



AGENDA AND REPORTS

APRIL 28, 2026

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.** posting the annual meeting notice on the Fund's official website where all legal notices are maintained
- II.** filing advance written notice of this meeting with the Clerk/ Administrator of each member municipality and,
- III.** publication of notice in the Fund's designated newspaper directing the public to the website where legal notices are available

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AGENDA MEETING: APRIL 28, 2026
FRANKLIN LAKES BOROUGH HALL
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

PLEDGE OF ALLEGENCE

ROLL CALL OF 2026 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
- Tomas Padilla, Executive Committee Alternate
- Joe Voytus, Executive Committee Alternate
- Durene Ayer, Executive Committee Alternate
- Erin Delaney, Executive Committee Alternate

APPROVAL OF MINUTES: *February 24, 2026, and March 4, 2026, Open Appendix I*

CORRESPONDENCE - None

MONTHLY COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE - Rich Kunze, Chair
April 13, 2026, Meeting Minutes..... Appendix II (Page 48)

FINANCE/ADMINISTRATION COMMITTEE - Robert Kakoleski, Chair
April 9, 2026, Meeting Minutes..... Appendix II (Page 50)

WELLNESS COMMITTEE - Joe Voytus, Chair
March 17, 2026, and April 14, 2026, Meeting Minutes..... Appendix II (Page 53)

SMALL CLAIMS COMMITTEE - Donna Gambutti, Chair

NOMINATION COMMITTEE - Anthony Ciannamea, Chair

NEW MEMBERS COMMITTEE - Gregory Franz, Chair

EXECUTIVE DIRECTOR - PERMA - James Rhodes and Emily Koval
Executive Director's Report **Page 4**

BENEFITS CONSULTANT REPORT – John Lajewski
 Conner Strong & Buckelew.....Page 12

ATTORNEY – William Bailey, Esq.

TREASURER – Joseph Iannaconi
 Voucher List March and April 2026Page 16
 Treasurers Report January 2026.....Page 19
 Confirmation of Claims Paid/Certification of Transfers

BOARD ADVISOR – Clark LaMendola

WELLNESS COORDINATOR – Dina Robinson

THIRD PARTY ADMINISTRATOR – Aetna – Jason Silverstein
 Monthly ReportPage 24

PRESCRIPTION PROVIDER – Express Scripts – Hiteksha Patel
 Monthly Report.....Page 23

DENTAL ADMINISTRATOR – Delta Dental – Kim White
 Monthly Report.....Page 28

CONSENT AGENDAPage 34
 Resolution 17-26: Approving March and April 2026 Bills ListsPage 35
 Resolution 18-26: Approval for Wellness Grant Applications.....Page 36

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT – *Motion to Open*
Motion to Close

MEETING ADJOURNED

Bergen Municipal Employee Benefits Fund
Executive Director's Report
APRIL 28, 2026

FINANCE AND OPERATIONS

PRO FORMA REPORTS

- **Fast Track Financial Reports** as of January 31, 2026 (page 6)
 - **Historical Income Statement**
 - **Ratios and Indices Report**

FINANCE COMMITTEE

The Finance Committee met and reviewed the updated December 2025 fast track that was sent as an attachment to the agenda. This Fast Track included the updated Incurred But Not Reported (IBNR) from the Fund Actuary. The Actuary IBNR Certification is included in Appendix III.

FINANCIAL DISCLOSURE STATEMENTS

The Financial Disclosure notice emails were sent out on April 2nd and the deadline for filing is this upcoming Thursday, April 30th. As a reminder, a separate filing will need to be done for each position, HIF Fund Commissioner, JIF Fund Commissioner, Local Elected Official, etc.

Please reach out to Caitlin Perkins at cperkins@permainc.com if you have any issues filing.

MONTHLY BILLING LATE PAYMENT INTEREST

PERMA has been working with WEX to allow us to rename individual line-item adjustments to monthly bills to reflect interest accrued on late payments. WEX has committed to implement this for the July billing cycle, at which point the process will officially begin. As a reminder:

PERMA's enrollment team will send out the bills through OneDrive on or around the 10th of each month. Bills are due 45 days of receipt. Payments not received within 45 days are subject to a 2% interest penalty.

We recognize that certain circumstances may impact timely payment. PERMA will be working with the Fund Treasurer to identify situations that would warrant an expectation of the late payment interest charge. If your entity anticipates difficulty meeting a payment deadline, please contact the Fund Treasurer and your PERMA team as soon as possible.

GASB 75 REPORTING

The Fund is contracted with an actuary to prepare GASB 75 reports for its medical members. If your audit requires a complete report or an update to the previous year's report, please contact Jordyn Robinson at jrobinson@permainc.com. Please note that during peak periods, report turnaround time may be up to six weeks.

INDEMNITY AND TRUST (I&T) AGREEMENTS

Indemnity and Trust Agreements and Resolutions for adoption by the governing bodies to renew membership with the fund are required to be executed every three years. Below is a list of members with renewing agreements that have expired. Please reach out to HIFadmin@permainc.com for a blank agreement and resolution to be executed. This list was last updated on April 22, 2026.

Member	I&T End Date
Hillsdale	12/31/2021
Wallington	12/31/2022
Fanwood Township	12/31/2023
Alpine	12/31/2024
Montvale	12/31/2025
Park Ridge	12/31/2025
Wood-Ridge	12/31/2025

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

FINANCIAL FAST TRACK REPORT

AS OF January 31, 2026

		<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1.	UNDERWRITING INCOME	7,730,797	7,730,797	877,791,462	885,522,260
2.	CLAIM EXPENSES				
	Paid Claims	5,592,007	5,592,007	730,278,668	735,870,675
	IBNR	946,515	946,515	8,506,095	9,452,611
	Less Specific Excess	-	-	(20,128,622)	(20,128,622)
	Less Aggregate Excess	-	-	(602,911)	(602,911)
	TOTAL CLAIMS	6,538,522	6,538,522	718,053,230	724,591,752
3.	EXPENSES				
	MA & HMO Premiums	369,416	369,416	34,946,669	35,316,085
	Excess Premiums	302,368	302,368	38,406,148	38,708,516
	Administrative	320,215	320,215	64,334,309	64,654,523
	TOTAL EXPENSES	991,999	991,999	137,687,126	138,679,124
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	200,277	200,277	22,051,106	22,251,383
5.	INVESTMENT INCOME	10,714	10,714	4,233,316	4,244,030
6.	DIVIDEND INCOME	-	-	8,186,857	8,186,857
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	210,991	210,991	34,471,279	34,682,270
8.	DIVIDEND	-	-	32,700,408	32,700,408
9.	Transferred Surplus IN	-	-	-	-
10.	Transferred Surplus OUT	-	-	-	-
	STATUTORY SURPLUS (7-8+9)	210,991	210,991	1,770,871	1,981,862
	SURPLUS (DEFICITS) BY FUND YEAR				
	Closed	Surplus (10,574)	(10,574)	5,523,990	5,513,416
		Cash (5,926)	(5,926)	5,605,105	5,599,179
	2024	Surplus (373,199)	(373,199)	(4,110,403)	(4,483,602)
		Cash (195,297)	(195,297)	(6,456,215)	(6,651,512)
	2025	Surplus 37,516	37,516	357,284	394,800
		Cash (3,112,167)	(3,112,167)	5,874,000	2,761,833
	2026	Surplus 557,248	557,248		557,248
		Cash 348,396	348,396		348,396
	TOTAL SURPLUS (DEFICITS)	210,991	210,991	1,770,871	1,981,862
	TOTAL CASH	(2,964,993)	(2,964,993)	5,022,890	2,057,897
	CLAIM ANALYSIS BY FUND YEAR				
	TOTAL CLOSED YEAR CLAIMS	14,538	14,538	600,326,246	600,340,785
	FUND YEAR 2024				
	Paid Claims	196,165	196,165	61,727,662	61,923,827
	IBNR	-	-	-	-
	Less Specific Excess	-	-	(2,080,267)	(2,080,267)
	Less Aggregate Excess	-	-	-	-
	TOTAL FY 2024 CLAIMS	196,165	196,165	59,647,395	59,843,560
	FUND YEAR 2025				
	Paid Claims	3,567,860	3,567,860	51,237,196	54,805,057
	IBNR	(3,599,266)	(3,599,266)	8,506,095	4,906,829
	Less Specific Excess	-	-	(1,663,703)	(1,663,703)
	Less Aggregate Excess	-	-	-	-
	TOTAL FY 2025 CLAIMS	(31,406)	(31,406)	58,079,588	58,048,183
	FUND YEAR 2026				
	Paid Claims	1,813,443	1,813,443		1,813,443
	IBNR	4,545,781	4,545,781		4,545,781
	Less Specific Excess	-	-		-
	Less Aggregate Excess	-	-		-
	TOTAL FY 2026 CLAIMS	6,359,224	6,359,224		6,359,224
	COMBINED TOTAL CLAIMS	6,538,522	6,538,522	718,053,230	724,591,752

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND		
RATIOS		
		FY2026
INDICES	2025	JAN
Cash Position	5,022,890	\$ 2,057,897
IBNR	8,506,095	\$ 9,452,611
Assets	10,537,232	\$ 11,772,039
Liabilities	8,766,360	\$ 9,790,176
Surplus	1,770,872	\$ 1,981,863
Claims Paid -- Month	4,798,849	\$ 5,592,007
Claims Budget -- Month	4,887,102	\$ 6,593,951
Claims Paid -- YTD	61,370,497	\$ 5,592,007
Claims Budget -- YTD	57,681,370	\$ 6,593,951
RATIOS		
Cash Position to Claims Paid	1.05	0.37
Claims Paid to Claims Budget -- Month	0.98	0.85
Claims Paid to Claims Budget -- YTD	1.06	0.85
Cash Position to IBNR	0.59	0.22
Assets to Liabilities	1.20	1.20
Surplus as Months of Claims	0.36	0.30
IBNR to Claims Budget -- Month	1.74	1.43

**Bergen Municipal Employee Benefits Fund
2026 Budget Report
as of January 31, 2026**

	Cumulative	Annualized	Latest filed	Cumulative Expensed	\$ Variance	% Variance
Expected Losses						
Medical Claims Aetna	5,829,466	71,453,028	61,701,780	5,321,227	508,239	9%
Prescription Claims	813,522	9,870,111	8,156,748	855,288	(285,823)	-50%
Prescription Formulary Rebates	(244,057)	(2,961,031)	(2,447,024)	Included Above in Prescription Claims		
Dental Claims	195,020	2,341,588	2,287,214	182,708	12,311	6%
Subtotal	6,593,951	80,703,695	69,698,718	6,359,224	234,727	4%
DMO Premiums	1,445	17,790	28,816	1,353	92	6%
Medicare Advantage / EGWP	363,836	4,468,149	3,564,224	368,063	(4,227)	-1%
Reinsurance Specific	303,119	3,727,458	3,149,432	302,368	750	0%
Total Loss Fund	7,262,351	88,917,092	76,441,190	7,031,008	231,343	3%
Loss Fund Contingency	170,031	2,040,370	2,040,370	0	170,031	0%
Expenses						
Legal	2,254	27,050	27,050	2,254	0	0%
Treasurer	1,863	22,356	22,356	1,863	0	0%
Administrator	44,372	542,054	478,620	44,508	(136)	0%
Risk Management Consultants	121,899	1,470,529	1,225,905	121,899	-	0%
Retiree First	8,928	109,368	90,144	14,856	(5,928)	-100%
QPA	250	3,000	3,000	250	-	-100%
TPA - Aetna	69,286	852,012	719,888	(108,782)	178,068	257%
TPA - Dental	8,300	99,936	96,713	8,236	63	1%
Actuary	1,639	19,664	19,664	0	1,639	100%
Auditor	1,665	19,976	19,976	1,665	(0)	0%
Benefits Consultant	44,285	544,016	456,632	44,349	(64)	0%
Board Advisor	1,624	19,484	19,484	0	1,624	100%
Subtotal Expenses	306,365	3,729,445	3,179,431	131,100	175,265	57%
Miscellaneous and Special Services						
Misc/Cont	2,917	35,000	35,000	242	2,675	92%
Wellness, Disease, Case Management	8,333	100,000	100,000	0	8,333	100%
Affordable Care Act Taxes	1,086	13,358	11,286	1,087	(1)	0%
A4 Surcharge	9,348	113,355	119,153	9,348	(0)	0%
Plan Documents	542	6,500	6,500	542	-	0%
Claims Audit	3,333	40,000	40,000	0	3,333	100%
Subtotal Misc/Sp Svcs	25,559	308,213	311,939	11,218	14,341	56%
Total Expenses	331,924	4,037,658	3,491,370	142,319	189,605	57%
Total Budget	7,764,305	94,995,121	81,972,930	7,173,327	590,978	8%

Bergen Municipal Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF JANUARY 31, 2026
BY FUND YEAR

	BMED 2026	BMED 2025	BMED 2024	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	348,396	2,761,833	(6,651,512)	5,599,179	2,057,897
Assessments Receivable (Prepaid)	4,547,958	572,097	1,945,517	70,658	7,136,231
Interest Receivable	-	449	(193)	2,712	2,968
Specific Excess Receivable	-	1,580,773	319,835	(355)	1,900,253
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	109,994	549,622	-	15,075	674,690
Total Assets	5,006,348	5,464,774	(4,386,352)	5,687,269	11,772,039
LIABILITIES					
Accounts Payable	(108,782)	76,473	-	-	(32,308)
IBNR Reserve	4,545,781	4,906,829	-	-	9,452,611
A4 Retiree Surcharge	9,348	67,087	-	-	76,435
Dividends Payable	-	-	-	131,984	131,984
Retained Dividends	-	-	97,250	41,868	139,118
Accrued/Other Liabilities	2,752	19,584	-	-	22,336
Total Liabilities	4,449,100	5,069,974	97,250	173,853	9,790,176
EQUITY					
Surplus / (Deficit)	557,248	394,800	(4,483,602)	5,513,417	1,981,863
Total Equity	557,248	394,800	(4,483,602)	5,513,417	1,981,863
Total Liabilities & Equity	5,006,348	5,464,774	(4,386,352)	5,687,269	11,772,039
BALANCE	-	-	-	-	-

This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.
Fund Year allocation of claims have been estimated.

REGULATORY

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
REGULATORY
YEAR: 2026**

FILING STATUS UPDATES

<u>Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	Filed as New Members are approved
Withdrawals	Filed as Members Withdrawal
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Filed through Q3 2024
Annual Audit	12/31/2024 filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

Position	Vendor	Contract	Insurance	Term
Attorney	Huntington Bailey	Y	Y	1/1/2026-12/31/2026
Auditor	Lerch Vinci Higgins	Y	Y	1/1/2026-12/31/2026
Actuary	Actuarial Solutions	Y	Y	1/1/2026 -12/31/2026
Treasurer	Joseph Iannaconi	Y	Y	1/1/2026 - 12/31/2026
TPA - Aetna	Aetna	Y	Y	1/1/2026 - 12/31/2026
Board Advisor	Clark LaMendola	Y	Y	1/1/2024 - 12/31/2026
Administration	PERMA	Y	Y	1/1/2025-12/31/2027
Benefits Consultant	Conner Strong & Buckelew	Y	Y	1/1/2025-12/31/2027

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CONTACTS
YEAR: 2026**

Executive Director Team: This team handles all the administrative and financial aspects of the Fund such as rates, state regulatory compliance, and Executive Committee and subcommittee meetings.

Role	Name	Email	Phone
Executive Director	Jim Rhodes	jrhodes@permainc.com	856-552-4920
Associate Executive Director	Emily Koval	emilyk@permainc.com	201-518-7028
Account Manager	Caitlin Perkins	cperkins@permainc.com	856-479-2192

Benefits Consultant Team: This team handles all the benefits aspects of the Fund such as plan design, claim issues, cost containment strategies, and Third-Party communications.

Role	Name	Email	Phone
Public Entity & HIF Business Leader	Tammy Brown	tbrown@connerstrong.com	856-552-4694
HIF Business Leader	John Lajewski	jlajewski@connerstrong.com	856-552-4922
Associate Consultant	Melissa Appleby	mappleby@connerstrong.com	732-736-5268
Senior Business Development Executive	Sean Critchley, Esq.	Scritchley@connerstrong.com	973-736-6511

Client Services Team: This team handles all the enrollment and billing aspects of the Fund such as sending monthly invoices, open enrollment, and adjustments throughout the year.

Role	Name	Email	Phone
Director of Client Services	Crystal Bailey	cbailey@permainc.com	856-552-4914
Director of Benefits Operations	Karen Kidd	kkidd@connerstrong.com	856-552-4644
Client Service Specialist	Zoe Rogers	zrogers@permainc.com	856-479-2238

**Pursuant to N.J.A.C Title 11, Chapter 15, Subchapter 5, PERMA, LLC ("PERMA"), as administrator of the Bergen Municipal Employees Benefit Fund ("the Fund"), and its employees, officers and directors hereby provide notice that they have direct and indirect financial interests in Conner Strong & Buckelew Companies, LLC, which is a servicing organization for the Fund.*

Gateway-BMED Health Insurance Fund Benefits Consultant Report

Agenda

- Industry Update
- Fund Performance/Observations
- New Fund Member Activity
- Client Services/Eligibility/Enrollment
- Previously Reported Information

Industry Updates

Express Scripts

- 2026 National Preferred Formulary (NPF) – Effective 7/1/2026
- NPF Exclusions list- Effective 7/1/2026 (attachment)
 - Preferred to not covered - 11 patients impacted
 - Non-preferred to not covered - 0 patient impacted
- SaveOn List – Effective 7/1/2026 (attachment)
 - 29 additions & 53 removals

Fund Performance/Observations (attachment)

Medical - Aetna

The following observations are derived from the attached utilization data review comparing CY 2025 over CY 2024:

- Total medical claims on a PMPM basis have decreased (9.0%)
- Total pharmacy claims (covered under medical plan) on a PMPM basis have increased +13.0%
- Inpatient medical claims on a PMPM basis have decreased (9.2%)
- Total admission, per 1,000 members, have decreased (24.9%)
- Total days of care, per 1,000 members, have decreased (19.9%)
- Office visits, per 1,000 members, have decreased (5.7%)
- High dollar claimants (>\$50K) have decreased (11.7%) from 196 to 173
- High dollar claims (>\$50K) have decreased (11.1%) from \$28.2M to \$25.1M
- Network paid claims have increased from 67.4% to 69.6%
- Unit cost for facility inpatient days decreased (11.0%)
- Unit costs for professional inpatient, surgery claims have increased 96.7%
- Unit costs for professional ambulatory, surgery claims have increased 1.3%

Pharmacy - Express Scripts (ESI)

The following observations are derived from the attached utilization data review from CY 2025 & CY 2024:

- Pharmacy claims on a PMPM basis have increased +0.7%
- Non-specialty claims on a PMPM basis have increased +12.4%

- Specialty claims on a PMPM basis have decreased (12.0%)
- Top pharmacy indication is weight loss, increasing 77.5% year over year on PMPM basis & from \$637,472 to \$1,104,755 in total spend
- Top 10 indications account for 71.0% of total pharmacy spend
- Top drugs dispensed was Zepbound, increasing +163.8% YOY on a PMPM basis & total spend from \$272,684 to \$702,416

Recommendations:

To address the increased level of utilization for both the medical and pharmacy programs, the following strategies have been put forward for consideration:

Medical

- Redirection of services to a more cost-effective place of service with no disruption to clinical outcomes - Immediate & ongoing engagement with Fund vendors to evaluate & optimize opportunities (Aetna/AHA/ESI)
- High performance provider network - providing cost effective plan alternatives based on tightly managed network with no deterioration of benefit level

Pharmacy

- GLP-1 for weight loss clinical revision - BMI requirement to ≥ 35 & ≥ 27 with comorbidities - (60 implementation)
 - Effective July 1st, ALL scripts for GLP-1 for weight loss will require new requests for prior authorization (PA) - applies to existing & new scripts
 - For new scripts, the BMI requirements will be ≥ 35 , ≥ 27 for comorbidities & members will be required to enroll in the Omada program
 - For existing scripts, the BMI requirements will be ≥ 35 , ≥ 27 (baseline - when original script was requested) for comorbidities & member will be required to enroll in the Omada program (member will not be required to re-register, enrollment will automatically roll over)
 - Members with existing scripts will receive a communication (sample letter attached) to advise them of the clinical policy change and required action
 - Communication for Fund brokers will be developed and distributed to assist with the transition in the clinical policy
- GLP-1 Direct to Consumer - Vendors currently being evaluated to implement strategy which carves out GLP-1 medications for weight loss from pharmacy program and redirects plan participants directly to drug manufacturers to fill scripts

New Fund Member Activity

- All requests for new Fund member participation are coordinated by Sean Critchley, Senior Business Development Executive
- All requests for new Fund member participation are coordinated by Sean Critchley, Senior Business Development Executive
- New Member Committee met on April 22nd to review the evaluation process for new Fund membership
- Finalized materials with New Member Committee attached

Proposal Activity Log

Fund Prospect	LOB	Current Carrier	Submitted-Fund New Member Committee	Status
Borough of Wood-Ridge	Medical/Rx	SHBP	11-Mar-26	Pending Proposal
Borough of Bogota	Medical/Rx	SHBP	11-Mar-26	Initial U/W DTQ
Borough of Dumont	Medical/Rx	SHBP	11-Mar-26	Initial U/W DTQ
Borough of Lodi	Medical/Rx	SHBP	11-Mar-26	Initial U/W DTQ
Borough of Verona	Medical/Rx	SHBP	18-Mar-26	Initial U/W DTQ

Client Services/Eligibility/Enrollment Team

- Please direct all service requests to both Zoe Rogers and Crystal Bailey
- All outstanding service requests will be addressed and resolved by Zoe and Crystal
- 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

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
12/2/2025	Aetna/Medical	BMED 2026-01-01	Experimental Investigational Testing	Upheld	12/11/2025
1/09/2026	Aetna/Medical	BMED 2026-01-02	Surgery	Upheld	1/19//2026
12/4/2025	Aetna/Medical	BMED 2026-01-03	Medical Necessity Treatment	Upheld	12/11/2025
2/9/2026	Aetna/Medical	BMED 2026-01-04	Pain Management/Acute Rehab	Upheld	2/12/2026
1/15/2026	Aetna/Medical	BMED 2026-03-01	Surgery	Upheld	2/10/2026
2/17/2026	Aetna/Medical	BMED 2026-03-02	Therapy	Upheld	2/24/26

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
1/05/2026	Aetna/Medical	BMED 2026-01-01	Experimental Investigational Testing	Upheld	2/10/2026
1/27/2026	Aetna/Medical	BMED 2026-01-02	Surgery	Upheld	2/11/2026
2/4/2026	Aetna/Medical	BMED 2026-01-03	Medical Necessity Treatment	Overtured	3/3/2026
2/24/2026	Aetna/Medical	BMED 2026-01-04	Pain Management/Acute Rehab	Upheld	3/5/2026
4/20/2026	Aetna Medical	BMED 2026-03-01	Surgery	Under Review	

BMED Small Claims Committee Appeals: None

Previously Reported Information

No Surprise Billing and Transparency Act

- Transition to State Arbitration - Effective January 1, 2026:
- As a result of the transition, enrolled members will be receiving new ID cards from Aetna prior to January 1st. subscriber ID numbers and Fund member group numbers will not be changing.

To all Fund Commissioners

January 2026

*Pursuant to N.J.A.C Title 11, Chapter 15, Subchapter 5, Conner Strong & Buckelew Companies, LLC, as a servicing organization of the **Gateway - BMED Health Insurance Fund (“the Fund”)**, and its employees, officers and directors hereby provide notice that they have direct and indirect financial interests in PERMA, LLC, which is the Administrator for the Fund.*

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
BILLS LIST**

Resolution No. _____

MARCH 2026

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>
HUNTINGTON BAILEY, LLP	OSC REVIEW 9/15/25-12/22/25	5,442.50 5,442.50
NJ ADVANCE MEDIA	AD# 11034678 A# 1000934603 10/08/25	75.60
NJ ADVANCE MEDIA	AD# 11050045 A# 1000934603 12/04/25	34.71 110.31
	TOTAL CHECKS 2025	5,552.81
AETNA	MEDICAL TPA FEES 12/25	69,392.70 69,392.70
LUCILLE DINA COLOMBO-ROBINSON	WELLNESS COORDINATOR 11/25-12/25	1,500.00 1,500.00
	TOTAL ACH/WIRES 2025	70,892.70
	Total Payments FY 2025	76,445.51

FUND YEAR 2026

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
HQSI, INC	INV 260215-MRHIF-1 CASE REVIEW	2,700.00 2,700.00
INSPIRA FINANCIAL HEALTH, INC	HSA- S. HACKENSACK 02/10/26	48.00
INSPIRA FINANCIAL HEALTH, INC	MONTHLY HSA-BORO MONTVALE 02/10/26	114.00
INSPIRA FINANCIAL HEALTH, INC	MONTHLY HSA-BORO OAKLAND 02/10/26	6.00
INSPIRA FINANCIAL HEALTH, INC	HSA FEES- BOR. WESTWOOD 02/10/26	126.00
INSPIRA FINANCIAL HEALTH, INC	HSA FEES- WALLINGTON 02/10/26	71.07
INSPIRA FINANCIAL HEALTH, INC	HSA- BOROUGH RUTHERFORD 02/10/26	12.00
INSPIRA FINANCIAL HEALTH, INC	HSA- FRANKLIN LK LIBRARY 02/10/26	51.00
INSPIRA FINANCIAL HEALTH, INC	HSA- FRANKLIN LIBRARY 02/10/26	6.00
INSPIRA FINANCIAL HEALTH, INC	HSA- BORO MIDLAND PARK 02/10/26	27.00
INSPIRA FINANCIAL HEALTH, INC	HSA- BORO MOONACHIE 02/10/26	3.00 464.07
PERMA	RETIREE FIRST INV 03012026	7,500.00
PERMA	POSTAGE 02/26	242.46
PERMA	RETIREE FIRST INV 04012026	7,464.00
PERMA	ADMIN FEES 03/26	44,451.68 59,658.14
THE CANNING GROUP LLC	QPA INV BMED 2026-03 03/26	250.00 250.00
HUNTINGTON BAILEY, LLP	ATTORNEY FEES 03/26	2,254.17 2,254.17
JOSEPH IANNACONI JR.	TREASURER FEE 03/26	1,863.00 1,863.00

USA TODAY MEDIA CORP.	ORDER# 12022928 A# 1184295 02/2026	49.36 49.36
LAMENDOLA ASSOCIATES, INC.	FUND ADVISOR FOR 02/26	1,500.00 1,500.00
NJ ADVANCE MEDIA NJ ADVANCE MEDIA	AD# 11066656 A# 1000934603 02/19/26 AD# 11066657 A# 1000934603 03/19/26	200.00 200.00 400.00
ACCESS ACCESS	INV 12060833 DEPT 418 02/28/26 03/26 INV 12013806 DEPT 418 01/31/26 02/26	242.15 552.55 794.70
CROSS INSURANCE	BROKER FEES 03/26	2,134.95 2,134.95
ACRISURE NJ PARTNERS INS SERVICES LLC	BROKER FEES 03/26	1,283.20 1,283.20
Acrisure NJ Partners Ins. Services, LLC	BROKER FEES 03/26	15,318.84 15,318.84
KAI STRATEGIC INSURANCE PARTNERS LLC	BROKER FEES 03/26	7,960.92 7,960.92
ACRISURE NJ PARTNERS INS. SERVICES LLC	BROKER FEES 03/26	13,508.41 13,508.41
SADDLE RIVER DELI	LUNCH FOR 2/24/26 MEETING	509.70 509.70
GJEM INSURANCE AGENCY INC	BROKER FEES 03/26	13,135.65 13,135.65
COMPETITIVE ADVANTAGE BENEFITS LLC	BROKER FEES 03/26	3,910.12 3,910.12
WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 03/26	12,234.89 12,234.89
MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 03/26	300,717.64 300,717.64
	TOTAL CHECKS 2026	440,647.76

AETNA HEALTH MANAGMENT, LLC	MEDICARE ADVANTAGE 03/26	371,825.86
		371,825.86
DELTA DENTAL INSURANCE CO (DELTACARE USA)	RUTHERFORDS A#F1-7871600000 BE006956083	1,517.98
		1,517.98
AETNA	TPA FEES 03/26	68,737.20
AETNA	AUGUST HOLIDAY CREDIT 08/25	-39,221.10
		29,516.10
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 03/26	8,266.50
		8,266.50
CONNER STRONG & BUCKELEW	BENEFIT CONSULTANT FEES 03/26	44,269.23
CONNER STRONG & BUCKELEW	PLAN DOCS 03/26	541.67
		44,810.90
FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 03/26	33,335.72
		33,335.72
JOSEPH L VOZZA AGENCY INC	BROKER FEES 03/26	7,837.47
		7,837.47
ALLEN ASSOCIATES	BROKER FEES 03/26	10,422.00
		10,422.00
LUCILLE DINA COLOMBO-ROBINSON	WELLNESS COORDINATOR 01/26-03/26	3,000.00
		3,000.00
	TOTAL ACH/WIRES 2026	510,532.53
	Total Payments FY 2026	951,180.29
	TOTAL PAYMENTS ALL FUND YEARS	1,027,625.80

Chairperson

Attest:

Dated: _____

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

Treasurer

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
BILLS LIST**

Resolution No. _____

APRIL 2026

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 2026

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
HQSI, INC	INV 260315-MRHIF-1 CASE REVIEW	900.00 900.00
INSPIRA FINANCIAL HEALTH, INC	HSA FEES- BOR. WESTWOOD 03/10/26	126.00
INSPIRA FINANCIAL HEALTH, INC	HSA FEES- WALLINGTON 03/10/26	71.07
INSPIRA FINANCIAL HEALTH, INC	MONTHLY HSA- BORO MONTVALE 03/10/26	114.00
INSPIRA FINANCIAL HEALTH, INC	HSA- FRANKLIN LIBRARY 03/10/26	6.00
INSPIRA FINANCIAL HEALTH, INC	HSA- BOROUGH RUTHERFORD 03/10/26	12.00
INSPIRA FINANCIAL HEALTH, INC	HSA- BORO MOONACHIE 03/10/26	3.00
INSPIRA FINANCIAL HEALTH, INC	HSA- WOODCLIFF LAKE 03/31/26	54.00
INSPIRA FINANCIAL HEALTH, INC	MONTHLY HSA- BORO OAKLAND 03/10/26	6.00
INSPIRA FINANCIAL HEALTH, INC	HSA- S. HACKENSACK 03/10/26	48.00 440.07
PERMA	POSTAGE 03/26	87.75
PERMA	RETIREE FIRST INV 05012026	7,872.00
PERMA	ADMIN FEES 04/26	44,144.96 52,104.71
ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES Q2 2026 04/26	4,910.00 4,910.00
THE CANNING GROUP LLC	QPA INV BMED 2026-04 04/26	250.00 250.00
HUNTINGTON BAILEY, LLP	ATTORNEY FEES 04/26	2,254.17 2,254.17
JOSEPH IANNAACONI JR.	TREASURER FEE 04/26	1,863.00 1,863.00
USA TODAY MEDIA CORP.	ORDER# 12022938 A# 1184295 03/2026	49.36 49.36
LAMENDOLA ASSOCIATES, INC.	FUND ADVISOR FOR 03/26	1,500.00 1,500.00
ACCESS	INV 12108443 DEPT 418 03/31/26 04/26	234.66 234.66
CROSS INSURANCE	BROKER FEES 04/26	2,253.35 2,253.35
ACRISURE NJ PARTNERS INS SERVICES LLC	BROKER FEES 04/26	1,240.42 1,240.42
Acrisure NJ Partners Ins. Services, LLC	BROKER FEES 04/26	15,093.36 15,093.36
ACRISURE NJ PARTNERS INS. SERVICES LLC	BROKER FEES 04/26	13,690.91 13,690.91

GJEM INSURANCE AGENCY INC	BROKER FEES 04/26	13,688.73 13,688.73
COMPETITIVE ADVANTAGE BENEFITS LLC	BROKER FEES 04/26	3,618.32 3,618.32
WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 04/26	12,139.21 12,139.21
MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 04/26	304,319.01 304,319.01
	TOTAL CHECKS 2026	430,549.28
AETNA HEALTH MANAGMENT, LLC	MEDICARE ADVANTAGE 04/26	360,883.68 360,883.68
DELTA DENTAL INSURANCE CO (DELTACARE USA)	RUTHERFORDS A#F1-7871600000 BE006995092	1,408.02 1,408.02
AETNA	TPA FEES 04/26	69,560.40 69,560.40
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 04/26	8,456.88 8,456.88
CONNER STRONG & BUCKELEW CONNER STRONG & BUCKELEW	BENEFIT CONSULTANT FEES 04/26 PLAN DOCS 04/26	44,413.43 541.67 44,955.10
CONNER STRONG & BUCKELEW	SURETY BOND 5/26-5/27	2,183.00 2,183.00
FAIRVIEW INSURANCE AGENCY ASSOCIATES	BROKER FEES 04/26	34,485.44 34,485.44
JOSEPH L VOZZA AGENCY INC	BROKER FEES 04/26	7,554.86 7,554.86
ALLEN ASSOCIATES	BROKER FEES 04/26	10,615.00 10,615.00
KAI STRATEGIC INSURANCE PARTNERS LLC	BROKER FEES 04/26	8,391.24 8,391.24
LUCILLE DINA COLOMBO-ROBINSON	WELLNESS COORDINATOR 04/26	1,000.00 1,000.00
	TOTAL ACH/WIRES 2026	549,493.62
	Total Payments FY 2026	980,042.90
	TOTAL PAYMENTS ALL FUND YEARS	980,042.90

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: 2026											
Month Ending: January											
	Medical	Dental	Rx	Vision	Run-In	Reinsurance	RSR	Admin	Dividend Retained	Metro Interfund	TOTAL
OPEN BALANCE	8,160,297.68	141,173.06	(4,171,627.51)	0.00	0.00	(341,368.13)	383,552.01	809,038.33	41,822.90	0.00	5,022,888.34
RECEIPTS											
Assessments	2,565,980.32	217,925.22	292,546.82	0.00	0.00	323,732.35	71,975.69	(3,991.40)	0.00	0.00	3,468,169.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	9,675.88	101.35	0.00	0.00	0.00	0.00	275.33	740.65	30.02	0.00	10,823.23
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	9,675.88	101.35	0.00	0.00	0.00	0.00	275.33	740.65	30.02	0.00	10,823.23
Other *	222.34	0.00	167,932.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	168,154.47
TOTAL	2,575,878.54	218,026.57	460,478.95	0.00	0.00	323,732.35	72,251.02	(3,250.75)	30.02	0.00	3,647,146.70
EXPENSES											
Claims Transfers	4,825,022.85	140,513.95	736,463.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,702,000.11
Expenses	368,062.87	1,353.04	0.00	0.00	0.00	302,368.28	0.00	242,944.15	0.00	0.00	914,728.34
Other *	(4,589.05)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(4,589.05)
TOTAL	5,188,496.67	141,866.99	736,463.31	0.00	0.00	302,368.28	0.00	242,944.15	0.00	0.00	6,612,139.40
END BALANCE	5,547,679.55	217,332.64	(4,447,611.87)	0.00	0.00	(320,004.06)	455,803.03	562,843.43	41,852.92	0.00	2,057,895.64

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
Bergen Municipal Employee Benefits Fund			
ALL FUND YEARS COMBINED			
CURRENT MONTH	January		
CURRENT FUND YEAR	2026		
	Description:	CHECKING	TD Invest
	ID Number:		
	Maturity (Yrs)		
	Purchase Yield:		
	TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$5,022,888.34	3,290,478.46	1,732,409.88
Opening Interest Accrual Balance	\$5,314.49	-	5,314.49
1	Interest Accrued and/or Interest Cost	-\$79.47	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$10,823.23	\$5,452.24
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$10,743.76	\$5,452.24
9	Deposits - Purchases	\$3,636,323.48	\$3,636,323.48
10	(Withdrawals - Sales)	-\$6,612,139.40	-\$6,612,139.40
	Ending Cash & Investment Balance	\$2,057,895.65	\$320,114.78
	Ending Interest Accrual Balance	\$5,235.02	\$0.00
	Plus Outstanding Checks	\$32,335.55	\$32,335.55
	(Less Deposits in Transit)	\$0.00	\$0.00
	Balance per Bank	\$2,090,231.20	\$352,450.33

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES

Bergen Municipal Employee Benefits Fund

Month		January								
Current Fund Year		2026								
Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.	
		Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month	
2026	Medical	0.00	1,356,215.36	0.00	1,356,215.36	0.00	1,356,215.36	0.00	1,356,215.36	
	Dental	0.00	88,988.32	0.00	88,988.32	0.00	88,988.32	0.00	88,988.32	
	Rx	0.00	478,232.60	0.00	478,232.60	0.00	478,232.60	0.00	478,232.60	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	1,923,436.28	0.00	1,923,436.28	0.00	1,923,436.28	0.00	1,923,436.28	
2025	Medical	0.00	3,258,104.07	0.00	3,258,104.07	0.00	3,258,104.07	0.00	3,258,104.07	
	Dental	0.00	51,525.63	0.00	51,525.63	0.00	51,525.63	0.00	51,525.63	
	Rx	0.00	258,230.71	0.00	258,230.71	0.00	258,230.71	0.00	258,230.71	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	3,567,860.41	0.00	3,567,860.41	0.00	3,567,860.41	0.00	3,567,860.41	
2024	Medical	0.00	196,164.96	0.00	196,164.96	0.00	196,164.96	0.00	196,164.96	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	196,164.96	0.00	196,164.96	0.00	196,164.96	0.00	196,164.96	
Closed Year	Medical	0.00	14,538.46	0.00	14,538.46	0.00	14,538.46	0.00	14,538.46	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	14,538.46	0.00	14,538.46	0.00	14,538.46	0.00	14,538.46	
Metro 2025	Medical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Metro 2024	Medical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Metro Closed Y	Medical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
0	Medical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
0	Medical	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Dental	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rx	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL		0.00	5,702,000.11	0.00	5,702,000.11	0.00	5,702,000.11	0.00	5,702,000.11	



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

APRIL 28, 2026



BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

	<u>MEDICAL CLAIMS PAID 2025</u>	<u># OF EES</u>	<u>PER EE</u>	<u>MEDICAL CLAIMS PAID 2026</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$ 3,860,962	1,750	\$ 2,206	\$ 4,442,259	2,024	\$ 2,195
FEBRUARY	\$ 4,121,048	1,747	\$ 2,359	\$ 4,098,160	2,019	\$ 2,030
MARCH	\$ 5,057,377	1,750	\$ 2,890			
APRIL	\$ 5,001,542	1,748	\$ 2,861			
MAY	\$ 4,717,063	1,752	\$ 2,692			
JUNE	\$ 4,492,451	1,754	\$ 2,561			
JULY	\$ 4,308,401	1,749	\$ 2,463			
AUGUST	\$ 4,554,758	1,746	\$ 2,609			
SEPTEMBER	\$ 4,660,057	1,760	\$ 2,648			
OCTOBER	\$ 3,994,316	1,759	\$ 2,271			
NOVEMBER	\$ 3,870,964	1,758	\$ 2,202			
DECEMBER	\$ 4,541,624	1,756	\$ 2,586			
TOTALS	\$53,180,562			\$8,540,419		
				2026 Average	2,022	\$ 2,112
				2025 Average	1,752	\$ 2,529

Large Claimant Report (Drilldown) - Claims Over \$100000

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

Paid Dates: 01/01/2026 - 01/31/2026
 Service Dates: 01/01/2011 - 01/31/2026
 Line of Business: All

Paid Amt	Diagnosis/Treatment
\$246,096.84	ATHEROSCLEROTIC HEART DISEASE OF NATIVE
\$217,504.39	NEOPLASM OF UNSPECIFIED BEHAVIOR OF ENDOCRINE
\$185,474.31	LIVER CELL CARCINOMA
\$112,656.89	SPINAL STENOSIS, CERVICAL REGION
\$100,761.33	RELAPSING-REMITTING MULTIPLE SCLEROSIS
Total:	\$862,493.76

Large Claimant Report (Drilldown) - Claims Over \$100000

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

Paid Dates: 02/01/2026 - 02/28/2026
 Service Dates: 01/01/2011 - 02/28/2026
 Line of Business: All

Paid Amt	Diagnosis/Treatment
\$180,289.15	ACQUIRED ABSENCE OF BILATERAL BREASTS AND
\$165,906.10	DISEASE OF SPINAL CORD, UNSPECIFIED
\$132,681.21	SEPSIS DUE TO STREPTOCOCCUS, GROUP A
\$109,224.20	ACUTE RESPIRATORY FAILURE, UNSPECIFIED
Total:	\$588,100.66



Bergen Municipal Employee Benefit Fund
3/1/2025 thru 2/28/26 (unless otherwise noted)

Dashboard

Medical Claims Paid:
January 2026 – February 2026

Total Medical Paid per EE: **\$2,112**

Network Discounts

Inpatient:	64.3%
Ambulatory:	63.5%
Physician/Other:	66.2%
TOTAL:	64.8%

Provider Network

% Admissions In-Network:	98.0%
% Physician Office:	88.6%

Aetna Book of Business:
Admissions 97.8%; Physician 91.2%

Top Facilities Utilized
(by total Medical Spend)

- Hackensack University*
- Valley Hospital
- MSK
- Englewood Hospital
- Morristown Medical Center

Catastrophic Claim Impact
January 2026- February 2026

Number of Claims Over \$50,000: **31**
Claimants per 1000 members: **6.6**
Avg. Paid per Claimant: **\$101,226**
Percent of Total Paid: **36.4%**

- Aetna BOB- HCC account for an average of **48.0%** of total Medical Cost

Aetna One Flex Care Mgmt
Member Outreach:

Total Members Identified: **1,191** (26.5%)
Members Targeted for 1:1 Nurse Support : **292** (**13.3%** engaged)
Members identified for Digital Activity: **899** (**77.9%**)
Members receiving Aetna Advice: **1,084** (**25.7%**)
Average Aetna Advice outreaches per member: **1.4**

CVS Health.

CVS Virtual Care
January 2026 – March 2026

Completed Visits : **11**
Unique Patients : **10**
Completed Visits in 2026 : **44**
Unique Patients in 2026: **37**

24/7 BoB Average First Available: **25** minutes
MH BoB Average First Available: **4** Days

Service Center Performance Goal Metrics YTD 2026

Customer Service Performance

1 st Call Resolution:	93.34%
Abandonment Rate:	0.12%
Avg. Speed of Answer:	4.4 sec

Claims Performance

Financial Accuracy:	97.76%
<small>*Q3 2025</small>	
90% processed w/in:	6.7 days
95% processed w/in:	17.5 days

Claims Performance (Monthly)
(March 2026)

90% processed w/in:	7.0 days
95% processed w/in:	17.9 days
<small>(Note: This is not a PG metric)</small>	

Performance Goals

1 st Call Resolution:	90%
Abandonment Rate less than:	3.0%
Average Speed of Answer:	30 sec
Financial Accuracy:	99%
Turnaround Time	
90% processed w/in:	14 days
95% processed w/in:	30 days



EXPRESS SCRIPTS®

Bergen Municipal Employee Benefits Fund - Monthly Utilization Tracking Report

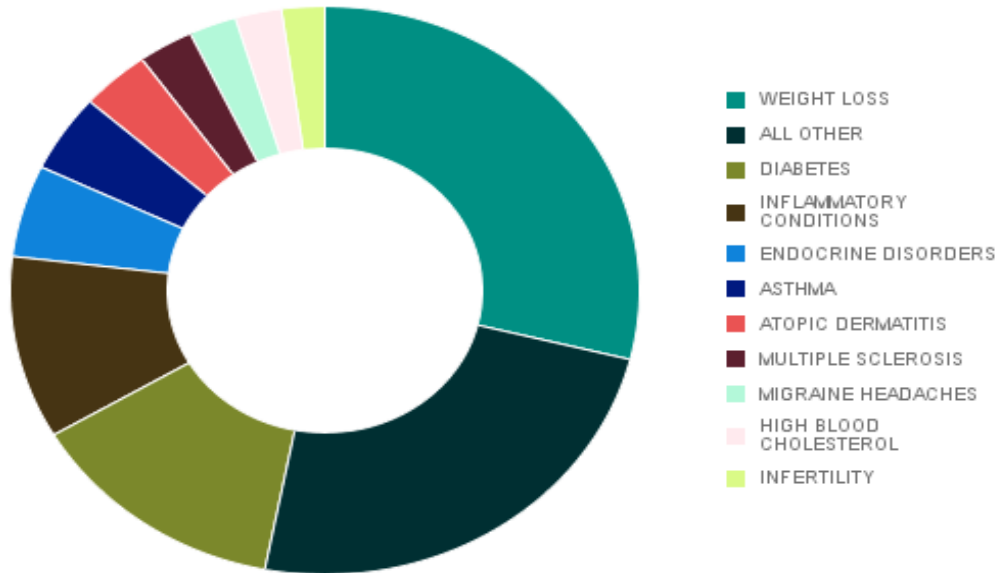
Total Component/Date of Service (Month)	2025 01	2025 02	2025 03	2025 Q1	2025 04	2025 05	2025 06	2025 Q2	2025 07	2025 08	2025 09	2025 Q3	2025 10	2025 11	2025 12	2025 Q4	2025 YTD
Membership	2,772	2,780	2,756	2,769	2,757	2,758	2,755	2,757	2,756	2,738	2,765	2,753	2,773	2,785	2,784	2,781	2,765
Total Days	113,300	101,292	114,769	329,361	110,394	110,779	109,835	331,008	110,642	103,564	110,735	324,941	112,997	103,653	120,474	337,369	1,323,700
Total Patients	1,187	1,089	1,126	1,747	1,097	1,093	1,040	1,631	1,060	1,045	1,075	1,632	1,101	1,087	1,231	1,752	2,370
Total Plan Cost	\$728,711	\$520,663	\$712,375	\$1,961,749	\$710,966	\$723,279	\$721,647	\$2,155,893	\$721,480	\$638,075	\$756,172	\$2,115,726	\$725,826	\$635,673	\$827,326	\$2,188,363	\$8,422,445
Generic Fill Rate (GFR) - Total	86.7%	85.8%	84.6%	85.7%	85.1%	83.8%	84.5%	84.5%	84.7%	82.6%	81.0%	82.8%	79.1%	82.2%	83.6%	81.7%	83.7%
Plan Cost PMPM	\$262.88	\$187.29	\$258.48	\$236.13	\$257.88	\$262.25	\$261.94	\$260.69	\$261.79	\$233.04	\$273.48	\$256.17	\$261.75	\$228.25	\$297.17	\$262.33	\$253.85
Total Specialty Plan Cost	\$387,411	\$179,596	\$302,552	\$869,558	\$337,083	\$299,700	\$335,841	\$972,624	\$322,230	\$221,699	\$315,824	\$859,752	\$266,314	\$215,034	\$350,453	\$831,802	\$3,533,735
Specialty % of Total Specialty Plan Cost	53.2%	34.5%	42.5%	44.3%	47.4%	41.4%	46.5%	45.1%	44.7%	34.7%	41.8%	40.6%	36.7%	33.8%	42.4%	38.0%	42.0%

Total Component/Date of Service (Month)	202601	202602	202603	2026Q1													
Membership	3,360	3,387	3,515	3,421													
Total Days	134,347	125,253	149,737	409,337													
Total Patients	1,389	1,354	1,504	2,161													
Total Plan Cost	\$641,639	\$732,551	\$833,928	\$2,208,118													
Generic Fill Rate (GFR) - Total	84.6%	84.4%	84.9%	84.6%													
Plan Cost PMPM	\$190.96	\$216.28	\$237.25	\$215.17													
% Change Plan Cost PMPM	-27.4%	15.5%	-8.2%	-8.9%													
Total Specialty Plan Cost	\$160,130	\$270,645	\$274,329	\$705,104													
Specialty % of Total Specialty Plan Cost	25.0%	36.9%	32.9%	31.9%													

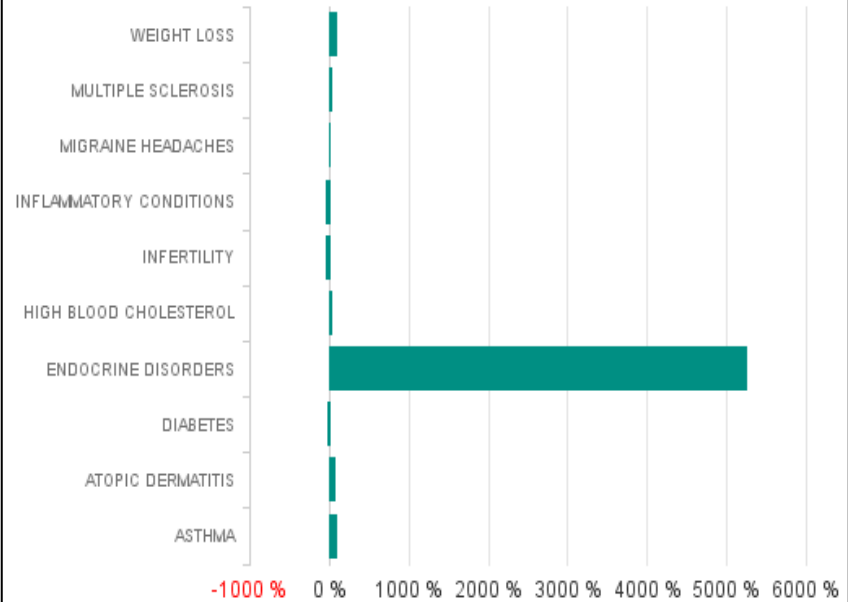
Top Indications

BERGEN MUNICIPAL EMP BENEFITS (Current Period 01/2026 - 03/2026 vs. Previous Period 01/2025 - 03/2025) Peer = Government - National Preferred Formulary

Top Indications by Plan Cost



Plan Cost PMPM Trend



Rank	Peer Rank	Indication	Current Period						Previous Period						Trend
			Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	
1	3	WEIGHT LOSS	38.1 %	614	\$641,476	\$62.51	3.3 %	3.4 %	23.7 %	260	\$271,785	\$32.71	4.2 %	5.7 %	91.1 %
2	1	DIABETES	17.7 %	914	\$298,742	\$29.11	30.6 %	25.9 %	27.7 %	911	\$316,774	\$38.13	32.6 %	26.5 %	-23.6 %
3	2	INFLAMMATORY CONDITIONS	13.7 %	90	\$230,762	\$22.49	42.2 %	31.9 %	25.6 %	73	\$292,999	\$35.27	28.8 %	33.2 %	-36.2 %
4	9	ENDOCRINE DISORDERS	6.9 %	26	\$116,038	\$11.31	50.0 %	59.0 %	0.2 %	10	\$1,757	\$0.21	70.0 %	63.1 %	5246.8 %
5	6	ASTHMA	5.8 %	466	\$98,249	\$9.57	82.6 %	90.0 %	3.9 %	398	\$44,367	\$5.34	83.2 %	89.6 %	79.3 %
6	4	ATOPIC DERMATITIS	4.7 %	166	\$78,681	\$7.67	84.3 %	81.1 %	3.6 %	130	\$40,808	\$4.91	90.0 %	83.4 %	56.1 %
7	7	MULTIPLE SCLEROSIS	3.7 %	9	\$63,115	\$6.15	0.0 %	40.5 %	3.4 %	9	\$38,803	\$4.67	33.3 %	44.9 %	31.7 %
8	5	MIGRAINE HEADACHES	3.2 %	97	\$54,199	\$5.28	45.4 %	52.1 %	4.1 %	86	\$46,387	\$5.58	37.2 %	55.0 %	-5.4 %
9	8	HIGH BLOOD CHOLESTEROL	3.1 %	1,585	\$52,953	\$5.16	94.4 %	95.8 %	3.2 %	1,265	\$36,192	\$4.36	96.2 %	96.8 %	18.4 %
10	10	INFERTILITY	2.9 %	31	\$49,152	\$4.79	58.1 %	63.2 %	4.8 %	35	\$55,386	\$6.67	54.3 %	58.9 %	-28.2 %
Total Top 10				3,998	\$1,683,366	\$164.04	60.9 %	56.3 %		3,177	\$1,145,259	\$137.85	64.7 %	58.5 %	19.0 %

Top Drugs

BERGEN MUNICIPAL EMP BENEFITS (Current Period 01/2026 - 03/2026 vs. Previous Period 01/2025 - 03/2025) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
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	3	ZEPBOUND	WEIGHT LOSS	N	442	163	\$450,491	\$43.90	135	62	\$134,520	\$16.19	171.1 %
2	8	WEGOVY	WEIGHT LOSS	N	149	55	\$188,585	\$18.38	110	45	\$136,386	\$16.42	11.9 %
3	1	MOUNJARO	DIABETES	N	127	40	\$131,427	\$12.81	102	39	\$99,661	\$12.00	6.8 %
4	158	CRENESSITY	ENDOCRINE DISORDERS	Y	3	1	\$110,656	\$10.78	NA	NA	NA	NA	NA
5	5	OZEMPIC	DIABETES	N	62	20	\$58,717	\$5.72	93	31	\$81,071	\$9.76	-41.4 %
6	11	DUPXENT PEN	ATOPIC DERMATITIS	Y	14	5	\$57,764	\$5.63	8	3	\$29,519	\$3.55	58.4 %
7	46	XOLAIR	ASTHMA	Y	12	5	\$57,634	\$5.62	3	1	\$5,710	\$0.69	717.2 %
8	33	STELARA	INFLAMMATORY CONDITIONS	Y	2	1	\$50,703	\$4.94	6	2	\$68,172	\$8.21	-39.8 %
9	34	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	6	2	\$43,216	\$4.21	NA	NA	NA	NA	NA
10	44	REPATHA SURECLICK	HIGH BLOOD CHOLESTEROL	N	72	25	\$37,532	\$3.66	36	11	\$18,353	\$2.21	65.6 %
11	17	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	6	2	\$37,003	\$3.61	6	2	\$32,891	\$3.96	-8.9 %
12	37	BIMZELX AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	4	2	\$35,670	\$3.48	NA	NA	NA	NA	NA
13	145	GONAL-F RFF REDJ-JECT	INFERTILITY	Y	3	3	\$27,984	\$2.73	5	3	\$22,347	\$2.69	1.4 %
14	21	JARDIANCE	DIABETES	N	77	24	\$23,771	\$2.32	61	21	\$34,773	\$4.19	-44.7 %
15	28	NURTEC ODT	MIGRAINE HEADACHES	N	18	10	\$20,771	\$2.02	9	6	\$8,476	\$1.02	98.4 %
16	137	VUMERITY	MULTIPLE SCLEROSIS	Y	3	1	\$19,899	\$1.94	6	1	\$37,976	\$4.57	-57.6 %
17	70	SKYRIZI	INFLAMMATORY CONDITIONS	Y	3	1	\$16,260	\$1.58	3	1	\$15,267	\$1.84	-13.8 %
17	10	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	1	1	\$16,260	\$1.58	6	2	\$30,535	\$3.68	-56.9 %
19	216	MENOPUR	INFERTILITY	Y	3	3	\$15,453	\$1.51	4	3	\$24,582	\$2.96	-49.1 %
20	31	TRULICITY	DIABETES	N	14	5	\$13,630	\$1.33	14	5	\$12,915	\$1.55	-14.6 %
21	199	LITFULO	INFLAMMATORY CONDITIONS	Y	4	1	\$12,853	\$1.25	NA	NA	NA	NA	NA
22	51	UBRELVY	MIGRAINE HEADACHES	N	11	7	\$12,313	\$1.20	9	4	\$9,849	\$1.19	1.2 %
23	20	TREMFYA ONE-PRESS	INFLAMMATORY CONDITIONS	Y	1	1	\$10,432	\$1.02	NA	NA	NA	NA	NA
24	38	FARXIGA	DIABETES	N	30	11	\$10,290	\$1.00	35	12	\$19,153	\$2.31	-56.5 %
25	169	KEVZARA	INFLAMMATORY CONDITIONS	Y	3	1	\$9,899	\$0.96	NA	NA	NA	NA	NA
Total Top 25					1,070		\$1,469,214	\$143.17	651		\$822,156	\$98.96	44.7 %





Network Discount

Network	Paid Claims	Submitted Claims	Network Discount	Network Discount / Submitted Claims
In-Network	\$1,871,778	\$5,622,901	\$2,018,140	35.9%
Out of Network	\$144,691	\$616,928	\$472,238	
Total	\$2,016,469	\$6,239,829	\$2,490,378	

Cost Containment

Claims	Dollars	Definition
Submitted Claims	\$6,239,829	Claims submitted by participating and non-participating dentists
(-) Savings		
(-)Network Discount	\$2,018,140	Savings from network participating dentist discounts
(-)Administrative	\$935,510	Contract limits, non-covered, non-billable services, optional services
(-)Dental Consultant	\$24,049	Clinical claim review by dental consultants
(-)Eligibility Verification	\$41,130	Claims for in-eligible members
(-)COB	\$222,552	Coordination of benefits
(=)Total Savings	\$3,241,382	
(-)Other	\$981,978	Deductibles, patient coinsurance
Delta Dental Paid	\$2,016,469	Amount paid by Delta Dental

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
APRIL 28, 2026**

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.

Motion _____

Second _____

Resolutions

Subject Matter

- Resolution 17-26: Approving March and April 2026 Bills ListsPage 35
- Resolution 18-26: Approval for Wellness Grant Applications.....Page 36

RESOLUTION NO. 17-26

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MARCH AND APRIL 2026 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **April 28, 2026** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the month of March and April 2026 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 March and April 2026 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: APRIL 28, 2026

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 18-26

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVING 2026 WELLNESS GRANT APPLICATIONS**

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

WHEREAS, the Executive Committee set forth a budget for the Fund year of January 1, 2026, through December 31, 2026. This budget includes \$100,000 for individual member wellness grants;

WHEREAS, the following members submitted an application for a wellness grant through the Bergen Municipal Employee Benefits Fund which was presented and approved by the Wellness Committee

WHEREAS, the projected program and requested funds in the amount listed below were deemed appropriate for the objectives of the Fund wellness grant program:

- Franklin Lakes - \$10,000
- Oakland - \$10,000
- Garfield - \$10,000
- Montvale - \$5,000

WHEREAS, the Wellness Committee deemed appropriate to revise the calendar policy for members of the Wellness Program which was distributed to the membership and approved by the Executive Committee;

NOW THEREFORE BE IT RESOLVED, on April 28, 2026, the Executive Committee of the Bergen Municipal Employee Benefits Fund approved Wellness Grant awards for the above-mentioned members which will be reimbursed upon the receipt of services and change the calendar policy for members of the Wellness Program.

ADOPTED: APRIL 28, 2026

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

OPEN MEETING: February 24, 2026

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 2026 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
James Gasparini, Executive Committee	Absent
Tomas Padilla, Executive Committee Alternate	Absent
Joe Voytus, Executive Committee Alternate	Present
Durene Ayer, Executive Committee Alternate	Present
Erin Delaney, Executive Committee Alternate	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Emily Koval Jim Rhodes Caitlin Perkins
Attorney	Huntington Bailey, LLP	Bill Bailey
Treasurer	Joseph Iannaconi	Present
Third Party Administrator	Aetna	Jason Silverstein
Dental Claims Administrator	Delta Dental of NJ, Inc.	Kim White
Auditor	Lerch, Vinci & Higgins	Absent
Actuary	John Vataha	Absent
Independent Consultant	LaMendola Associates	Clark LaMendola
Benefits Consultant	Conner Strong	John Lajewski
RX Administrator	Express Scripts	Hiteskha Patel
Wellness Coordinator	Civitas	Absent

OTHERS PRESENT:

See Sign in Sheet at the end of Minutes packet.

APPROVAL OF MINUTES: January 27, 2026

MOTION: Commissioner Franz
SECOND: Commissioner Kunze
ROLL CALL VOTE: **Commissioner Durene and Voytus abstain**

CORRESPONDENCE - Ms. Koval reviewed the correspondence included in the agenda, noting that PERMA will be coordinating with CMS for on the requested information.

COMMITTEE REPORTS:

Strategic Planning - Commissioner Kunze stated that the year end financials are wrapping up, we will be working the professionals to schedule a meeting in March to discuss.

Administration and Finance Committee - Commissioner Kakoleski noted similar to Commissioner Kunze, stating that a meeting will be held. He welcomed Fund Commissioner Jesse Moehlman who volunteer for the Finance Committee.

Chair Hart motioned to appoint Fund Commissioner Jesse Moehlman to Administration & Finance Committee, Commissioner Kakoleski seconded.

Jesse stated that he is excited to work on the committee.

Wellness Committee - Commissioner Voytus noted that there was no meeting held, but does have a report from Ms. Robinson, who is absent. She noted there were four applications approved and she did meet with Oakland. Commissioner Voytus described some upcoming wellness events that is being scheduled. She has a new email and a question on how wellness is incorporated in their town. Commissioner Voytus noted that there will be a meeting scheduled in March.

Small Claims Committee - No Report

Nominations Committee - No Report.

New Members' Committee - Commissioner Franz reported there is a resolution in the agenda regarding new members, which he deferred to Mr. Lajewski. Mr. Lajewski reviewed the New Fund Member Activity section in Benefits Consultant report on the agenda. Mr. Lajewski noted there has been a request for additional information and noted this current overview is the basic overview that we provided but is willing to add additional information that is requested. There was a discussion that occurred regarding creating a timeline of these new members that has a lot of variables that provides ample time for review but also gives them enough time to implement the members to avoid possible issues. In response to Commissioner Franz, Mr. Lajewski noted the groups already passed the resolution to leave the State so pushing it back to May 1st may cause some additional issues. In response to Voytus, Mr. Lajewski noted that the as long as the groups were following the proper steps, it was assume that the members would be

A discussion was held about the timeline of member approval, noting that the Executive Committee should approve the prospective member prior to them starting the process of transitioning. Ms. Koval

commented that it can be adjusted to once the underwriting has been finalized, to send it to the New Member Committee for their review to get it started prior to any

Chair Hart commented that logistically, the timing may not work for preapproval of the New Member Committee but stated that this is not how the Executive Committee wants to approve new members.

Mr. LaMendola noted that an application with a timeframe that should be shared with the Risk Managers, so they are aware of the requirements and when the requirements need to be finalized. Commissioner Franz recommended even meeting with the entities administrator to get more information directly from them.

In conclusion, the prospective towns will be contacted to pull the resolutions for their meetings tonight and Resolution 15-26 will be pulled. In response to Commissioner Voytus, Mr. Lajewski noted the information he received there are no additional groups but will circle back to ensure that is correct.

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT – Ms. Koval reviewed the Financial Fast Track report for December, highlighting another positive surplus for the month. She commented the Out of Network schedule change has been contributing to this positive surplus. The supplemental assessments are also starting to be collected, and the Fund Treasurer continues to be in daily contact regarding entities that are delinquent.

Chair Hart thanked Commissioner Voytus for agreeing to be the MRHIF Fund Commissioner and also noted the change of the Out of Network schedule has been providing such positive results. Mr. Lajewski commented the fee schedule change has had the most impact so far since it is a quick change whereas the No Surprises Act and changing to in-network providers are providing a lag. Mr. Lajewski commented the dramatic positive changes to the Financial Fast Track are correlated to the fee schedule change.

The remainder of the Executive Director's report is informational, highlighting the 2026 MEL, MRHIF and NJCE JIF Educational Seminar, the GASB 102 Disclosure, the GASB 75, and the updated list of entities with expired Indemnity and Trust Agreements.

BENEFIT CONSULTANT'S REPORT

Mr. Lajewski reviewed the agenda in report, highlighting industry updates including emerging GLP-1 weight loss medications and anticipated cost pressures. He noted that the oral version of Wegovy will be excluded from the NPF due to the fact that there would have been a 20% to 30% increase.

In response to Commissioner Voytus, Ms. Patel from Express Scripts noted that the exclusion is due to waiting for the other oral version of Zepbound to be released to compare the data from both. Currently, the cost is at the same cost as the oral and self-injectable. Mr. Lajewski commented that the expectation of the utilization to increase when the oral is released due to people who may not be comfortable with self-injecting, which is a proactive cost containment decision rather than reactive cost containment. Ms. Patel also added that the Zepbound oral version will be released in April and

the Wegovy oral version is excluded as of March so it will only be one month to provide evaluation and make an informed decision based on the data they are analyzing.

Ms. Lajewski reported that they are working on presentations for the Strategic Planning Committee to review medical and prescription utilization and provide details regarding possible cost containment.

In response to Commissioner Voytus, Mr. Lajewski noted the claims for gene therapy is a one time claim whereas the alternative treatment method is similar costs but spread out for a longer period. He noted there is only one that he is aware of at this moment. Ms. Koval noted this was shared with the MRHIF level since these claims will hit the SPEC every time so it will save money.

FUND ATTORNEY - Fund Attorney noted the bylaw amendments that were previously discussed will be circulated for possible action at the next meeting. Additionally, he continues to support and work with the No Surprises Act issues.

TREASURER - Report included in the agenda, reviewing the November 2025, December 2025, and January 2026 bills list. He noted there are five entities that have not paid in January and February and one town that has not paid quarter four in 2025.

BOARD ADVISOR- Mr. LaMendola noted that although Ms. Dina Robinson is not present, she is provided extraordinary detailed and very good work on the development and expansion of the wellness program. He stated the next steps would be to have a Wellness Committee meeting before next month and provide a more detailed report to the BMED Fund. He noted one important item is that she developed a relationship with Valley Health to offer diabetes training program, since diabetes has such a large impact on cost and wellbeing of the members.

He appreciates the detailed work and thoughtfulness that is going on in the pharmacy and RX area so the group, as decision makers, are making for cost containment and the impact of the employees. He is hopeful that after the new member discussion will lead to very clear step-by-step protocol for entities who desire to the join the BMED Fund.

WELLNESS COORDINATOR - No report as Ms. Robinson was absent from the meeting.

AETNA - Mr. Silverstein provided a brief overview about the life changing technology on the significant cost of cellular innovated technology drugs (GCIT) where members can access more information on the Aetna website. He reviewed the report in the agenda, highlighting the comparison of the medical claims paid in 2025 compared to 2024.

EXPRESS SCRIPTS - Ms. Patel introduced herself, noting that Mr. Yuk is no longer with the company, and she will be presenting the reports moving forward. She reviewed the agenda in the report, providing insight on the pharmacy utilization and cost trends. She highlighted the specialty plan cost makes up 42% of total spend for the 2025 Fund Year. She noted that the overall trend for weight loss

did increase 67.2% but there was a handful of indications that did see a decrease. For the top 25 drugs, weight loss drugs continue to remain a significant cost driver.

DELTA DENTAL – Ms. White reviewed the network utilization report for the Fund year 2025 that is included in the agenda. She highlighted a consistent percentage of in network claims, as well as the utilization for paid claims by network over the past three years.

MOTION TO APPROVE CONSENT AGENDA INCLUDING THE FOLLOWING RESOLUTIONS:

REVISED Resolution 8-26: Approval of 2026 Risk Management Plan
Resolution 16-26: Approving February 2026 Bills List

MOTION: Commissioner Ciannamea
SECOND: Commissioner Kunze
VOTE: All in Favor

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

MOTION: Commissioner Voytus
SECOND: Commissioner Ayer
ROLL CALL VOTE: All in favor

PUBLIC COMMENT: None

MOTION TO CLOSE PUBLIC COMMENT:

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

MOTION TO ADJORN:

MOTION: Commissioner Kunze
SECOND: Commissioner Voytus
VOTE: Unanimous

MEETING ADJOURNED: 1:09pm

NEXT MEETING: APRIL 28, 2026

Caitlin Perkins, Account Manager

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

OPEN MEETING: March 4, 2026

ZOOM

1:00 P.M.

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

ROLL CALL OF 2026 EXECUTIVE COMMITTEE:

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

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator	PERMA Risk Management Services	Emily Koval Jim Rhodes Caitlin Perkins
Independent Consultant	LaMendola Associates	Clark LaMendola
Benefits Consultant	Conner Strong	John Lajewski

OTHERS PRESENT:

Matthew Rudman	Nick	Matt McArow Sr.	Ezio Altamura
Brittany Vozza	Lisa Sabato	Matt McArow	Renee Gear
Wendy Martin	Georganna Marian	Julie Servido	John Arthur
Jesse Moehlman	Dave Vozza	Jackie Ortiz	J. Appice
C. Carpenter	Sam Carpio	Jordyn Robinson	Dina Robinson

BENEFIT CONSULTANT'S REPORT

Mr. Lajewski thanked the New Member Committee and the Executive Committee for their flexibility for their review and attending this special meeting regarding new members. He summarized the recent New Member Committee that includes a formalized new member process draft to help evaluate any prospective members that includes additional information besides just the financial aspect such as the demographics, history, and reasoning for joining the Fund. Mr. Lajewski noted the draft will be presented to the New Member Committee for their evaluation.

In response to Commissioner Kakoleski regarding the trend and margin, Mr. Lajewski noted that each population has its own risk profile that is driven by the claims. The higher the percentage is the fact is that their claims are at a different level than the others. He provided an example that these two groups come from the State Health Benefit Plan, which is paying the same premiums per plan. Although there could be variances based on the mix of the plans, it may affect it. Mr. Lajewski noted that it is not fair to say that one group has a higher risk compared to another, but it is more adequate to make sure the premium covers the claims.

Commissioner Franz noted that one of the largest issues in the past was that the premiums did not cover the specific claims for each member, as it used to just be the same premium across all the entities. Mr. LaMendola noted that he agrees with everything that has been discussed.

Chair Hart requested more detail for some of the liens that were included in the new member overview such as the Age/Sex population, whereas the higher the number, the older the population. Mr. Lajewski noted that we use that when the claim data is unavailable or if there is not enough claims data provided. Mr. LaMendola questioned the trend, Mr. Lajewski noted that trend is the expectation of the actual trend (claims increasing over time) and the projection trend (looks at historical increases) so typically the trend is based on the population itself. Mr. Lajewski noted it is a combination of the regional, national, and Fund itself.

Commissioner Franz, the chair of the New Member Committee, summarized the discussion that the current process and expectations were discussed and noted the professionals have been notified of the procedures that should be modified moving forward. Commissioner Voytus emphasized earlier notification of any prospective new members for the New Member Committee and Executive Committee. He noted the descriptive discussion that was just held during this meeting provided more information than it has in the past. He noted the goal is that the discussion will occur over multiple months instead of just a week prior to the meeting to help make an informed decision.

Mr. LaMendola summarized that a process will be submitted through the New Member Committee for approval moving forward. In response to Commissioner Ayer, Mr. Lajewski payment history has been requested and will be shared when it is received. It has been discussed that it is typically not a metric but will be added for the Fund moving forward and confirmed that the timeliness of the payment is crucial for the Fund as the claims are paid through the monthly invoice. He emphasized that if there are any discrepancies, it is recommended to pay that monthly invoice, and adjustments will be made the following month. He specifically asked the Risk Managers of these groups to make sure they emphasize that to the groups. Commissioner Gasparini highlighted this concern. Mr. Lajewski noted that this welcome letter and letter of expectation for being a member of the Fund will be finalized before the members join on May 1, 2026. Commissioner Franz noted that both members on the resolution are part of the JIF and pay in a timely manner.

Mr. Ezi Altamura, the risk manager for the two prospective members, noted that he has served as their Property and Casualty risk manager for the past several years. He indicated that both entities are current JIF members and there have been no concerns regarding delinquent payments.

MOTION TO APPROVE RESOLUTION 15-26 APPROVING NEW MEMBERSHIP:

MOTION: Commissioner Franz
SECOND: Commissioner Kakoleski
VOTE: All in Favor

Chair Hart extends his thanks to Mr. Lajewski and New Member Committee for improving the process.

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

MOTION: Commissioner Gasparini
SECOND: Commissioner Ayer
ROLL CALL VOTE: All in favor

PUBLIC COMMENT:

MOTION TO CLOSE PUBLIC COMMENT:

MOTION: Commissioner Gambutti
SECOND: Commissioner Gasparini
ROLL CALL VOTE: All in favor

MOTION TO ADJORN:

MOTION: Commissioner Gasparini
SECOND: Commissioner Ayer
VOTE: Unanimous

MEETING ADJOURNED: 1:34pm

NEXT MEETING: APRIL 28, 2026

Caitlin Perkins, Account Manager

APPENDIX II

BMED Strategic Planning Committee
April 13, 2026, at 1:30pm via Teams

Richard Kunze, Committee Chair
Greg Hart, Executive Committee Chair
Greg Franz, Executive Committee Member
John Arthur, Fund Commissioner
Clark LaMendola, Board Advisor
John Lajewski, Conner Strong & Buckelew
Partially Attended:
James Rhodes, PERMA
Emily Koval, PERMA
Caitlin Perkins, PERMA

Financial Updates

Ms. Koval presented the December 2025 and January 2026 Fast Track.

- December recorded a surplus deficit, but closed Fund Year 2025 shows a surplus positive, supported primarily by the supplemental assessment passed in July.
- Fund Year 2026 opened with a surplus
- Fund Year 2024 continues to show losses, likely from ongoing No Surprises Act (NSA) claims, some dating as far back as 2022.

Ms. Koval commented that the Fund Actuary was consulted to address NSA and other non-recurring claims that were previously bypassing the Incurred But Not Reported (INBR) reserve and reducing surplus directly. The conservative number to add to the IBNR reserve for 2026 Fund Year is approximately \$1.5 million, which if not used, will flow back as surplus. The committee acknowledged the financial overview with no questions, and the meeting proceeded with Mr. Lajewski's utilization review.

Year-End Utilization Recap (Fund Year 2025 vs 2024)

Mr. Lajewski presented a high-level overview of the medical and pharmacy utilization, noting the purpose is to identify key cost drivers.

Medical Utilization Highlights

- Enrollment increased slightly year-over-year for both employees and members.
- Medical claims on a per-member basis decreased approximately 10%
- Hospital admissions per 1,000 members decreased 25%
- Total medical claims decreased 36.4% and high-cost claimants also decreased by 11.7%

In response to Commissioner Kunze, the large variance indicated 2024 was an above-normal year, likely a residual effect of post-COVID utilization patterns and results are starting to normalize.

Pharmacy Utilization Highlights

- Enrollment was essentially flat year-over-year.
- Pharmacy claims on a per-member basis increased less than 1% which is favorable
- GLP-1/weight loss medications increased 77.5% in cost
- Zepbound was the top drug by cost increase at approximately 164%.

In response to Mr. LaMendola, Mr. Lajewski confirmed that the Zepbound increase was a cost increase, not just a volume increase. Mr. Lajewski also reviewed how wellness and preventive screenings increased year-over-year and that the SaveOn manufacturer coupon program generated approximately \$500,000 in savings in 2025.

Cost Containment Opportunities

Mr. Lajewski presented the following cost containment opportunities: lower cost place of service, Aetna Whole Health Network, Reference Based Pricing, Nurse Advocacy Programs, and Channel Solutions.

Lower Cost Place of Service

- The HIF data warehouse enables identification of services being performed at higher cost hospital outpatient settings that can be redirected to freestanding centers at significantly lower cost.
- Key opportunities include MRIs, CT scans, injectable drug therapies, brand-to-generic switches, and avoidable ER visits.
- Implementation would require coordinating with Aetna and Express Scripts on site-of-service policies, member educational campaigns and plan design incentives.

Mr. Lajewski clarified the site-of-service policy review requested by Commissioner Kunze, noting that it refers to the carrier's internal pre-certification protocols and not the Fund plan design. Commissioner Hart commented that some of these approaches would be able to be Fund-wide while others will require more direction from the Executive Committee and Strategic Planning Committee.

Aetna Whole Health

- Described it as condensed subset of Aetna's broader network, negotiating lower discounts with providers and reviewing clinical outcomes which can lead to less hospital admissions, less complications and additional costs.
- Shared Service and Information model: doctors are coordinating information with the provider network and focus on the whole health of the individual.
- Estimated savings in the concentric model are 10-15% percent.

In response to Commissioner Kunze, Mr. Lajewski stated that there is technology available to help share the information without the member having to be proactive to request the data be shared with their primary doctor. Another available technology is geo-access analysis to evaluate provider availability for specific zip codes. As requested by Mr. LaMendola, it was confirmed that this is currently available as a voluntary offering to individual members in the Fund.

Reference-Based Pricing

- A self-funding plan model that replaces Third Party Administrators (TPA) negotiated hospital rates with a reimbursement schedule indexed to Medicare
- Typically saves around 20% to 40% on hospital provider network for high-dollar inpatient and outpatient hospital claims; routine physician services continue under a standard network.
- Requires a TPA agreement to relinquish network management for hospital claims, a third-party repricing vendor and an RFP process.

A main concern, raised by Commissioner Kunze, is the potential of balance billing to employees, stating that this seems to shift costs with no cap on exposure to employees. Mr. Lajewski noted his concern was valid and stated that a separate meeting can be scheduled to get into more details on the protections and more details of how Reference-Based Pricing works.

Nurse Advocacy Program

- Registered nurses would be made available to help members navigate the healthcare system including but not limited to scheduling, care coordination, medication management, referrals, and emotional support.
- This opportunity will be the broadest clinical reach of all the solutions as it addresses all members regardless of specific condition
- Require an RFP and recommend integrating with the Wellness Committee.

Channel Solutions (Condition-Specific Programs)

- Targeted clinical programs addressing specific high prevalence conditions.
- Several options identified for potential considerations:
 - GRAIL (multi-cancer early detection test)
 - Continuous Glucose Monitoring (a behavioral weight management alternative to GLP-1 medications)
 - Twin Health Solutions (AI-based chronic metabolic disease prevention)
 - Gene Therapy Program that is currently being evaluated at a deeper level, with costs largely absorbed by the reinsurer.
- Mr. Lajewski recommended that the next step to consider would be to invite vendors to present directly to the committee.

In response to the above opportunities, Mr. Hart noted that this has been very educational on the possibilities that can be introduced to the Fund and Mr. LaMendola noted that all these opportunities require deeper analysis, consultation with private groups and risk managers.

GLP-1 Management

Mr. Lajewski concluded the presentation with a review of GLP-1 management options including:

- Full exclusion of GLP-1 weight loss coverage
- Formulary management given that oral medications remain on the exclusion list
- Direct-to-consumer alternatives in which GLP-1s are carved out of the core plan and members may purchase directly from manufacturers at a reduced cost.

The primary discussion centered on raising the BMI eligibility threshold for weight loss coverage from 32 to 25 within the current Omada program. Mr. Lajewski outlined the key parameters:

- No impact on PBM rebates
- A 60-day implementation period
- The comorbidities threshold would remain unchanged at 27
- A requirement for new members to register while existing members would not need to re-register.

Commissioner Kunze raised the possibility of setting the threshold at BMI 40 to focus coverage on those at highest medical risk. Mr. Lajewski explained this would negatively affect PBM rebates and is

not financially viable. Commissioner Kunze also noted emerging legal concerns, as there are class action litigations against GLP-1 manufacturers over potential side effects.

Commissioner Arthur raised concerns about members regaining the weight after stopping the medication, along with the unknown long-term effects of maintenance dosing, cautioning against assuming GLP-1s will reduce long-term Fund costs without more clinical evidence.

Commissioner Franz suggested reviewing clinical reports from both pharmacy and medical before taking any action.

Commissioner Kunze emphasized the importance of these FDA-approved medications, so personal skepticism about side effects should not override clinical judgement.

Commissioner Arthur agreed that clinical guidance is needed to ensure any eligibility tightening is clinically appropriate and not just cost-driven.

Mr. Hart commented that this provides a strong educational foundation, but decisions must rely on expert clinical guidance and not on the committee's instinct alone.

The meeting adjourned with the consensus that Mr. Lajewski will prepare a follow up data package regarding the GLP-1 BMI threshold, clinical context will be provided, and a call may be scheduled to include direct interaction if Committee requests, the educational campaign and plan design options will be discussed at the April BMED meeting but there will be no discussion or decision made regarding the BMI until the clinical information is reviewed.

BMED Finance Committee Meeting Minutes
April 9, 2026, at 1:00pm via Teams

Robert Kakoleski, Committee Chair
Greg Hart, Executive Committee Chair
Richard Kunze, Executive Committee Secretary
Jesse Moehlman, Fund Commissioner
Clark LaMendola, Board Advisor
John Lajewski, Conner Strong & Buckelew
James Rhodes, PERMA
Emily Koval, PERMA
Caitlin Perkins, PERMA

Financial Updates

Ms. Koval presented the December 2025 and January 2026 Fast Track.

- December recorded a surplus deficit, but closed Fund Year 2025 shows a surplus positive, supported primarily by the supplemental assessment passed in July.
- Fund Year 2026 opened with a surplus
- Fund Year 2024 continues to show losses, likely from ongoing No Surprises Act (NSA) claims, some dating as far back as 2022.

Ms. Koval commented that the cash flow projection has improved significantly and the supplemental assessment remains in place. She reminded the committee that the supplemental assessment can end at any time by filling with the state, but it was agreed to continue for now and revisit in approximately six months. She ended her presentation by providing kudos to the Committee on their decisions that they have made over the past year since it has made a positive impact.

Year-End Utilization Review (Fund Year 2025 vs 2024)

Mr. Lajewski presented the presentation, focusing on the medical and pharmacy costs and utilization.

Medical Utilization Highlights

- Total enrolled lives increased 3.9% year-over-year with the largest membership increase in the 65+ age band.
- Medical claims decreased on a per-member per month (PMPM) basis by 10%
- Total admissions for inpatient utilization per 1,000 members decreased 24.9%
- Total days of care per 1,000 members decreased approximately 20%
- Total dollar amount of high-cost claimants decreased 11%
- Inpatient surgery unit costs increased 96% associated with provider network contract negotiations.

Top Medical Conditions and High Dollar Claimants

- The four leading diagnoses are consistent with regional and national benchmarks for both public and private sector:
 - Hyperlipidemia (high cholesterol)
 - Hypertension (high blood pressure)

- Lower back pain
- Obesity
- Number of high-cost claimants decreased 11.7%
- Total dollar amount of the high-cost claimants decreased 11% (\$28 million to \$25 million)
- Overall claims, excluding high-cost claimants, decreased 8%

High Dollar Claimants

- Number of high-cost claimants decreased 11.7%
- Total dollar amount of the high-cost claimants decreased 11% (\$28 million to \$25 million)
- Overall claims, excluding high-cost claimants, decreased 8%

Mr. Lajewski noted four leading conditions are addressable through wellness programs and targeted clinical challenge solutions.

In response to Commissioner Kakolewski, Mr. Lajewski noted there has not been a lot of push back from the out-of-network schedule change that occurred nine months ago. He confirmed there have only been two appeals, which one of the appeals was more conceptual in nature. In response to Commissioner Kunze, the out of network utilization is driven by the reimbursement schedule. Regarding the Aetna and Hackensack Meridian contract negotiation, it will be renewed for July 1st, and the situation is being closely monitored.

Pharmacy Utilization Highlights

- Average subscribers per month remained essentially flat (decrease of ~0.5%)
- Average plan cost PMPM essentially flat (increase less than 1%)
- Specialty plan cost PMP decreased 15%, which is a positive indicator given that specialty medications drive majority of pharmacy spend.

GLP-1 Utilization - Continues to be a Significant Concern

- Weight loss medications are the top prescribing category, consistent with public sector employers nationally
- GLP-1 spend increased approximately 77.5%
- Zepbound cost increased 163% and Wegovy had a modest increase. There has been a shift from Wegovy to Zepbound, which is driven by clinical outcome and side effect profiles.

Mr. Lajewski commented that excluding GLP-1's is not typically any option when dealing with Collective Bargaining Agreements. There was no discussion regarding the specific data points in the prescription utilization.

Mr. Lajewski noted some of the cost containment strategies, which will be outlined further for the Strategic Planning Committee, include reference-based pricing, nurse advocacy programs, encouraging members to see in network providers, and adjusting the BMI for the Omada program.

In response to Commissioner Kakolewski, other Funds have begun the process of implementing the change of BMI and the nurse advocacy program is currently with two other Funds.

In response to Commissioner Moehlman, Mr. Lajewski confirmed that the most efficient way to set up the reference-based pricing is to tailor it to certain services to address high dollar claimants that are around hospitalizations.

The meeting adjourned with the committee members thanking the professionals for the detailed data-analysis and possible cost containment strategies to implement for the future Fund years.

Joe Voytus, Committee Chair
Greg Hart, Executive Committee Chair
Laurie O'Hanlon, Fund Commissioner
Dina Robinson, Wellness Coordinator
Clark LeMendola, Board Advisor
Emily Koval, Associate Executive Director

Grant Applications and Interested Municipalities

There was a discussion regarding the possibility of the wellness application and defining the program. Ms. Robinson provided an update regarding the applications for Franklin Lakes, Oakland, and Montvale. She reported that the applications look promising, covering screenings, biometrics and other approved wellness expenses. PERMA will provide a template resolution to include in her report to approve the 2026 wellness applications that have been submitted. In response to Mr. LaMendola, programs that start before the application is approved are permissible. Ms. Robinson reported she is assisting both Woodcliff Lake, who appointed a wellness ambassador, and Midland Park on their applications.

Wellness Events

Two wellness events were discussed: a diabetes seminar scheduled for April 2nd at Frankline Lakes in collaboration with Valley Hospital, including blood pressure checks and screenings. Mr. Voytus offered to host a BMED-sponsored diabetes event through Valley Health at Montvale, since there is a prevalence of diabetes within the Fund.

Wellness Tracking

Ms. Robinson discussed the demands of the tracking for the wellness program and the possibility to explore a solution, including collaborating with Mr. Jason Silverstein from Aetna. Aetna offers HUSK, which is fitness focused and although they are promising, it does not fully align with BMED's specific needs. Ms. Robinson identified there are aps that can track wellness programs, offer point accumulation and provide incentives. Mr. Hart expressed interest in a vendor demo and Mr. LaMendola emphasized the importance of employee engagement.

Wellness Ambassadors

As groups continue to appoint wellness ambassadors, they will support and continue to strengthen the program. Mr. Voytus recommended language being added to the Risk Management Plan.

BMED Wellness Breakfast Meeting

Mr. Voytus suggested a breakfast for employees and wellness ambassadors. A discussion occurred with the possibility of replacing a grant style program with a BMED wide-event or adding the event onto the current program. Mr. Hart noted without criteria, participation may decrease. Mr. LaMendola proposed a breakfast event with special presentation to promote the BMED programs in place. Ideally would like early September, prior to open enrollment and leveraging ambassador participation for the 2027 program.

BMED Wellness Committee
April 14, 2026, at 10:00am via Zoom

Joe Voytus, Committee Chair
Greg Hart, Executive Committee Chair
Laurie O'Hanlon, Fund Commissioner
Dina Robinson, Wellness Coordinator
Clark LeMendola, Board Advisor
Emily Koval, Associate Executive Director
Caitlin Perkins, Account Manager

New Email for Wellness Coordinator

Ms. Robinson noted there is a new email that is now designated to BMED wellness: BMEDwellness@franklinlakes.org that she will be using to house all BMED wellness information.

BMED Wellness Breakfast/Luncheon

Ms. Perkins noted that the original suggested place stated they would rather have a luncheon than breakfast. Mr. Voytus commented that breakfast will be better for people's schedule and Mr. Hart confirmed, stating that the location can change. A discussion occurred with various possible locations to host breakfast. In addition, the date from early September was pushed back to mid-September due to the Labor Day holiday.

New Municipalities

Ms. Robinson confirmed that she has been assisting Woodcliff Lake and Midland Park with their wellness applications. She stated that Woodcliff Lake will be sending in a grant application and is already participating in Valley Health Webinars.

Wellness Events

Two wellness events were discussed: the bowling event with Oakland was a great success! Ms. Robinson noted that she heard from one of the DPW employees who is excited to now join in with Oakland's BMED wellness program. She announced that the diabetes seminar that was originally set for April 2nd was rescheduled for May 6th. She explained that there is a Resting Metabolic Rate Test and InBody Test offered at \$75, but Aetna does not cover. She summarized what the test is and what data is collected.

APPENDIX III

Bergen Municipal Employee Benefits Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632 Fax (201) 881-7633

March 18th, 2026

Mr. John Vataha, ASA

I, James Rhodes Executive Director of the Bergen Municipal Employee Benefits Fund ("The FUND"), hereby affirm that the listings and summaries of paid claims, exposures and other relevant data as of December 31, 2025, all of which are detailed in the attached schedule, were prepared under my direction and, to the best of my knowledge and belief, are accurate and complete, and are the same as or derived from the records and other data which form the basis for the FUND's December 31, 2025 report to the New Jersey Department of Banking and Insurance.

I am unaware of any material adverse change in the financial condition of the FUND's reinsurers that might raise concern about their ability to honor their reinsurance commitments. The reinsurance contracts provided to you by the FUND represents the FUND's complete agreements with its ceding and assuming companies, and there are no modifications, either written or oral, of the terms of the FUND's reinsurance contracts or additional reinsurance agreements that have not been provided to you.

I further affirm that, to the best of my knowledge and belief, the FUND has no obligations or commitments at December 31, 2025 with respect to which actuarial reserves are required or appropriate, except those for which reserves and liabilities are included in the FUND's December 31, 2025 report to the New Jersey Department of Banking and Insurance:

Claims unpaid Base	\$ 7,006,095
NSA Claims	\$ 1,500,000
	<hr/>
	Total \$ 8,506,095

James Rhodes

James Rhodes, Executive Director

**Schedule of Data Items Provided For the Establishment of the December 31, 2025
Unpaid Claim Liability**

1. Financial Fast Track Report providing total paid claims as well as the amount of specific excess reinsurance recoveries.
2. Three years history of incurred claims which is used in constructing the claims triangle.
3. Monthly membership counts.