies, and is not intended for any other purpose.

Sincerely,

A handwritten signature in cursive script that reads "John Vataha".

John Vataha, ASA, MAAA, FCA  
Consulting Actuary

John Vataha, ASA, MAAA, FCA  
601 Willow Pond Lane, Osteen, FL 32764  
Tel: 215-833-4692 E-Mail: [jvataha@gmail.com](mailto:jvataha@gmail.com)

# **APPENDIX IV**



To: Contracts Committee, BMED/Gateway Regional HIF  
 From: Office of the Executive Director, BMED/Gateway Regional HIF  
 Cc: Office of the Program Manager, BMED/Gateway Regional HIF  
 Date: October 19, 2023  
 Re: 2024 Contract Award: Medical TPA

As had been discussed over the summer, the Office of State Comptroller advised that they did not believe the procurement for local Funds can be done at the MRHIF level. As a result, the BMED released a Medical TPA RFP for claims and network administration:

Responses were due on 9/21/2023. The RFP was for a 1-year contract, January 1, 2024-December 31, 2024.

- Medical TPA RFP - Current Aetna Population  
Responders: Aetna, AmeriHealth & UMR (United Healthcare)

RFP on Aetna Population	2023 PEPM	Population (October 2023)	2024 PEPM Proposal	Self-Reported Discounts (top 10 Zip Codes)	Equal to Or Better Than
Aetna (incumbent)	\$39.54	2,176	\$ 39.54	Facility- 65% Outpatient- 70% Professional- 64%	Incumbent
UMR (United HealthCare)	N/A	N/A	\$ 36.10	Facility- 56% Outpatient- 71% Professional- 67%	Letter Provided
AmeriHealth & Administrators*	N/A	N/A	\$ 37.11	Facility- 62% Outpatient- 62% Professional -67%	Letter Provided

As the incumbent, Aetna has responded with a continuance on its 2023 fees for Plan Year 2024, which are within the adopted budget. Also, Aetna's self-reported inpatient facility discount is the deepest for top-10 zip codes for BMED enrollees (\*AmeriHealth provided on top 7 zips). Inpatient facility costs are the main driver of medical cost trend year over year.

The Fund has enjoyed a lengthy, positive relationship with Aetna, and they continue to meet the expectations of the Fund and its professionals.

We recommend awarding the 1-year contract to Aetna to eliminate the risk of plan and network disruption.

The Fund intends to go out for a 3-year EUS RFP beginning January 1, 2025.

# APPENDIX V



## Mind Your Food Environment

By Cara Rosenbloom, RD

**Food advertisements, social media and grocery stores all influence our daily food choices.** Of the \$14 billion food companies spend on advertising each year, more than 80% promote ultra-processed foods, such as sugary drinks, fast food and candy. Unfortunately, high consumption of these foods is linked with an increased risk of developing heart disease, type 2 diabetes and cancer.



**Studies show that limited access to nourishing foods contributes to poor diet and increased disease risk.** Many areas of the country have **food swamps**, which means an overabundance of convenient, tasty, ultra-processed food, or **food deserts**, which have limited access to nutritious options. This is especially common in lower-income areas, where it is easier and cheaper to buy chips and candy than carrots and bananas.

**Here are some things you can do to navigate a fast food-heavy environment:**

- **Swap the soda.** Water is healthier and is sold near sugary beverages. Choose water most often.
- **Find alternatives.** Fast food is fine on occasion, but fast-casual restaurants that offer salads, sandwiches and grain bowls are often better options.
- **Take a snack.** It's easier to ignore the lure of candy bars and donuts if you've packed a satisfying snack, such as trail mix or an apple.
- **Grocery shop with a list.** Marketing is abundant in supermarkets. You'll make fewer impulse purchases if you stick with your shopping list.
- **Limit exposure to food advertising.** Block social media ads promoting ultra-processed food. Watch ad-free programming when possible.
- **Be skeptical.** Value-sized packages, upsized portions or the allure of fast-food places being open late are marketing tactics that tempt us to overconsume ultra-processed foods.

The **Smart Moves Toolkit**, including this issue's printable download, **Tips to Prevent Burnout**, is at [personalbest.com/extras/23V11tools](https://personalbest.com/extras/23V11tools).

## BMED FUND notes

**As 2023 draws to a close we often have 2 focuses - managing the stress of the holiday season and what may lie ahead in 2024.** The holidays can stir up a basket of emotions. Here are some helpful tips to remember as we navigate through the months of November and December:

1. **Manage Expectations**
2. **Apply honesty** to whatever your current situation is and accept it rather than living in a doomed fantasy.
3. **Pace Yourself and Organize Your Time**
4. **Avoid Extra Intensity Factors** - As an example, traditions can sometimes be comforting, other times they serve as a drain or burden, as in "we always do" or "I have to do". Consider modifications that can bring in flexibility. Evaluate whether traditions still hold value or if they have run their course and are ready for retirement.
5. **Gatherings** - Feast or Famine? Sometimes the holidays can feel like a lonely time, other times it can feel draining when trying to juggle too many social interactions. Try to find a happy medium and don't be afraid to say no. Sometimes no is the right answer when said with respect and compassion. The days in December still only have 24 hours in them. Life goes on and we still need to address our daily routine needs including eating, taking care of our health and families, work, sleep and a bit of healthy play. Pick your holiday-oriented events and tasks carefully to avoid overload. Remember every time we say yes to something we will need to say no to something else - chose your yeses wisely.

>>Continued on page 4.



# Prediabetes Action Plan

If you are diagnosed with prediabetes, your blood glucose (sugar) levels are higher than normal, but not yet high enough to be diagnosed as diabetes.

That makes prediabetes a serious condition — one that can lead to type 2 diabetes, heart disease and stroke.

**Prediabetes, which is on the rise in the U.S., usually begins with insulin resistance** — when the liver, fat and muscle cells do not use insulin properly. Eventually, the body needs more insulin than it can produce, causing blood glucose to rise and causing serious health problems without proper management.

## Risk factors for developing prediabetes:

- Obesity, an underlying cause of insulin resistance.
- Age beyond 45.
- Exercising fewer than three times a week.
- Family history of type 2 diabetes.
- Giving birth to a baby that weighed more than nine pounds.
- Polycystic ovary syndrome (PCOS), a hormonal disorder in women.

**The good news?** Prediabetes can often be reversed to lower the risk of developing type 2 diabetes — a condition that can cause serious health complications. These include heart disease, chronic kidney disease, nerve damage and other problems with feet, oral health, vision, hearing and mental health stress.

**Note:** The American Diabetes Association recommends diabetes screening before age 35 if you're overweight and have additional risk factors for prediabetes or type 2 diabetes. Discuss with your health care provider. Check out the online prediabetes test at [cdc.gov/prediabetes/risktest](https://cdc.gov/prediabetes/risktest).

## If you are diagnosed with prediabetes, here are five actions to take now:

- 1. Get moving.** Target at least 30 minutes of physical activity most days of the week, and you will notice improvements in weight control, mental health and energy to help keep you motivated toward positive, ongoing health choices. Include strengthening workouts.
- 2. Eat nutritious foods.** A diet rich in fruits, vegetables, beans, nuts, whole grains and olive oil is linked with a lower risk of developing prediabetes. Cut back on ultra-processed foods, such as soda, salty snacks and fast food.



## Tests for Diagnosing Diabetes

Your health care provider will have you take one or more of the following blood tests to confirm a diagnosis:

**A1C test** measures your average blood sugar level over the past two or three months. An A1C below 5.7% is normal; **between 5.7% and 6.4%** means you have prediabetes; **6.5% or higher** indicates you have diabetes.

**Fasting blood sugar test** measures your blood sugar after fasting overnight. A fasting blood sugar level of **99 mg/dL** or lower is normal, **100 to 125 mg/dL** means you have prediabetes and **126 mg/dL or higher** is a diagnosis of diabetes.

**Glucose tolerance test** measures your blood sugar before and after you drink a liquid that contains glucose. You'll fast overnight before the test and have your blood drawn to determine your fasting blood sugar level. Then you'll drink the liquid and have your blood sugar level checked one hour, two hours, and possibly three hours afterward. At two hours, a blood sugar level of **140 mg/dL or lower** is considered normal, **140 to 199 mg/dL** means you have prediabetes and **200 mg/dL or higher** is diabetes.

- 3. Lose excess weight.** Extra pounds can lead to the development of insulin resistance. If you're overweight, losing just 5% to 7% of your body weight (about 14 pounds if you weigh 200 pounds) can significantly reduce the risk of type 2 diabetes when you maintain the weight loss.

- 4. Get adequate sleep.** Experts recommend seven to nine hours daily.

- 5. If you smoke, quit.** Smokers are 30% to 40% more likely to get diabetes than nonsmokers, according to the FDA.

## QuikRisk™ Assessment: Screen Time

By Eric Endlich, PhD

**Do you ever wonder if you're spending too much time viewing screens?** Answer the questions below:

1. Smartphones, TVs or other screens keep me from getting a good night's sleep. **T F**
2. I'd get involved in other activities if I weren't using screens so much. **T F**
3. Social media use, computer games or other online activities make me less productive at work. **T F**
4. Even when not working, I spend six or more hours daily using screens. **T F**
5. At mealtime, I don't really notice the amount or taste of my food because I'm busy watching screens. **T F**
6. I become irritable or impatient when I can't use electronic devices. **T F**
7. Screens often distract me during conversations. **T F**
8. When I'm bored or upset, I cope by using electronic devices. **T F**
9. I exercise less than I should because of my screen use. **T F**
10. My screen use often substitutes for in-person social contact. **T F**

**If you answered True to some of these questions, examine your screen use.** Not all screen use is harmful, but excessive screen time — especially more than six hours per day — has been linked to depression. Consider carving out screen-free times (e.g., mealtimes) and seeking out unplugged activities, such as exercising and socializing.





Thanksgiving Day  
is also National

**Family Health History Day.**

Gathering with relatives for this American tradition is an opportunity to learn about health problems that run in your family. Even if you miss Thanksgiving dinner, call relatives and find out how they are doing. For example, have relatives had cancer, diabetes, heart disease or osteoporosis? Share information about your relatives' medical history with your health care provider. Find out if you need more frequent checkups or need to modify your lifestyle to lower your risks for certain health problems. To learn more, search for **Family Health History** at [cdc.gov](http://cdc.gov).



**TIP** of the **MONTH**

**Comfort Food Caveat**

**If you've ever turned to food in times of stress, new research reveals it may not be as comforting as you think.**

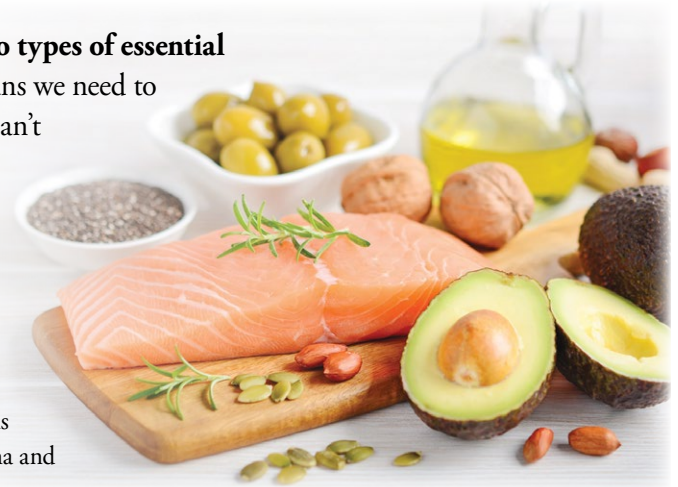
Scientists have discovered that stress interferes with the brain's fullness cue, and eating comfort foods makes us want to eat even more. Stress can also override the pleasure that comes from comfort food, so a tub of ice cream is not your best option. What helps most? **Nature.** Next time you're stressed, go for a quick walk outside and see if that helps more than comfort food.

# Omega Fat Matters

By Cara Rosenbloom, RD

**Omega-3 and omega-6 fats are two types of essential polyunsaturated fats.** *Essential* means we need to get them from food since the body can't make them on its own.

**North Americans get plenty of omega-6 fats from corn and soybean oils,** which are abundant in the food supply. But omega-3 fats are harder to come by. While it would be ideal to get a ratio of 4:1 omega-6 to omega-3 fats, most people get closer to 20:1. This high ratio has been linked to heart disease, obesity, asthma and inflammation.



**How can you get more omega-3 fats?**

There are three main types of omega-3 fats in foods: alpha-linolenic acid (ALA), docosahexaenoic acid (DHA), and eicosapentaenoic acid (EPA).

**ALA omega-3 fats are found in plant-based foods, such as walnuts, canola oil, chia and flax seeds.**

DHA and EPA are abundant in fish, such as salmon, trout and sardines. Vegans can get DHA and EPA from algae or seaweed. **Did you know?** Fish are high in omega-3 because they eat so much algae.

**To fix the ratio, any of those omega-3 sources are fine.** But for advanced health, most research focuses on EPA and DHA, which have more health benefits than ALA.

**During pregnancy and infancy,** DHA is important for the normal development of the baby's brain, eyes and nerves. In adulthood, DHA and EPA are important for reducing the risk of heart disease, high blood pressure and stroke. For older adults, sufficient DHA and EPA correlates with a lower risk of developing Alzheimer's disease and cognitive decline.

**Aim to eat two to three servings of fatty fish each week.** If you don't enjoy fish, speak with your health care professional about DHA and EPA supplements.

**One-Pan Chicken Parmesan Pasta**

**EASY** recipe

- |  |   |
|--|---|
| 2 tbsp extra-virgin olive oil                | 1 box (16 oz.) whole-grain pasta (penne or fusilli) |
| 18 oz. boneless, skinless chicken breast     | 2 cups broccoli florets                             |
| 2 tsp Italian herb seasoning, <i>divided</i> | 1 cup shredded mozzarella                           |
| ½ tsp garlic powder                          | ½ cup grated Parmesan                               |
| 3 cloves garlic, minced                      | ½ seasoned Italian-style bread crumbs               |
| 1 jar (24 oz.) tomato marinara sauce         | ½ cup chopped fresh basil                           |
| 4 cups water or chicken broth                |   |



**Set** a large oven-proof pan over medium heat and add olive oil. **Add** chicken, 1 tsp Italian herbs and garlic powder. **Cook**, stirring, 5 minutes. **Transfer** to plate and cover to keep warm. **Add** garlic to same pan and sauté 1 minute. **Add** tomato sauce and water and bring to a boil, then reduce to simmer. **Add** remaining Italian herbs, pasta, broccoli and chicken. **Stir** to combine. **Cook** 12-15 minutes or until pasta is tender. **Top** pan with mozzarella, Parmesan and bread crumbs. **Transfer** to oven and broil for 1-2 minutes until cheese browns. **Garnish** with basil and serve.

**Makes 8 servings. Per serving:** 418 calories | 28g protein | 11g total fat | 3g saturated fat | 4g mono fat | 3g poly fat | 56g carb | 8g sugar (0 added sugar) | 10g fiber | 467mg sodium



Keep those questions and suggestions coming!

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## EXPERT advice — Elizabeth Smoots, MD

### Q: Flu vaccine safety?

**A:** The flu shots recommended each fall for everyone aged six months and older have an excellent safety profile, according to the CDC. You cannot catch the flu from a flu shot since they're prepared from inactivated viruses. The nasal vaccine will not cause influenza either since it contains live, weakened viruses.

**Despite the good safety record, adverse effects can occur.** Most common are injection site redness or soreness, fever, muscle aches, headache or fatigue. The side effects are usually mild and resolve on their own in a few days. Patients can report adverse reactions to the Vaccine Adverse Event Reporting System at [vaers.hhs.gov/reportevent.html](http://vaers.hhs.gov/reportevent.html).

**Certain people should not get a flu shot.** Talk to your health care provider if you have an allergy to eggs or other vaccine ingredients, or if you have ever had Guillain-Barre Syndrome. The CDC also advises those who are moderately or severely ill should wait until they recover before receiving a flu vaccine.

>>Continued from page 1.

- 6. Avoid Excessive Over-Indulgence** – Sparing Ourselves the Holiday Hangover. Be aware of triggers that result in overspending, too much togetherness, overeating and/or drinking. These are all actions that are often the result of creating an insatiable desire to feel like we are part of the “spirit” of the holiday season”. Be aware when you may begin to feel like you are living outside of your comfort zone to impress or fulfill the expectations or holiday illusion that we and others create around the holidays.
- 7. Set Priorities** – Attempts to avoid setting priorities will not prevent priorities from being set – they will be set by mistake as the season ensues without thought or intention, but by urgency and the demands of crisis. There may be jockeying and justifying for position in the hierarchy of priority setting at the onset, but in the end, you and others around you will feel comforted by a plan that shows thought and organization.
- 8. Remember...it will all be over in 30 days** – the powder keg of emotion, the financial and energy drain, the euphoria, the spontaneous gatherings, the excitement – for good or for bad, it is only a brief time – endure it or enjoy it – it will come and go in the blink of an eye really and a new year will begin. Be aware that our actions in December create our foundation for how we begin the new year. Slow down, enjoy it, apply balance and discernment and common sense and look forward to the new beginning that January can represent if we can avoid the baggage of the “hangover”.

## NOVEMBER EDUCATIONAL OPPORTUNITY:

### Fighting Fire With Fire - Wednesday, November 15th, 2023 @ noon

What does food have to do with inflammation in our bodies? Learn how certain foods can be inflammatory in our bodies, leading to pain and healthcare issues - and which foods can help you manage this common condition. This presentation is led by Registered Dietitian Nicole Fuller, RDN. A moderated Q&A will follow the presentation.

Reminder - Wellness Program participants are required to view a minimum of 2 educational webinars per year to be eligible to receive their incentive. This can be accomplished by viewing live webinars or watching the webinars on-demand after they have been aired, recorded and available by an on-demand link at a time convenient to you. There is no limit to the number of webinars you can view. All members, regardless of whether they participate in the Wellness Program, are encouraged to access and view all the webinars provided. The topics are very interesting and professionally presented and have met with high praise from those who have watched them.

Hoping everyone is mentally envisioning their own plan of how to stay in balance of mind, body and emotion through the holiday season. The holidays can be a wonderful time of the year, just keep it all in perspective and don't forget to take a breath to care for yourself as you plow through the next few weeks. You matter.

Marianne Eskilson, *Gateway-BMED Health & Wellness Program Coordinator*  
[meskilson.civitasnj@gmail.com](mailto:meskilson.civitasnj@gmail.com) • 973-944-8693

**November is COPD Awareness Month.** Breath-robbing chronic obstructive pulmonary disease affects almost 16 million Americans. It restricts air flow in and out of airways. Smoking is the main cause, but multiple respiratory infections and exposure to various air pollutants can also result in COPD. Talk to your health care provider if you have possible COPD symptoms. While there's no cure for COPD, early diagnosis and treatment can improve the quality of life. To learn more, search for **COPD** at [lung.org](http://lung.org). If you have COPD and have tried older inhalers unsuccessfully, ask your provider about trying a newer one.



# Valley Health System's On Demand Wellness Webinars

The featured On Demand webinar presentations are available any time by visiting the links below.



## **Healthy Grocery Shopping Made Simple** presented by Jessica Cording, MS, RD, CDN

You'll learn where to find healthy items in the grocery store, how to read labels, and what to look for when planning and shopping for healthy meals that help you feel great and reduce disease risk

Link for video: <https://vimeo.com/788780287/8d840cc0e4>

Link for survey: <https://forms.office.com/r/2X6pMcN2WQ>



## **The Importance of Primary Care** presented by Jaclyn Anne Sta. Maria, MD

Find out more about the many benefits of having this type of care, what to look for as you choose your primary care doctor and how to make the most of your doctor's visit.

Link for video: <https://vimeo.com/792752607/0e651a860f>

Link for survey: <https://forms.office.com/r/1rtfdQJkqC>



## **Office ergonomics: Your how-to guide** presented by Chiro Health Spa

Proper office ergonomics — including correct chair height, adequate equipment spacing and good desk posture — can help you and your joints stay comfortable at work.

Link for video: [https://youtu.be/bCt1Cw4db\\_U](https://youtu.be/bCt1Cw4db_U)

Link for survey: <https://forms.office.com/r/JNhgCiUzuN>



## **Understanding Your Heart – Back to the Basics** presented by Stuart Barr, MD

We're getting back to the basics about strategies to prevent a cardiac incident. Stay one beat ahead as we also discuss common diseases of the heart.

Link for video: <https://vimeo.com/796774057/b54a766ada>

Link for survey: <https://forms.office.com/r/78nGLKh63E>



## **Hit the Trails for Health!** presented by NY/ NJ Trail Conference

Join us for tips on finding and safely preparing for great, local hikes. You'll also learn how to build strength, balance, agility, and stamina as you enjoy the trails!

Link for video: <https://vimeo.com/806496797/e935924aae>

Link for survey: <https://forms.office.com/r/OfrKtWbPPy>

# On Demand Wellness Webinars



## **Signs You Might Have an Undiagnosed Heart Condition**

presented by Paul Burns, MD

How do you know if you have an underlying heart condition in advance? The good news is there are often early signs that something with your heart isn't right.

Link for video: <https://vimeo.com/810276013/f02e4fa03d>

Link for survey: <https://forms.office.com/r/51QB2HewhH>



Oral, Head, and Neck  
Cancer Awareness

## **Oral, Head & Neck Cancer Awareness** presented by

**Kevin Wood, MD**

This webinar will review known risk factors, potential signs and symptoms, and treatment options for head and neck cancers.

Link for video: <https://vimeo.com/816249630/29a072db2f>

Link for survey: <https://forms.office.com/r/5r6JvPY3ZW>

## **SPOT A STROKE**



FACE ARM SPEECH TIME

## **First Aid/ Stroke Awareness** presented by Jim Warin,

**Valley Hospital Emergency Services**

By knowing the signs and symptoms of stroke, you can take quick action and perhaps save a life—maybe even your own.

Link for video:

<https://vimeo.com/819234134/b331bd1faa?share=copy>

Link for survey: <https://forms.office.com/r/ahCMWz4aSS>



## **Strength Training: Anytime is a Good Time to Start!**

presented by Jen Reynolds, LifeStyles Exercise Specialist

Strength training to the rescue! Strength training is a key component of overall health and fitness for everyone.

Link for video:

<https://vimeo.com/825587071/82b4f5a824?share=copy>

Link for survey: <https://forms.office.com/r/bf2Tg0Wf48>



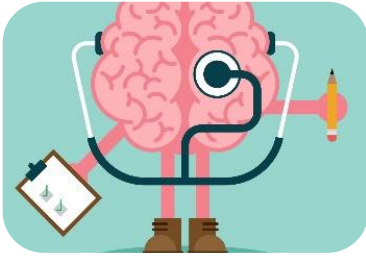
## **Steady on Your Feet** presented by Mina Hanna, DPM

Join us to hear about some of the issues related to our feet and what we can do to manage them.

Link for video: <https://vimeo.com/829541274/85b83e328b>

Link for survey: <https://forms.office.com/r/kw9P3XXLT1>

# On Demand Wellness Webinars



**Mental Health First Aid** presented by West Bergen Mental Health  
It's important to know that mental health issues do not need to be "serious" in order for you to reach out for support. Whatever you're going through, your feelings and experiences are valid and you deserve support.

Link for video: <https://vimeo.com/835926457/43e780bf6c>

Link for survey: <https://forms.office.com/r/wudLgipws1>



**Water Safety & The Benefits of Swimming** presented by Michael Lupo, LifeStyles Aquatic Manager

Learning about and practicing water competency – which includes swimming skills, water smarts and helping others – can help water activities to be safer...and just as much fun.

Link for video: <https://vimeo.com/838738007/4495046b3f>

Link for survey: <https://forms.office.com/r/inXPz3NLCS>



**The Top Summer Injuries & How to Avoid Them** presented by Masood Ranginwala, DO

To help keep you and your family well and soaking up the summer, an Emergency Room Physician, shares some of the top summer health and safety concerns.

Link for video: <https://vimeo.com/845059699/8730e33de2>

Link for survey: <https://forms.office.com/r/nBF3RaEgSH>

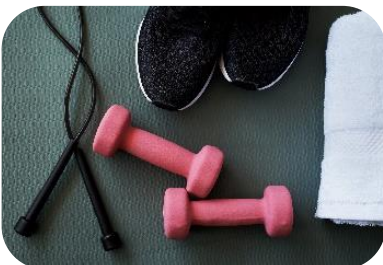


**Self-Care for Caregivers** presented by Jessica Cording, MS, RD, CDN

Topics covered will include stress management, nutrition for busy and overwhelmed caregivers, movement, sleep hygiene, and tips for time and energy management.

Link for video: <https://vimeo.com/853467426/e721cce4c1>

Link for survey: <https://forms.office.com/r/cSAX6mJARS>



**Got 10 Minutes? Try a Mini Workout** presented by Erin Sanseverino, LifeStyles Exercise Specialist

When done right and with appropriate intensity, a 10 minute workout can be an incredibly effective way to work up a sweat, get your heart pumping, and get your muscles working

Link for video: <https://vimeo.com/854707682/242e50f1b0>

Link for Q&A : <https://vimeo.com/855117875/6fa23040cf>

Link for survey: <https://forms.office.com/r/fU6CqcGrjx>

# On Demand Wellness Webinars



## **The Newest Techniques to Treat Your Varicose and Spider Veins** presented by Daniel Char, MD, FACS

Now is your chance to learn the newest techniques and options to finally treat your varicose and spider veins

Link for video: <https://vimeo.com/862144693/864a95b6bf>

Link for survey: <https://forms.office.com/r/VLNxpCNcke>



## **Pancreatic & Liver Cancer** presented by Carl Winkler, MD

Symptoms and treatment options will be discussed and answers to frequently asked questions about liver and pancreatic cancer will be provided.

Link for video: <https://vimeo.com/866773978>

Link for survey: <https://forms.office.com/r/zWrPeXabuF>



## **6 Signs You Need Pelvic Floor Rehab** presented by Justine Ward, Valley Pelvic Floor Physical Therapist

If your pelvic floor muscles are weak or are not working correctly, you may experience uncomfortable, inconvenient or embarrassing symptoms. But the good news is that a physical therapist may be able to help.

Link for video: <https://vimeo.com/871199630/c72f01c51d>

Link for survey: <https://forms.office.com/r/yt0PqU9kbj>



## **My Aching Knees** presented by Erik Zachwieja, MD

Join us to learn more about the anatomy of the knee and problems that occur as we age.

Link for video: Live on 12/7

Link for survey:



## **Better Balance: Better Life** presented by John Jensen, Valley Physical Therapist

Join us and our physical therapist to hear about normal gait, what affects your gait and balance, exercises, and activities for better balance, and learn when to see a specialist.

Link for video: <https://vimeo.com/880913922/91ffb1dd20>

Link for YouTube video in presentation:

<https://youtu.be/5mDbF1zHHjw?si=SMQ0s2IWSp2kdHh6>

Link for survey: <https://forms.office.com/r/MxcGwb6YW7>

# On Demand Wellness Webinars



**Fighting Fire With Fire** presented by **Nicole Fuller, RDN** Learn how certain foods can be inflammatory in our bodies, leading to pain and healthcare issues - and which foods can help you manage this common condition.

Link for video: <https://vimeo.com/884941915/e00226d2df>

Link for survey: <https://forms.office.com/r/jxQbawPDSz>



**Don't Be a GLUTEN for Punishment!** presented by **George Protopapas, MD**

Is it celiac disease, gluten sensitivity (wheat sensitivity) or a food allergy (food intolerance)? Learn more about the causes of celiac disease and its management.

Link for video: Live on 12/5

Link for survey:



**Nutrition as You Age** presented by **Nicole Fuller, RDN**

Good nutrition across the lifespan helps prevent chronic disease — and we know that it's never too late to make improvements to support healthy aging.

Link for video: Live on 12/14

Link for survey: