



AGENDA AND REPORTS
DECEMBER 1, 2025
ZOOM - CONFERENCE CALL
11:30 AM

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

1. sending sufficient notice to **The Record and The Star Ledger**
2. filing advance written notice of this meeting with the Clerk/ Administrator of each member municipality and,
3. posting notice on the Public Bulletin Board of all member municipalities.
4. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session portion of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AGENDA MEETING: DECEMBER 1, 2025
FRANKLIN LAKES BOROUGH HALL
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

PLEDGE OF ALLEGEANCE

ROLL CALL OF 2025 EXECUTIVE COMMITTEE

Gregory Hart, Chair
Richard Kunze, Secretary
Gregory Franz, Executive Committee
Donna Gambutti, Executive Committee
Bob Kakoleski, Executive Committee
Anthony Ciannamea, Executive Committee
James Gasparini, Executive Committee
Erin Delaney, Executive Committee Alternate
Tomas Padilla, Executive Committee Alternate
Joe Voytus, Executive Committee Alternate
Durene Ayer, Executive Committee Alternate

APPROVAL OF MINUTES: *October 29, 2025 Open..... Appendix I*

CORRESPONDENCE - None

MONTHLY COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE - Rich Kunze, Chair

FINANCE/ADMINISTRATION COMMITTEE - Robert Kakoleski, Chair
Professional Contract RFP - Verbal Report

WELLNESS COMMITTEE - Tom Padilla, Chair
October 29, 2025 - Appendix II
November 25, 2025 - Appendix II

SMALL CLAIMS COMMITTEE - Donna Gambutti, Chair

NOMINATION COMMITTEE - Anthony Ciannamea, Chair

NEW MEMBERS COMMITTEE - Gregory Franz, Chair

EXECUTIVE DIRECTOR - PERMA - Brandon Lodics
Executive Director's Report**Page 4**

Resolution 37-25: Awarding the 2026 TPA Contract	Page 9
Resolution 38-25: Professional Contract Awards	Page 10
Resolution 39-25: Approving the Wellness Coordinator Contract	Page 12

TREASURER

November Bills List and Resolution 40-25 Approving November Bills List	Page 13
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OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

NEXT MEETING: January 27, 2026

**Bergen Municipal Employee Benefits Fund
Executive Director's Report
December 1, 2025**

EMERGENCY PROCURMENT RESULTS - TPA

At the last meeting, the Executive Committee provided the Fund Administrator, Qualified Purchasing Agent, and Attorney the authority to obtain fees from Aetna for the 2026 Fund year through the emergency procurement process. Aetna has submitted a proposal, which is included. Resolution 37-25 accepts the proposal and approves the contract. The recommended budget for adoption included for this meeting is adequate and supports the proposed fees.

COMPETITIVE CONTRACTING - PROFESSIONALS

The Fund went out for RFP for professional contracts which were due on October 15th. The QPA and the Administration/Finance Committee reviewed the responses. All incumbents responded, and an additional firm also responded to each position. The summary is included on page 5 and the recommendation is stated in Resolution 38-25.

NEW MEMBER REPORT

As per the request of the new member committee, a report was distributed earlier this month and is included on Page 6 with no updates.

WELLNESS COODINATOR

The Wellness Committee met twice and is making a recommendation to hire a new wellness coordinator. Dina Robinson from Franklin Lakes has submitted her Resume and credentials and has accepted the position at a fee of \$1,000 a month. Resolution 39-25 awards her through the non-fair procurement process.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND**2026 RFQ RESPONSES****Responses Deadline 11am, October 15, 2025**

Position	Vendor	Proposed Fees	Notes
Actuary	Actuarial Solutions	2026: \$19,650 2027: \$20,050 2028: \$20,450	Incumbent – recommendation to approve
Actuary	Priority Groups	2026: \$531,960 2027: \$585,156 2028: \$643,671.60	
Auditor	Lerch Vinci & Bliss LLP	2026: \$19,967 2027: \$20,376 2028: \$20,784	Incumbent – recommendation to approve
Auditor	Priority Groups	2026: \$308,880 2027: \$339,768 2028: \$373,744.80	
Treasurer	Joe Iannaconi Jr	2026: \$22,356 2027: \$22,803 2028: \$23,259	Incumbent – recommendation to approve
Treasurer	Priority Groups	2026: \$343,200 2027: \$377,520 2028: \$415,272	
Attorney	Huntington & Bailey	2026: \$27,000 2027: \$27,500 2028: \$28,000	Incumbent – recommendation to approve
Attorney	Priority Groups	2026: \$858,000 2027: \$943,800 2028: \$1,038,180	

**Gateway BMED Fund
2026 Sales Proposal Activity Report
As of November 10, 2025**

1. Alpine Boro

- Group Name: Alpine Boro
- Group Size: 20 lives
- Lines of Business: Medical. Rx & Retiree Dental
- Current Carrier(s): SHBP
- Proposal released – Y/N: Yes
- Proposal accepted – Y/N: Yes

2. Totowa

- Group Name: Totowa
- Group Size: 80 lives
- Lines of Business: Medical
- Current Carrier(s): SHBP
- Proposal released – Y/N: Yes
- Proposal accepted – Y/N: Yes

3. Bergenfield Borough

- Group Name: Bergenfield Borough
- Group Size: 172 lives
- Lines of Business: Medical & Rx
- Current Carrier(s): SHBP
- Proposal released – Y/N: Yes
- Proposal accepted – Y/N: Yes

4. North Jersey Water Supply Commission

- Group Name: North Jersey Water Supply Commission
- Group Size: 160 lives
- Lines of Business: Medical & Rx
- Current Carrier(s): SHBP
- Proposal released – Y/N: Yes
- Proposal accepted – Y/N: TBD

5. Ridgewood Village

- Group Name: Ridgewood Village
- Group Size: 236 lives
- Lines of Business: Medical (BMED)
- Current Carrier(s): SHBP
- Proposal released – Y/N: No (noted as “We will be in the 40% range above current prior to broker comp.”)
- No, reason for DTQ: Pricing not competitive; expected premium increase too high.
- Proposal accepted – Y/N: No

6. River Vale

- Group Name: River Vale
- Group Size: 90 lives
- Lines of Business: Medical & Rx
- Current Carrier(s): SHBP
- Proposal released – Y/N: Yes, re-releasing for 2/1
- Proposal accepted – Y/N: TBD

7. Tenaflly

- Group Name: Tenaflly

- Group Size: 71 lives
- Lines of Business: Medical & Rx
- Current Carrier(s): SHBP
- Proposal released - Y/N: No - High loss ratio
- Proposal accepted - NA

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
YEAR: 2025**

<u>Yearly Items</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	2025 Filed
<input type="checkbox"/> Assessments	2025 Filed
<input type="checkbox"/> Actuarial Certification	2025 Filed
<input type="checkbox"/> Reinsurance Policies	Filed
<input type="checkbox"/> Fund Commissioners	2025 Filed
<input type="checkbox"/> Fund Officers	2025 Filed
<input type="checkbox"/> Renewal Resolutions	2025 Filed
<input type="checkbox"/> Indemnity and Trust	In process
<input type="checkbox"/> New Members (list)	N/A
<input type="checkbox"/> Withdrawals	N/A
<input type="checkbox"/> Risk Management Plan and By Laws	2025 Filed
<input type="checkbox"/> Cash Management Plan	2025 Filed
<input type="checkbox"/> Unaudited Financials	9/30/2025 Filed
<input type="checkbox"/> Annual Audit	2024 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"/> OSC Filings	N/A

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

RESOLUTION FOR THE AWARD OF CONTRACT PURSUANT TO N.J.S.A. 40A:11-6

WHEREAS, the BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND (hereinafter the “Fund”), is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, New Jersey Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., specifically N.J.S.A. 40A:11-6, and the New Jersey Administrative Code, specifically N.J.A.C 5:34-6.1, allows for emergency procurement for matters affecting the public safety, health, and welfare; and

WHEREAS, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain the services for third party administrator services (health benefit plans) through an emergency procurement due to the delay and/or inability to issue new Request for Proposals because of the pre-advertisement review process from the New Jersey Office of the State Comptroller;

NOW, THEREFORE, BE IT RESOLVED, by the Executive Committee of the BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND, that the following insurance contract awards be approved for the term of January 1, 2026, through December 31, 2026:

Medical Third-Party Administrator – Aetna - \$34.30 PEPM (estimated annual \$719,888)

BE IT FURTHER RESOLVED that the contracts providing for the above services will be on file in the Fund’s office located at: 9 Campus Drive, Suite 216, Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED, that notice of this action shall be advertised in the Fund’s official newspapers in accordance with the law and notice of this action shall be filed with the appropriate regulatory agencies.

ADOPTED: December 1, 2025

BY; _____
CHAIR

ATTEST:

SECRETARY

RESOLUTION NO. 38-25

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

RESOLUTION AWARDING CC #25-02 FUND PROFESSIONALS

WHEREAS, the Bergen Municipal Employee Benefits Fund (Fund) has a need for the daily operations for Fund Professionals: Actuary, Auditor, Attorney and Treasurer;

WHEREAS, the New Jersey Local Public Contracts Law (N.J.S.A. 40A:11-4.1et seq.) allows the use of competitive contracts and approved by Executive Committee resolution; and

WHEREAS, the Fund duly advertised for public receipt of competitive contracts providing the required 20 days prior to receipt for CC#25-02 in a fair and open manner, consistent with N.J.S.A.19:44A-20.5 et. Seq., and

WHEREAS, the Fund received competitive contracts for Attorney on October 15, 2025, at 11:00 A.M.; and

WHEREAS, the Finance and Administration committee has reviewed the submittals and rated according to the direction under competitive contracts as required within N.J.A.C. 5:34-4 et. Seq.,

WHEREAS, the following services will be provided for Fund Year 2026, 2027 and 2028, as per the RFP response received October 15, 2025:

1. Actuarial Solutions is willing and able to provide Actuary Services for an annual rate of \$19,650 for 2026; \$20,050 for 2027 and \$20,450 for 2028
2. Lerch Vinci & Bliss is willing and able to provide Auditing Services for an annual rate of \$19,967 for 2026; \$20,376 for 2027 and \$20,784 for 2028
3. Joseph Iannaconni is willing and able to provide Treasurer Services for an annual rate of \$22,356 for 2026; \$22,803 for 2027 and \$23,259 for 2028
4. Huntington and Bailey is willing and able to provide Legal Services for an annual rate of \$27,000 for 2026; \$27,500 for 2027 and \$28,000 for 2028

BE IT RESOLVED by the Bergen Municipal Employee Benefits Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with the above-mentioned professionals.

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a

completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

ADOPTED: December 1, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 39-25

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION APPOINTING A WELLNESS COORDINATOR**

WHEREAS the Bergen Municipal Employee Benefits Fund ("Fund") has determined that there exists a need for contract with a wellness coordinator for its Wellness Program as a non-fair and open contract pursuant to the provisions of NJSA 19:44A-20.4-20.5; and

WHEREAS the Wellness Coordinator has determined and certified that the value of the services will exceed \$17,500; and

WHEREAS the anticipated term of this contract shall not exceed two years; and

WHEREAS Dina Robinson of Oakland, NJ has submitted a proposal a Wellness Coordinator; and

WHEREAS Dina Robinson has completed and submitted a Business Entity Disclosure Certification which certifies she has not made any reportable contributions to a political or candidate committee in the previous one year, and that the contract will prohibit her from making any reportable contributions through the term of the contract; and

WHEREAS the Fund Treasurer hereby certifies that funds are available in the amount of \$75,000 for the 2026 wellness grant program, of which \$1,000 a month is being paid for the Wellness Coordinator;

NOW THEREFORE BE IT RESOLVED that the Bergen Municipal Employee Benefits Fund hereby appoint Dina Robinson to develop as a Wellness Coordinator ; and

BE IT FURTHER RESOLVED that the Business Disclosure Entity Certification and the Determination of Value be placed on file with the resolution; and

BE IT FURTHER RESOLVED that notification of this contract award shall be published in The Record, as required by NJSA 19:44A-20.4-20.5

ADOPTED: December 1, 2025

BY:_____

CHAIRPERSON

ATTEST:

style="text-align: center;">**SECRETARY**

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

BILLS LIST

NOVEMBER 2025

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 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSPIRA FINANCIAL HEALTH, INC	HSA FEES- WALLINGTON 10/10/25	64.89
INSPIRA FINANCIAL HEALTH, INC	MONTHLY HSA-BORO MONTVALE 10/10/25	111.00
INSPIRA FINANCIAL HEALTH, INC	MONTHLY HSA-BORO OAKLAND 10/10/25	3.00
INSPIRA FINANCIAL HEALTH, INC	HSA- S. HACKENSACK 10/10/25	15.00
INSPIRA FINANCIAL HEALTH, INC	HSA-BOROUGH RUTHERFORD 10/10/25	9.00
INSPIRA FINANCIAL HEALTH, INC	HSA FEES- BOR. WESTWOOD 10/10/25	132.00
		334.89
PERMA	RETIREE FIRST INV 12012025	7,380.00
PERMA	ADMIN FEES 11/25	40,951.50
PERMA	POSTAGE 10/25	2,013.39
		50,344.89
THE CANNING GROUP LLC	QPA INV BMED 2025-11 11/25	250.00
		250.00
HUNTINGTON BAILEY, LLP	ATTORNEY FEES 11/25	2,210.00
		2,210.00
JOSEPH IANNA CONI JR.	TREASURER FEE 11/25	1,826.50
		1,826.50
ACRISURE NJ PARTNERS INS SERVICES LLC	BROKER FEES 11/25	1,118.40
		1,118.40
Acrisure NJ Partners Ins. Services, LLC	BROKER FEES 11/25	16,470.46
		16,470.46
ACRISURE NJ PARTNERS INS. SERVICES LLC	BROKER FEES 11/25	13,306.33
		13,306.33
GJEM INSURANCE AGENCY INC	BROKER FEES 11/25	6,117.99
		6,117.99
COMPETITIVE ADVANTAGE BENEFITS LLC	BROKER FEES 11/25	4,005.40
		4,005.40

WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 11/25	6,837.50 6,837.50
MUNICIPAL REINSURANCE H.I.F.	0525-0825 RECEIVABLE 11/25	285,057.92
MUNICIPAL REINSURANCE H.I.F.	DEFERRED PAYMENT SIR CHARGE 11/25	-72,729.68
MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 11/25	215,815.99 428,144.23
	TOTAL CHECKS	530,966.59
AETNA HEALTH MANAGMENT, LLC	MEDICARE ADVANTAGE 11/25	258,029.23 258,029.23
FLAGSHIP DENTAL PLANS	BOR. RUTHERFORD A# 03604 ID 695 11/25	855.19
FLAGSHIP DENTAL PLANS	E. RUTHER. DENTAL A# 03604 - ID 16 11/25	1,520.82 2,376.01
AETNA	MEDICAL TPA FEES 11/25	70,657.98
AETNA	OCT HOLI CRED REMAINING BALANCE 10/25	-20,573.94 50,084.04
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 11/25	8,406.78 8,406.78
CONNER STRONG & BUCKELEW	BENEFIT CONSULTANT FEES 11/25	37,919.11
CONNER STRONG & BUCKELEW	PLAN DOCS 11/25	541.67 38,460.78
FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 11/25	39,126.41 39,126.41
JOSEPH L VOZZA AGENCY INC	BROKER FEES 11/25	7,817.04 7,817.04
ALLEN ASSOCIATES	BROKER FEES 11/25	10,074.90 10,074.90
	TOTAL ACH/WIRES	414,375.19
	Total Payments FY 2025	945,341.78
	TOTAL PAYMENTS ALL FUND YEARS	945,341.78

Chairperson

Attest:

Dated: _____

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

Treasurer

RESOLUTION NO. 40-25

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE NOVEMBER 2025 BILLS LISTS**

WHEREAS, the Bergen Municipal Employee Benefits Fund held a Public Meeting on December 1, 2025, for the purpose of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of November 2025 for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Bergen Municipal Employee Benefits Fund hereby approve the Bills List for November 2025 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: December 1, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
OPEN MEETING: OCTOBER 29, 2025
FRANKLIN LAKES BOROUGH
12:00 P.M.

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

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Gregory Hart, Chair	Present
Richard Kunze, Secretary	Present
Gregory Franz, Executive Committee	Present
Donna Gambutti, Executive Committee	Present
Bob Kakoleski, Executive Committee	Absent
Anthony Ciannamea, Executive Committee	Present
James Gasparini, Executive Committee	Absent
Erin Delaney, Executive Committee Alternate	Absent
Thomas Padilla, Executive Committee Alternate	Present
Joe Voytus, Executive Committee Alternate	Present
Durene Ayer, Executive Committee Alternate	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Brandon Lodics Emily Koval
Attorney	Huntington Bailey, LLP	Bill Bailey
Treasurer	Joseph Iannaconi	Present
Third Party Administrator	Aetna	Jason Silverstein
Dental Claims Administrator	Delta Dental of NJ, Inc.	Crista O'Donnell
Auditor	Lerch, Vinci & Higgins	Absent
Actuary	John Vataha	Absent
Board Advisor	LaMendola Associates	Clark LaMendola
Benefits Consultant	Conner Strong	John Lajewski
RX Administrator	Express Scripts	Absent

OTHERS PRESENT:

Dave Voza	Voza Agency
Jesse Moehlman	Borough of Fanwood
Nicholas Prochilo	City of Garfield

Matthew McArrow Sr	GJEM RMC
Renee Geer	World Insurance
Frank Covelli	World Insurance
Laurie O'Hanlon	Midland Park

MOTION TO APPROVE AUGUST 26, 2025 MINUTES:

MOTION:	Commissioner Ciannamea
SECOND:	Commissioner Kunze
ROLL CALL VOTE:	All in favor

CORRESPONDENCE – None

COMMITTEE REPORTS:

Strategic Planning – No Reports

Administration and Finance Committee – No Report

Wellness Committee – Commissioner Padilla reported that the Wellness Committee met just prior to this meeting and will be making a recommendation at the next meeting to award a contract to a new Wellness Coordinator. He said a meeting will be set up with her later this month to discuss next steps and future plans of the program.

Small Claims Committee – No Report

Nominations Committee – No Report.

New Members Committee – Mr. Gregory Franz, Committee Chair, deferred to the Executive Director.

Executive Director referenced discussions from the previous meeting saying that he appreciated the public comment made at the last meeting regarding Bergenfield, confirming that it was accurate: as the benefits consultant for the Fund, Conner Strong & Buckelew cannot also serve as a risk manager, as well. Bergenfield has decided to change their broker of record for the Fund and will now be working with Otterstedt, who is already a current broker within the Fund.

Executive Director also addressed questions about Alpine, whose membership was approved at the last meeting. He explained that there were requests for additional background on Alpine's history and reasons for their prior exit. After speaking with former Executive Director Paul Laracy, he confirmed that Alpine's claims were previously unfavorable, running at nearly double their premium collections. The Fund's risk management policy allows entities with outlier performance to receive renewals above the average rate, and Alpine received such renewals for several years. It was suggested at the time that Alpine might benefit from improving their claims experience.

Since then, Alpine's claims have improved, and both the underwriter and Actuary now consider them a good candidate for membership. Following BMED's approval at the last meeting, Alpine has passed its own resolution to join the Fund. Alpine is aware of the prior discussion and has asked if any further steps are required. Executive Director stated that, given the elapsed time and improved claims, he is comfortable with the underwriter and actuary's recommendation but defers to the Executive Committee for any additional actions. He invited questions on any of these topics and expressed his appreciation for the committee's attention.

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT – Executive Director shared positive news, reporting that claims for the first month in 2025 are running under budget. He attributed this favorable outcome to the executive committee's decision to reduce out-of-network fee schedules for certain groups, a change implemented beginning in January and July. Executive Director expressed appreciation for the committee's support and understanding, acknowledging that while the adjustment may be less palatable and present some challenges, it was ultimately the right decision for the Fund.

2026 BUDGET INTRODCUTION - The BMED 2026 budget and assessments are included in the agenda as introduced with no changes.

Pending no objections, the Executive Committee may hold a public hearing to adopt.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 BUDGET

MOTION:	Commissioner Kunze
SECOND:	Commissioner Ciannamea
ROLL CALL VOTE:	Unanimous

Discussion of Budget and Assessments - None

MOTION TO CLOSE THE PUBLIC HEARING

MOTION:	Commissioner Kunze
SECOND:	Commissioner Franz
ROLL CALL VOTE:	Unanimous

MOTION TO ADOPT RESOLUTION 37-25 APPROVING THE 2026 BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND BUDGET IN THE AMOUNT OF \$81,972,931.00

MOTION:	Commissioner Kunze
SECOND:	Commissioner Franz
ROLL CALL VOTE:	7 Ayes, 0 Nays

COMPETITIVE CONTRACTING – PROFESSIONALS – Executive Director said the Auditor, Actuary, Attorney and Treasurer RFPs were due 10/15. All incumbents responded and one

additional firm responded to all positions. The Finance and Administration committee are reviewing the responses and intend to have a recommendation at the next meeting.

MEDICAL TPA CONTRACT 2026 – EMERGENCY PROCUREMENT - Executive Director indicated the need for a follow-up meeting to address the Medical TPA contract in more detail related to legal considerations. Due to limitations in releasing the RFP at the cooperative level and guidance from the comptroller's office, the Fund was unable to issue an RFP for the TPA contract expiring in 2025. Instead, the QPA and attorney recommended that BMED pass an emergency procurement resolution (Resolution 38-25, on consent) to ensure continuity of coverage for members. Executive Director deferred to the Fund Attorney for additional comments, who agreed that the emergency procurement approach was prudent and legally sound, given the circumstances and time constraints.

The committee discussed the lack of a competitive process for the TPA contract, confirming that the decision was driven by timing and regulatory challenges, including delays in state approval. Chair Hart said that had the process begun earlier, a competitive approach might have been feasible. The QPA strongly supported the emergency procurement as the most defensible option.

Executive Director also reported on successful discussions with Aetna, resulting in significant administrative and shared savings fee improvements for the fund. Notably, the National Advantage Program cap was reduced from \$100,000 to \$50,000 per claim, and the PEPM cap was lowered to \$20, with further reductions planned for 2026. The shared savings percentage decreased from 40% to 20%, yielding an estimated \$4 million in savings across all funds. The TPA fee was also reduced by 13%, and these changes are reflected in the budget. The Committee discussed the regulatory requirement for a 30-day review period and expressed frustration over extended delays, emphasizing the need for reasonable turnaround expectations. Commissioner Kunze suggested that individual funds may need to act independently moving forward.

SUPPLEMENTAL ASSESSMENT COLLECTION - Executive Director referenced the June Executive Committee meeting, where a \$5 million supplemental assessment was adopted. Entities with sufficient retained earnings have had their shares transferred into surplus, while those without adequate reserves will begin making cash payments starting in January, with a 36-month commitment. The Fund will reach out to these entities to confirm their preferred payment methods and may suspend the obligation if financial conditions improve.

NO SURPRISES ACT LEGISLATION - The attached memo regarding the Funds changing to the NJ regulated No Surprises Act will be discussed further at the meeting.

BROKER RESOLUTIONS AND INDEMNITY AND TRUST AGREEMENTS - As a reminder, Broker/Town Resolutions of Appointment and Indemnity & Trust (I&T) Agreements must be submitted to the Fund.

COMPETITIVE CONTRACTING – PROFESSIONALS

The Auditor, Actuary, Attorney and Treasurer RFPs were due 10/15. All incumbents responded and one additional firm responded to all positions. The Finance and Administration committee are reviewing the responses and intend to have a recommendation at the next meeting.

CLOSED SESSION - Resolution 36-25 is in consent to go into closed session is included to discuss procurements and contracts.

BENEFIT CONSULTANTS REPORT

Operational Updates:

Eligibility/Enrollment: (previously reported) - Please direct any eligibility, enrollment, or system related questions to your dedicated Client Service team.

Enrollments/Eligibility/Billing/Brokers:

- Alexander Koch, akoch@permainc.com, 856-552-4778
- Victoria Friday, vfriday@permainc.com, 856-552-4748

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact HIFtraining@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.

Open Enrollment – 1/1/26 (Passive): (previously reported)

- BMED's OE will be held October 27th through November 7th
- All OE updates should be completed in WEX by November 21st to allow time for ID cards to be delivered to members by 1/1/26
- OE distributed to broker and Fund member the week of October 20th

Express Scripts:

SaveOn – Manufacturing Coupon Program (1/1/2025 through 6/22/2025) (Report Attached)

In 1st & 2nd Quarter 2025, the BMED saved \$139,326 for members enrolled in SaveOn

- There are currently 35 participants in the program
- Top Therapeutic 5 Categories (by dollar savings):
 - Inflammatory Conditions 18 members, totaling \$78,717 in savings
 - Cancer 3 members, totaling \$25,045 in savings
 - Asthma & Allergy 6 members, totaling \$23,065 in savings
 - Growth Deficiency 3 members, totaling \$7,069 in savings
 - Osteoporosis 2 members, totaling \$2,874 in savings

NPF Listing: (previously reported)

- NPF Exclusions Listing, please note the following:
 - Humalog - excluded for members with a new prescription as of **1/1/25**, members currently taking the drug will be excluded effective **1/1/26**
 - Impacted members should share the covered preferred alternatives provided in the listing with their providers

Encircle Program (GLP-1 Weight Loss): (previously reported)

Effective September 1, 2024:

- Members with new prescriptions, including renewal prescriptions for expired prior authorizations (PA), will need to meet the following criteria to be approved for a GLP-1 weight loss medication:
 - BMI ≥ 32 OR
 - BMI between $27 \leq 32$ WITH 2 or more documented comorbidities
- Members with an active approved PA prior to 9/1/2024 will be grandfathered
 - Upon renewal of their PA, members will need to meet the above BMI requirements to be considered for approval

Effective January 1, 2025:

Members who have an approved PA (active and new) will need to meet the following guidelines:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is programmed to the member's ESI active account prior to delivery. The scale will record each weigh-in and will update the member's file automatically. Members must weigh-in a minimum of 4 times a month
- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times a month

If members do not adhere to both of the requirements outlined above, the following month in which they are non-compliant, they will not be able to refill their weight loss prescription. Members will be required to complete the missing weigh-ins and/or online coaching engagement in order to refill their prescription.

Based on the above, communications are being updated and will be sent to members once finalized. Sample communications will be sent once finalized.

2025 Legislative Review:

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act: UPDATE- Transition to State Arbitration - January 1, 2026 - Included in your agenda is a memo from the Executive Director's office outlining the transition of the HIFs from the Federal Legislation to the State's. As previously reported, the Federal No Surprises Act has resulted in the reprocessing of several Million dollars of claims for the HIFs statewide. While the State program does not remove the exposure to these types of claims reprocessing, it should allow for more predictability and less backlog surprise cash exposure going forward.

As a result of the transition, enrolled members will be receiving new ID cards from Aetna prior to January 1. ID numbers and group numbers will not be changing.

Mr. Rhodes' analysis recommended transitioning from federal to New Jersey state requirements,

citing administrative and financial efficiencies. The state law offers a more predictable and streamlined independent dispute resolution (IDR) process, with higher success rates for resolving claims prior to arbitration. The transition will be effective January 1st, and new member ID cards will be issued to comply with state notification requirements. Aetna has agreed to waive the usual charge for new cards, resulting in additional savings.

Discussion followed about the challenges and unpredictability of the federal No Surprises Act, including delays in implementation and costly litigation. The New Jersey law, which predates the federal law, provides a single mediator and strict time constraints, leading to more consistent outcomes. While the state law does not cover air ambulance services or out-of-state providers, most members will benefit from the increased stability and lower fees associated with the state process. He said that Air Ambulance will continue to be under the Federal law.

Chair Hart acknowledged ongoing advocacy efforts for federal reforms and discussed the potential value of municipal support for these initiatives. Mr. Rhodes said this Fund was the biggest advocate for legislative outreaches. He said there is a template being released to all Commissioners.

Commissioner Kunze asked about the cost differences between the federal and state programs. Mr. Rhodes said that while it is difficult to quantify precisely, the committee noted that federal fees for the IDR process have exceeded \$2 million, whereas the New Jersey process is less costly and more efficient. Aetna's data indicates a higher success rate for settlements under the state law, and the process is known for its straightforward approach, based on a measurable fee schedule.

2023 Specialized Audits: (previously reported) - As approved through an RFP through the Executive Director's contract, the HIFs have 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.

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	Reason	Determination	Determination Date
09/27/2025	Aetna/Medical	BMED 2025-10-01	Anesthesia	Upheld	10/10/2025

FUND ATTORNEY - Fund Attorney has no report.

TREASURER – The Treasurer reported materially improved cash flow is good and there are no significant delinquencies.

BOARD ADVISOR- Board Advisor commented on the Wellness Committee meeting held earlier in the day, noting that it was very well done and successful. He expressed his anticipation for the report on next steps for the wellness program, which will be presented at the next meeting.

CONSENT AGENDA:

Motion to Approve Consent Agenda Including Resolution 38-25 (Emergency Procurement, Medical TPA) and Resolution 39-25 (October 2025 Bills List).

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO GO INTO CLOSED SESSION: RESOLUTION 40-25:

MOTION:	Commissioner Franz
SECOND:	Commissioner Kunze
VOTE:	All in favor

MOTION TO ADJORN:

MOTION:	Commissioner Ciannanea
SECOND:	Commissioner Kunze
VOTE:	Unanimous

MEETING ADJOURNED: 2:00 pm

NEXT MEETING: JANUARY 27, 2026

Emily Koval, Associate Executive Director

APPENDIX II

BMED Wellness Committee
October 29, 2025
11am
Franklin Lakes Borough

Tom Padilla, Committee Chair
Joe Voytus, Committee Chair
Greg Hart, Committee member
Laurie O'Hanlon, Committee member
Clark LaMendola, Board Advisor
Emily Koval, Associate Executive Director

Mr. Hart opened the meeting to engage the members in keeping the Wellness projects moving. He said that a wellness coordinator is important. Scope of services were reviewed and discussed. Mr. Padilla said that Dina from Franklin Lakes would be great because they have someone from one of the member towns. Committee agreed to simply award her the contract if she is comfortable with the compensation and scope of services. Mr. Padilla said he will address today and offer membership at another meeting. Mr. Hart had some concerns of timing when she could do the work. The Committee said that \$1,000 a month is reasonable and can start slowing with the number of hours that are taken from work time. The Committee agreed that \$50 an hour for 20 hours a month is reasonable and fits within the Fund's budget. They said a requirement would be to have her attend the monthly meetings.

Mr. Hart said this coordinator would need guidance. The Committee will need to take the ideas discussed over many months and put them into action. Mr. Hart said he can provide the current program outline to the coordinator. The Committee reviewed the concepts discussed at the last meeting. The coordinator can take the concepts and move forward. The coordinator will also work with the benefits consultant to bring vendors to the Committee.

Mr. LaMendola said that there are so many good programs and vendors but need someone to bring it all together and research each. He said it is important to have the annual physicals and preventive care on the standard time frames, that would be the beginning of a good program, as well.

Mr. Hart said mirroring the JIF safety programs is also a good idea and hosting a lunch or breakfast for the members that make their wellness metrics. Mr. Voytus said that members can meet the metrics and get paid as soon as possible. The Committee discussed the idea of gift cards for incentives rather than pay roll payments. The Committee also reiterated that branding the BMED with the program deliverables is very important. Ms. Koval added a line to the Fund Commissioner Resolution to add a Wellness Ambassador.

BMED – Wellness Meeting Minutes
11/25/2025 – 1pm – ZOOM

Attendees:

Tom Padilla, Committee Chair
Joe Voytus, Committee Member
Greg Hart, Committee member
Karie O'Hanlon, Committee Member
Dina Robinson, Wellness Coordinator
Clark LaMendola, Board Advisor
Melissa Appleby, CSB Wellness Contact
Emily Koval, Associate Executive Director
Jordyn Robinson, Assistant Account Manager

The Committee welcomed Dina to her new role, with Emily, Tom, and Greg leading the onboarding process and clarifying her responsibilities. Emily explained that Dina's contract would be provided after formalization, and Jordyn will coordinate monthly payment procedures.

Dina received two comprehensive program binders compiled by Mary Ann, and the team discussed the need for Dina to review and supplement these materials. Greg and Dina requested editable Word versions of key documents to facilitate updates, and Emily agreed to search her records for any such files. Emily is preparing the resolution for Dina's appointment, will ensure the contract is sent, and will share updated town contacts and Wellness ambassador information.

Dina, with input from Greg and Emily, identified missing or outdated program documents, including grant applications and town contact lists, and requested assistance in obtaining current information. The binders contain information up to 2023, with some 2024 grant applications, but lack updates beyond that. Dina asked for the latest town contact information and additional program documents from 2024 and 2025, offering to receive them via email or in person.

Melissa agreed to introduce Dina to the current newsletter vendor and facilitate the transition of newsletter responsibilities. Dina, with input from Stephanie (Valley Health), Clark, Tom, Emily, Joe, and others, discussed upcoming webinars, seminar topic appropriateness, and the process for selecting and authorizing educational content.

Program Planning and Seminar Selection

- Dina shared information about upcoming Valley Health webinars and outlined plans to distribute this to towns and ambassadors.
- She noted gaps in ambassador coverage and proposed using borough administrators or health departments as alternative contacts.
- Dina raised a question about including a urology seminar on erectile dysfunction; Clark, Tom, and others supported including relevant educational topics, emphasizing confidentiality and value.
- Emily suggested empowering Dina to select appropriate seminars without requiring committee approval for each, except for major or sensitive topics; the group agreed.
- Clark recommended using claims incidence data to guide seminar selection, and Emily offered to provide relevant data from Aetna and Express Scripts.
- Joe noted that not all wellness topics align with high-cost claims, and the group agreed Dina should use both data and judgment for a balanced seminar menu.

Wellness Ambassador Recruitment and Definition

- Greg proposed requiring each member town to designate a Wellness ambassador and distributing guidance on suitable candidates; Emily identified this as a key initiative for 2026.
- Clark and Emily emphasized the importance of a straightforward job description for ambassadors, referencing existing materials and documentation for clarity.
- Dina reported outreach to the Healthcare Quality Institute to identify existing employee Wellness coordinators who could serve as BMED ambassadors.

Resource Development and Community Partnerships

- Greg suggested compiling resources for Wellness ambassadors, drawing on hospital/provider contacts and previous meeting materials.
- Greg and Emily proposed arranging a tour of Baker Health for Dina and interested team members in the new year to familiarize them with community health resources.

Meeting Scheduling and Coordination

- The group discussed establishing a regular meeting schedule, with Greg recommending monthly meetings via Zoom or Teams.
- Clark will propose a meeting date to Dina, who will confirm and coordinate with Emily for logistics.

Grant Application Deadlines and Procedures

- Dina asked about 2025 grant application deadlines; Greg and Emily directed her to schedules and memos in the program documentation, advising her to use prior years as a reference.

Follow-Up Tasks

- **Document Access and Format:** Emily to find and share any existing Word versions of program documents, including grant applications, with Dina.
- **Town Contacts and Wellness Ambassadors:** Emily to compile and send updated contacts for all towns and named Wellness ambassadors to Dina.
- **Newsletter Vendor Introduction:** Melissa to send newsletter vendor contact information to Dina and introduce her for future communications.
- **Wellness Ambassador Definition Review:** Dina to review and simplify the definition/job description for Wellness Ambassador.
- **Baker Health Tour Coordination:** Emily to set up a tour of Baker Health for Dina and other interested members in the new year, coordinating with Sarah at Baker Health.
- **Regular Meeting Scheduling:** Clark to suggest a regular monthly meeting date to Dina, who will confirm and communicate the preferred schedule to Emily for setup.

APPENDIX III

BMED 25-02 BMED PROFESSIONALS ATTORNEY

Vendor	Technical (Max Points 40)	Managerial (Max Points 40)	Cost (Max Points 20)	Final
Huntington Bailey, LLP	32.00	31.08	18.67	81.75
Priority Groups	8.00	10.66	6.00	24.66

Reason for selection: Huntington Bailey, LL has provided for the most advantageous proposal, cost and other factors considered. This is based upon the ranking system and thorough review of all proposals.

Technical criteria:	Huntington Bailey, LLP	Priority Groups
(Max Points 40)		
(1) Does the vendor's proposal demonstrate a clear understanding of the scope of work and related objectives?	5.00	1.00
(2) Is the vendor's proposal complete and responsive to the specific RFP requirements?	4.33	1.00
(3) Has the past performance of the vendor's proposed methodology been documented?	5.00	1.00
(4) Does the vendor's proposal use innovative technology and techniques?	1.67	1.00
SUB TOTAL TECHNICAL	32.00	8.00
Management criteria:		
(Max Points 40)		
(1) Does the vendor document a record of timely delivery and on-time and on-budget implementation?	2.33	1.00
(2) Does the vendor document industry or program experience?	5.00	1.00
(3) Are the availability of in-house and contract resources documented?	4.33	2.00
SUB TOTAL MANAGERIAL	31.08	10.66
Cost criteria:		
(Max Points 20)		
(1) Relative cost: How does the cost compare to other similarly scored proposals?	5.00	1.00
(2) Full explanation: Is the price and its component charges, fees, etc. adequately explained or documented?	4.33	2.00
(3) Does the proposal include quality control and assurance programs?		
SUB TOTAL COST	18.67	6.00
RANKING POINTS	81.75	24.66

**25-02 BMED PROFESSIONALS
ACTUARY**

Vendor	Technical (Max Points 40)	Managerial (Max Points 40)	Cost (Max Points 20)	Final
Actuarial Solutions	31.11	25.75	14.65	71.52
Priority Groups	8.00	11.54	5.77	25.32

Reason for selection: Actuarial Solutions has provided for the most advantageous proposal, cost and other factors considered. This is based upon the ranking system and thorough review of all proposals.

	Actuarial Solutions	Priority Groups
Technical criteria:		
(Max Points 40)		
(1) Does the vendor's proposal demonstrate a clear understanding of the scope of work and related objectives?	4.33	1.00
(2) Is the vendor's proposal complete and responsive to the specific RFP requirements?	4.33	1.00
(3) Has the past performance of the vendor's proposed methodology been documented?	3.00	1.00
(4) Does the vendor's proposal use innovative technology and techniques?		
SUB TOTAL TECHNICAL	31.11	8.00
Management criteria:		
(Max Points 40)		
(1) Does the vendor document a record of reliability of timely delivery and on-time and on-budget implementation?	2.33	1.00
(2) Does the vendor document industry or program experience?	3.67	1.00
(3) Are the availability of in-house and contract resources documented?	3.67	2.33
SUB TOTAL MANAGERIAL	25.75	11.54
Cost criteria:		
(Max Points 20)		
(1) Relative cost: How does the cost compare to other similarly scored proposals?	5.00	1.00
(2) Full explanation: Is the price and its component charges, fees, etc. adequately explained or documented?	3.67	2.33
(3) Does the proposal include quality control and assurance programs?	2.33	1.00
SUB TOTAL COST	14.65	5.77
RANKINGS POINTS	71.52	25.32

BMED
25-02 BMED PROFESSIONALS TREASURER

Vendor	Technical (Max Points 40)	Managerial (Max Points 40)	Cost (Max Points 20)	Final
JOSEPH IANNAONI, JR. Priority Groups	29.33 8.00	23.98 13.32	8.00 4.00	61.31 25.32

Reason for selection: JOSEPH IANNAONI has provided for the most advantageous proposal, cost and other factors considered. This is based upon the ranking system and thorough review of all proposals.

	JOSEPH IANNAONI, JR.	Priority Groups
Technical criteria:		
(Max Points 40)		
(1) Does the vendor's proposal demonstrate a clear understanding of the scope of work and related objectives?	3.00	1.00
(2) Is the vendor's proposal complete and responsive to the specific RFP requirements?	4.00	1.00
(3) Has the past performance of the vendor's proposed methodology been documented?	3.00	1.00
(4) Does the vendor's proposal use innovative technology and techniques?	1.00	
SUB TOTAL TECHNICAL	29.33	8.00
Management criteria:		
(Max Points 40)		
(1) Does the vendor document a record of reliability of timely delivery and on-time and on-budget implementation?	2.00	1.00
(2) Does the vendor document industry or program experience?	5.00	1.00
(3) Are the availability of in-house and contract resources documented?	2.00	3.00
SUB TOTAL MANAGERIAL	23.98	13.32
Cost criteria:		
(Max Points 20)		
(1) Relative cost: How does the cost compare to other similarly scored proposals?	5.00	1.00
(2) Full explanation: Is the price and its component charges, fees, etc. adequately explained or documented?	3.00	3.00
SUB TOTAL COST	8.00	4.00
RANKINGS POINTS	61.31	25.32

**Municipal Excess Liability Joint Insurance Fund
25-02 BMED PROFESSIONALS
AUDITOR**

Vendor	Technical (Max Points 40)	Managerial (Max Points 40)	Cost (Max Points 20)	Final
Lerch, Vinci, Bliss	40.00	34.63	17.32	91.95
Priority Groups	8.00	7.99	5.33	21.32

Reason for selection: Lerch, Vinci, Bliss has provided for the most advantageous proposal, cost and other factors considered. This is based upon the ranking system and thorough review of all proposals.

	Lerch, Vinci, Bliss	Priority Groups
Technical criteria:		
(Max Points 40)		
(1) Does the vendor's proposal demonstrate a clear understanding of the scope of work and related objectives?	5.00	1.00
(2) Is the vendor's proposal complete and responsive to the specific RFP requirements?	5.00	1.00
(3) Has the past performance of the vendor's proposed methodology been documented?	5.00	1.00
(4) Does the vendor's proposal use innovative technology and techniques?		
SUB TOTAL TECHNICAL	40.00	8.00
Management criteria:		
(Max Points 40)		
(1) Does the vendor document a record of reliability of timely delivery and on-time and on-budget implementation?	3.00	1.00
(2) Does the vendor document industry or program experience?	5.00	1.00
(3) Are the availability of in-house and contract resources documented?	5.00	1.00
SUB TOTAL MANAGERIAL	34.63	7.99
Cost criteria:		
(Max Points 20)		
(1) Relative cost: How does the cost compare to other similarly scored proposals?	5.00	1.00
(2) Full explanation: Is the price and its component charges, fees, etc. adequately explained or documented?	5.00	2.00
(3) Does the proposal include quality control and assurance programs?	3.00	1.00
SUB TOTAL COST	17.32	5.33
RANKINGS POINTS	91.95	21.32

APPENDIX III

DINA ROBINSON

Oakland, New Jersey | 917-572-4523 | DinaCRobinson@yahoo.com

Professional Summary

Accomplished and community-focused professional with proven leadership in recreation management, public wellness, and municipal operations. Recognized for creating innovative programs, strengthening partnerships, and achieving measurable outcomes in health, fitness, and civic engagement. Dedicated to advancing organizational excellence through collaboration, accountability, and resident-focused service delivery.

Experience

Community Director — Borough of Franklin Lakes

September 2017 – Present

Oversee all operations of the Recreation and Parks Department, responsible for all aspects of community programming, facility management, sports coordination, and borough wellness initiatives.

Key Responsibilities & Achievements:

- Direct all Mayor's Wellness Campaign programming and community health initiatives.
- Established the Franklin Lakes Farmers & Artisan Market and Employee Wellness Program.
- Secured multiple Healthy Town Awards and the 2024 Champion of Health Award from NJHCQI.
- Oversaw park and facility improvements: tennis/pickleball court replacement, playground renovations, and trail signage updates.
- Designed and executed annual community events: Franklin Lakes Day, Memorial & Veterans Day Ceremonies, Trunk or Treat, and Holiday Lightings.
- Obtained the JAKES LAW Playground Grant (2024) and supervised large-scale capital projects.
- Partnered with local agencies to promote Stigma-Free, REACH, and Environmental Commission initiatives.

Wellness Coordinator — Borough of Franklin Lakes

2014 – Present

Lead all borough-wide wellness programming under the Mayor's Wellness Campaign, promoting physical, mental, and social well-being across all demographics — from youth and families to borough employees and seniors.

Key Responsibilities & Achievements:

- Direct and administer all Mayor's Wellness Campaign initiatives and community health programs.
- Partner with the NJ Health Care Quality Institute (NJHCQI) and Bergen County CHIP to advance state and county wellness goals.

- Develop and lead fitness and health initiatives including SUP Yoga, Wellness Walks, Employee Wellness Program, and the Franklin Lakes Farmers & Artisan Market.
- Coordinate borough health campaigns, screenings, and educational programs promoting long-term community well-being.
- Earned multiple *Healthy Town* designations (2014, 2020–2024) and the *Champion of Health Award* (2024).
- Built partnerships with local healthcare providers, schools, and organizations to expand wellness engagement and participation.

**Consultant — Community Health Improvement Partnership (CHIP) of Bergen County
January 2016 – August 2017**

Developed, implemented, and evaluated health and wellness initiatives across Northern Bergen County. Collaborated with municipalities to design local wellness programs, organize fitness events, and promote public health engagement.

**Founder & Event Director — Baskets 4 Hope & Goals 4 Hope
2013 – Present**

Establish and manage annual fundraising tournaments supporting local families and charities. Secured sponsorships, developed marketing strategies, and coordinated event logistics and volunteer teams.

**Director of Public Relations & Marketing — Donna Karan Men's, DKNY Men's Jeans and Kids, Tommy Hilfiger, Liz Claiborne
1992 – 2000**

Directed strategic communications, public relations, and promotional partnerships for national fashion brands. Managed media relations and charitable collaborations with major organizations including the Pediatric AIDS Foundation and God's Love We Deliver.

Education

Art Institute of Fort Lauderdale — Associate Degree, Fashion Retail Marketing, 1992

Orange County Community College — Associate of Business Science, Business Management, 1990

Certifications & Awards

- Certified Youth Sports Administrator (CYSA)
- Champion of Health Award — NJHCQI, 2024
- Healthy Town Designation — NJHCQI, 2014, 2020–2024
- Bergen County Holiday Tree Contest Winner — 2021, 2023

Core Competencies

Municipal and Community Leadership • Recreation Management • Public Wellness Programming & Engagement • Event Planning • Grant Writing • Recreation Program Development • Budget Administration • Interdepartmental Collaboration • Team Development, and Strategic Community Partnerships • Strategic Planning & Policy Implementation • Facility & Park Operations • Stakeholder Engagement



MAYORS WELLNESS CAMPAIGN, **CHAMPION OF HEALTH**

BOROUGH OF FRANKLIN LAKES

Mayor Kahwaty nominated **Dina Robinson, Community Director and MWC Coordinator**. Dina oversees, plans, organizes and directs all the recreation sports programs along with the MWC programming in town. Dina's ability to build relationships results in meaningful and longstanding partnerships with health and wellness organizations in the community.

Dina's accomplishments include:

- Maintaining extensive recreational programs for residents of all ages
- Bringing the [Conversation of Your Life \(COYL\)](#) program to Franklin Lakes
- Creation of an Employee Wellness Program
- Numerous Healthy Town designations

Dina's passion for health and wellness and her community is evident to anyone who knows her. She is energetic, hardworking, and dedicated to improving not only the physical health of Franklin Lakes residents, but their mental health as well. Dina is an asset to the MWC and serves as a leader and advocate for the program statewide.



Dina Robinson,
Community Director & MWC Coordinator



HONORABLE MENTIONS



ENGLEWOOD

Julie Green, BS, CHES, serves as the Health Educator in the town's Health Department and has improved community health by introducing inclusive, socially engaging programs and expanding community wellness programs for residents.

ASBURY PARK

Karyn Moskowitz is the MWC co-chair and brings years of experience in the food justice movement to the city. She shares her knowledge about the role food plays in the overall well-being of an individual—physical, mental, and emotional, and engages residents to hear their experiences with food access to advocate for change.



NEW JERSEY HEALTH CARE

QUALITY INSTITUTE



MAYORS WELLNESS CAMPAIGN

FREEHOLD BOROUGH

Sue Santoriello, a certified yoga instructor and retired schoolteacher, offers free yoga classes to residents, increasing access to this healthy activity through the MWC.

TOWNSHIP OF HAMILTON

Veronica Eisenmann is the township's Health Educator and a MWC committee member. Veronica's contributions as a dedicated team player led the township to successful Public Health Accreditation.

HANOVER TOWNSHIP

Ava Ventrone is a lifelong advocate for health and wellness, specifically for the older adult population. Ava's compassion and commitment to the community can be seen through the hundreds of senior residents who have benefited from her fitness classes.

HILLSBOROUGH TOWNSHIP

Maria Cristina Antonio is a long-time resident and dedicated volunteer. She worked tirelessly to promote a community health survey to Spanish-speaking residents, making sure that their voices were heard. She also helped organize and conduct a focus group for Spanish speaking residents. This important work ensured that Spanish speaking residents were incorporated into the planning process.



THANK YOU, SPONSORS



Contact Us

For more information regarding the MWC and how to get your community involved, contact:



Julie DeSimone,
Director of Community Health,
jdesimone@njhcqi.org | 609-452-5980.