

# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND



**FEBRUARY 23, 2023  
RANDOLPH TOWNSHIP HALL  
9:30 AM  
AGENDA AND REPORTS**

**Meeting Location: Township of Randolph Municipal Building**

502 Millbrook Ave.  
Randolph, NJ 07869  
Tel: 973.989.7100  
Fax: 973.989.7096

**STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT**

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HERewith TO THE STAR LEDGER, (2) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/ADMINISTRATOR OF EACH MEMBER MUNICIPALITY AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER MUNICIPALITIES.

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
AGENDA MEETING: FEBRUARY 23, 2023  
RANDOLPH TOWNSHIP HALL  
9:30 AM**

**SINE DIE MEETING**

**MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

**ROLL CALL OF 2023 EXECUTIVE COMMITTEE**

**FLAG SALUTE**

**APPROVAL OF MINUTES:** *January 26, 2023 Open* *Appendix I*

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**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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**PROGRAM MANAGER- (Vozza Agency)**

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**WELLNESS COORIDNATOR - (Marianne Eskilson)**

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**TREASURER - (Michael Soccio)**

January 2023 Voucher List/Confirmation of Payment ..... Page 18

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

**NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna - Jason Silverstein)**

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**PRESCRIPTION ADMINISTRATOR - (Express Scripts - Charles Yuk)**

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**DENTAL ADMINISTRATOR - (Delta Dental - Brian Remlinger)**

Monthly Report

**ATTORNEY - (Fred Semrau)**

Monthly Report

**CONSENT AGENDA .....Page 32**

Revised Resolution 7-23: Designation of Bank Depositories & CMP .....	Page 33
Resolution 14-23: Offer New Membership .....	Page 37
Resolution 15-23: Approval of the January 2023 and Bills List.....	Page 38

**OLD BUSINESS**

**NEW BUSINESS**

**PUBLIC COMMENT**

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES  
PERSONNEL - CLAIMS - LITIGATION**

**MEETING ADJOURNED**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
EXECUTIVE DIRECTOR'S REPORT  
FEBRUARY 23, 2023**

**FINANCE**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of December 31, 2022 (page 6)

**REVISED CASH MANAGEMENT PLAN**

Included in the Consent agenda is Revised Resolution 7-23 which includes a name change from Investors Bank to Citizens Bank which is the Funds operating account.

**OPERATIONS**

**HIF CHIEF UNDERWRITER**

The HIF Chief Underwriter will be attending the meeting to provide a brief overview of the Fund's underwriting policies and procedures.

**MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

The MRHIF executive committee met on February 9 to reorganize for 2023.

In addition, three major RFPs were approved at the guidance of the Fund's QPA – Medical and Dental TPA and Enrollment system.

**GASB 75 REPORTS**

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

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:**

The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 21st and Friday April 28th from 9AM to 12PM.

The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for

employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed in Appendix IV is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine which highlights the educational seminar.

## **INDEMNITY AND TRUST AGREEMENTS**

PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements that were due by December 31, 2022, and older. Please reach out to [jdelorenzo@permainc.com](mailto:jdelorenzo@permainc.com) for a blank form to be executed. The list was last updated on February 17, 2023.

<b>MEMBER</b>	<b>I&amp;T END DATE</b>
<b>KINNELON</b>	<b>12/31/2021</b>
<b>TOWNSHIP OF ROXBURY</b>	<b>12/31/2022</b>
<b>TOWNSHIP OF RANDOLPH</b>	<b>12/31/2022</b>
<b>BOROUGH OF PROSPECT PARK</b>	<b>12/31/2022</b>

## **CLAIMS COMMITTEE**

The Claims Committee will be reviewing a few claim issues prior to the meeting. The Fund may need to take action.

## **CONTRACTS COMMITTEE**

The Contracts Committee will need to meet in the next few weeks to discuss RFPs.

NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2022			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	3,430,979	41,195,263	747,341,844	788,537,107	
2.	CLAIM EXPENSES					
	Paid Claims	981,034	33,432,043	623,089,979	656,522,021	
	IBNR	36,337	(420,594)	3,043,000	2,622,407	
	Less Specific Excess	(124,644)	(524,763)	(20,329,109)	(20,853,873)	
	Less Aggregate Excess	-	-	-	-	
	TOTAL CLAIMS	892,727	32,486,686	605,803,870	638,290,555	
3.	EXPENSES					
	MA & HMO Premiums	182,878	2,172,464	21,039,386	23,211,850	
	Excess Premiums	233,409	2,835,199	28,553,104	31,388,303	
	Administrative	179,287	2,389,720	50,611,612	53,001,332	
	TOTAL EXPENSES	595,574	7,397,383	100,204,102	107,601,485	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	1,942,679	1,311,194	41,333,872	42,645,067	
5.	INVESTMENT INCOME	46,315	170,851	4,706,768	4,877,619	
6.	DIVIDEND INCOME	0	153,853	5,775,748	5,929,601	
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	1,988,994	1,635,898	51,816,389	53,452,287	
8.	DIVIDEND	0	4,505,550	36,004,633	40,510,183	
9.	Transferred Surplus	0	0	0	0	
STATUTORY SURPLUS (7-8+9)		1,988,994	(2,869,652)	15,811,756	12,942,104	
SURPLUS (DEFICITS) BY FUND YEAR						
Closed	Surplus	11,417	(4,348,097)	14,747,396	10,399,299	
	Cash	296,685	(2,450,777)	16,168,614	13,717,837	
2021	Surplus	(62,831)	(203,723)	1,064,359	860,636	
	Cash	(64,653)	(1,703,011)	2,511,969	808,958	
2022	Surplus	2,040,407	1,682,168		1,682,168	
	Cash	140,298	698,529		698,529	
TOTAL SURPLUS (DEFICITS)		1,988,994	(2,869,652)	15,811,755	12,942,103	
TOTAL CASH		372,330	(3,455,259)	18,680,583	15,225,324	
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		17,108	109,357	572,866,276	572,975,632	
FUND YEAR 2021						
	Paid Claims	73,586	3,538,720	30,358,823	33,897,543	
	IBNR	0	(3,043,000)	3,043,000	-	
	Less Specific Excess	1,198	(166,805)	(464,228)	(631,033)	
	Less Aggregate Excess	0	0	0	0	
TOTAL FY 2021 CLAIMS		74,784	328,915	32,937,595	33,266,510	
FUND YEAR 2022						
	Paid Claims	890,340	29,632,684		29,632,684	
	IBNR	36,337	2,622,406		2,622,406	
	Less Specific Excess	(125,841)	(206,676)		(206,676)	
	Less Aggregate Excess	0	0		0	
TOTAL FY 2022 CLAIMS		800,835	32,048,414		32,048,414	
COMBINED TOTAL CLAIMS		892,727	32,486,686	605,803,871	638,290,557	
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.						

NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND													
RATIOS													
		FY2022											
INDICES	2021	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Cash Position	18,680,583	\$ 17,664,339	\$ 17,575,442	\$ 18,583,086	\$ 18,808,196	\$ 19,057,079	\$ 19,052,618	\$ 18,753,442	\$ 17,793,060	\$ 17,582,057	\$ 15,011,235	\$ 14,852,995	\$ 15,225,324
IBNR	3,043,000	\$ 3,105,009	\$ 3,158,659	\$ 3,198,701	\$ 3,237,049	\$ 3,297,868	\$ 2,416,432	\$ 2,515,094	\$ 2,536,952	\$ 2,563,985	\$ 2,579,337	\$ 2,586,070	\$ 2,622,407
Assets	21,408,645	\$ 21,166,240	\$ 21,323,582	\$ 21,203,065	\$ 21,398,041	\$ 20,922,418	\$ 20,734,713	\$ 20,531,029	\$ 20,097,440	\$ 20,216,295	\$ 17,557,087	\$ 16,686,756	\$ 19,056,966
Liabilities	5,596,891	\$ 5,396,552	\$ 5,435,457	\$ 5,460,680	\$ 5,439,534	\$ 5,468,808	\$ 4,622,172	\$ 4,668,489	\$ 4,590,867	\$ 9,106,205	\$ 6,481,429	\$ 5,733,647	\$ 6,114,863
Surplus	15,811,754	\$ 15,769,687	\$ 15,888,125	\$ 15,742,386	\$ 15,958,507	\$ 15,453,610	\$ 16,112,541	\$ 15,862,540	\$ 15,506,573	\$ 11,110,090	\$ 11,075,657	\$ 10,953,109	\$ 12,942,102
Claims Paid -- Month	1,798,330	\$ 2,799,409	\$ 2,666,317	\$ 3,177,177	\$ 2,602,772	\$ 3,257,066	\$ 3,131,940	\$ 2,960,775	\$ 3,159,915	\$ 2,733,523	\$ 2,876,725	\$ 3,085,390	\$ 981,034
Claims Budget -- Month	2,762,876	\$ 2,819,969	\$ 2,812,867	\$ 2,827,990	\$ 2,836,692	\$ 2,834,241	\$ 2,828,051	\$ 2,818,980	\$ 2,808,117	\$ 2,805,275	\$ 2,784,775	\$ 2,799,532	\$ 2,795,937
Claims Paid -- YTD	35,843,622	\$ 2,799,409	\$ 5,465,725	\$ 8,642,902	\$ 11,245,674	\$ 14,502,740	\$ 17,634,680	\$ 20,595,455	\$ 23,755,370	\$ 26,488,893	\$ 29,365,618	\$ 32,451,008	\$ 33,432,043
Claims Budget -- YTD	33,993,390	\$ 2,819,969	\$ 5,632,836	\$ 8,460,826	\$ 11,297,518	\$ 14,131,759	\$ 16,964,255	\$ 19,776,605	\$ 22,584,589	\$ 25,389,864	\$ 28,114,012	\$ 30,913,544	\$ 33,709,481
RATIOS													
Cash Position to Claims Paid	10.39	6.31	6.59	5.85	7.23	5.85	6.08	6.33	5.63	6.43	5.22	4.81	15.52
Claims Paid to Claims Budget -- Month	0.65	0.99	0.95	1.12	0.92	1.15	1.11	1.05	1.13	0.97	1.03	1.1	0.35
Claims Paid to Claims Budget -- YTD	1.05	0.99	0.97	1.02	1.00	1.03	1.04	1.04	1.05	1.04	1.04	1.05	0.99
Cash Position to IBNR	6.14	5.69	5.56	5.81	5.81	5.78	7.88	7.46	7.01	6.86	5.82	5.74	5.81
Assets to Liabilities	3.83	3.92	3.92	3.88	3.93	3.83	4.49	4.40	4.38	2.22	2.71	2.91	3.12
Surplus as Months of Claims	5.72	5.59	5.65	5.57	5.63	5.45	5.70	5.63	5.52	3.96	3.98	3.91	4.63
IBNR to Claims Budget -- Month	1.10	1.10	1.12	1.13	1.14	1.16	0.85	0.89	0.90	0.91	0.93	0.92	0.94

# North Jersey Municipal Employee Benefits Fund

## CONSOLIDATED BALANCE SHEET

AS OF DECEMBER 31, 2022

BY FUND YEAR

	NJMEB 2022	NJMEB 2021	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	698,529	808,958	13,717,837	15,225,324
Assessments Receivable (Prepaid)	593,735	0	-	593,735
Interest Receivable	2,918	5,838	16,671	25,426
Specific Excess Receivable	206,676	45,840	-	252,516
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	-	-	-	-
Other Assets	2,959,964	(0)	-	2,959,964
<b>Total Assets</b>	<b>4,461,822</b>	<b>860,636</b>	<b>13,734,508</b>	<b>19,056,966</b>
<b>LIABILITIES</b>				
Accounts Payable	1,849	-	-	1,849
IBNR Reserve	2,622,406	0	-	2,622,406
A4 Retiree Surcharge	8,080	-	-	8,080
Dividends Payable	-	-	1,212,616	1,212,616
Retained Dividends	-	-	2,122,593	2,122,593
Accrued/Other Liabilities	147,318	(0)	-	147,318
<b>Total Liabilities</b>	<b>2,779,654</b>	<b>0</b>	<b>3,335,209</b>	<b>6,114,863</b>
<b>EQUITY</b>				
Surplus / (Deficit)	1,682,168	860,636	10,399,299	12,942,102
<b>Total Equity</b>	<b>1,682,168</b>	<b>860,636</b>	<b>10,399,299</b>	<b>12,942,102</b>
<b>Total Liabilities &amp; Equity</b>	<b>4,461,822</b>	<b>860,636</b>	<b>13,734,508</b>	<b>19,056,966</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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



North Jersey Municipal Employee Benefits Fund						
2022 Budget Report						
AS OF DECEMBER 31, 2022						
				Cumulative	\$ Variance	% Variance
	Cumulative	Annual	Latest Filed	Expensed		
<b>LINE ITEMS</b>						
Medical Claims Aetna	29,130,268	29,130,268	29,215,398			
Medical Claims Aetna BOEs	512,026	512,026	543,261			
Subtotal Medical Claims	29,642,294	29,642,294	29,758,659	28,746,988	895,306	3%
Prescription Claims	3,396,219	3,396,219	3,421,559			
Less Rebates	(1,018,867)	(1,018,867)	(1,026,468)			
Subtotal Rx Claims	2,377,352	2,377,352	2,395,091	1,854,373	522,979	22%
Dental Claims	1,689,835	1,689,835	1,672,227	1,433,573	256,262	15%
Subtotal	33,709,481	33,709,481	33,825,977	32,034,933	1,674,548	5%
Medicare Advantage - United	593,091	593,091	623,574	Included in Medicare Advantage-Aetna below		
Medicare Advantage - Aetna	1,580,045	1,580,045	1,520,017	2,172,464	673	0%
Reinsurance						
Specific	2,835,199	2,835,199	2,821,797	2,835,199	(0)	0%
Wellness	220,000	220,000	220,000	193,234	26,766	12%
Total Loss Fund	38,937,816	38,937,816	39,011,365	37,235,831	1,701,986	4%
Expenses						
Legal	20,000	20,000	20,000	31,800	(11,799)	-59%
Treasurer	22,974	22,974	22,974	22,974	(0)	0%
Administrator	394,491	394,491	388,903	394,491	0	0%
Program Manager -	498,622	498,622	492,501	1,056,055	(7,390)	-1%
Program Manager - Brokerage	550,043	550,043	553,392	Included Above in Program Manager		
TPA - Aetna	660,356	660,356	657,234	660,356	-	0%
Dental TPA	70,852	70,852	69,489	70,983	(131)	0%
Actuary	12,240	12,240	12,240	12,240	-	0%
Auditor	17,120	17,120	17,120	17,120	0	0%
Subtotal Expenses	2,246,697	2,246,697	2,233,853	2,266,018	(19,320)	-1%
Miscellaneous and Special Services						
Misc/Cont(incl. A4 surcharge)	13,481	13,481	12,575	21,764	(8,283)	-61%
Affordable Care Act Taxes	9,317	9,317	9,273	9,447	(130)	-1%
Subtotal Misc/Sp Svcs	22,798	22,798	21,848	31,211	(8,413)	-37%
Total Expenses	2,269,496	2,269,496	2,255,701	2,297,229	(27,733)	-1%
Total Budget	41,207,312	41,207,312	41,267,066	39,533,060	1,674,252	4%

# **NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND**

**Year: 2023**

<b><u>Monthly Items</u></b>	<b><u>Filing Status</u></b>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	To Be Filed pending reorg
Fund Officers	To Be Filed pending reorg
Renewal Resolutions	To Be Filed pending reorg
Indemnity and Trust	To Be Filed pending reorg
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	To Be Filed pending reorg
Cash Management Plan	To Be Filed pending reorg
Unaudited Financials	9/30/2021 Filed
Annual Audit	12/31/2021 filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	To Be Filed pending reorg
Bylaw Amendments	N/A
Contracts	To Be Filed pending reorg
Benefit Changes	N/A



Office of the Program Manager  
North Jersey Municipal Benefits Fund



77 Market Street • P.O. Box 100 • Park Ridge, New Jersey 07656 • Phone (201) 573-1000 • Fax (201) 573-1004

**TO:** Executive Committee  
North Jersey Municipal Employee Benefits Fund

**FROM:** The Vozza Agency- Office of the Program Manager

**DATE:** February 23, 2023

**RE:** Program Manager's Report

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- Town Visits/Meetings/Plan Change Requests
- Enrollment, Eligibility and Billing
- New Member
- New Member Submissions
- Reinsurance agreement
- Wellness Program
- HHS Extends Public Health Emergency
- Express – Scripts

#### **TOWN VISITS/MEETINGS/PLAN CHANGE REQUESTS**

Our office frequently works with towns for review of plan options for union negotiations. If anyone is entering union negotiations and needs assistance, please feel free to contact our office directly to discuss.

#### **ENROLLMENT, ELIGIBILITY, BILLING**

The funds policy is to limit retro corrections, including terminations to 60 days. Please check your monthly invoice for accuracy. If you find a discrepancy, please report it immediately to the NJHIF enrollment Team at [northernnjenrollments@permainc.com](mailto:northernnjenrollments@permainc.com)

*Use of the Benefits Express enrollment system is mandatory.*

### **Online Enrollment System Training Schedule – 2023**

PERMA offers virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The session provides an overview of the Fund's enrollment system and shows HR users how to perform tasks in the system. To gain access to the Fund's enrollment system, each HR user must complete a system access form.

Wednesday	March 15th	10:00 am - 11:00 am
Wednesday	April 19th	10:00 am - 11:00 am
Wednesday	May 17th	10:00 am - 11:00 am
Wednesday	June 21st	10:00 am - 11:00 am
Wednesday	July 19th	10:00 am - 11:00 am
Wednesday	August 16th	10:00 am - 11:00 am
Wednesday	September 20th	10:00 am - 11:00 am
Wednesday	October 18th	10:00 am - 11:00 am
Wednesday	November 15th	10:00 am - 11:00 am

Please email Austin Flinn at PERMA to join a training session.

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 to your email so an invite can be sent.

Email: [aflinn@permainc.com](mailto:aflinn@permainc.com)

### **NEW MEMBER SUBMISSIONS**

**We are requesting EC ratification of approval of these members.**

#### **Town of Boonton**

We received an application from the **Town of Boonton** who is currently receiving their benefits through the SHBP. They have expressed an interest in becoming a member of the NJMEBF. We will duplicate the plans from the SHBP for which there is current enrollment. They have good claims with a typical 3% margin built in.

**The Operations Committee** met on February 8<sup>th</sup> and approved membership for the Town of Boonton.

1. **Size – 44 Actives; 44 Retirees**

2. **Current type of plan(s) – NJ Direct 10; Direct 15; Direct 1525; HMO**
3. **Medicare eligible Retirees – Medicare Advantage Plan**
4. **Commitment to JIF philosophy and Active Participation in the Fund – Yes**
5. **Town of Boonton Age/Sex Factor – 1.2718**
6. **Fund Average Age/Sex Factor- 1.2731**
7. **Relativity – 0.9990**

**Motion to approve Resolution 14-23 offering membership to the Town of Boonton, as per the recommendation of the Operations Committee.**

**( ) Approve            ( ) Disapprove**

The operations committee also discussed the overall growth of the fund. If all the current new member submissions approved and pending joined the overall growth impact would be about 27.5% prorated for the balance of the year. This would include Township of Jefferson 1/1., Borough of Madison 4/1, Town of Boonton Estimated 5/1, Vernon Twp, and Borough of Kinnelon estimated 6/1. We have also included Chatham Borough which has an application still pending approval but based on preliminary review we expect favorable results. The annualized increase would be approaching 40% assuming they all came in.

Also note after the meeting, the Township of Denville has made an application. We are reviewing for competitiveness.

### **Borough of Madison – Effective 4/1/2023**

Our office met with employees on February 7<sup>th</sup> and 9<sup>th</sup> to discuss the transition from the SHBP to the NJMEBF. All meetings were very well received.

We also met with the Administration for the Madison Housing Authority. They will be passing their resolution on Monday and will be moving to the fund with a May 1<sup>st</sup> effective date. Since there are only 5 lives, their membership is contingent upon the Borough remaining a member.

### **REINSURANCE**

We are hoping to have the 2023 reinsurance agreement for the chairman to sign at the meeting.

### **WELLNESS PROGRAM**

As we kick off our 2023 Wellness program, we would like to remind all members of the importance of annual routine checkups and screenings. Based on the 2022 claims data from Aetna, only 31% of eligible members are getting preventative care. While the numbers are up slightly from 2021, we encourage you to continue to educate your employees and their dependents on the importance of early detection and routine care. [According to the Centers for Disease Control \(CDC\)](#), seven out of 10 U.S. deaths are caused by chronic disease, while roughly half of the country's population has been diagnosed with a chronic illness, categorized by the medical community as preventable.

**NJMEBF Current Data for Claims Processed January 01, 2022 - December 31, 2022**

<b>Preventive Care - Claims</b>	<b>Eligible Members</b>	<b>Current Year Compliance Rate</b>
<b>Adult Preventive Care Visits</b>	<b>2,857</b>	<b>31.4%</b>
Well Woman Exam (Annual Gynecological Exam)	1,343	40.0%
Pap Smear	1,262	30.7%
Mammography	881	43.5%
Cholesterol Test	3,757	17.8%
Colorectal Screening	1,405	12.5%

The Wellness Committee met via conference call on January 31<sup>st</sup>, 2023, to discuss the options for the new Wellness component to replace the Skin cancer screening. There were two options discussed. One was for an onsite sleep screening to include a sleep apnea test, neck measurement and BMI calculations followed up with sleep hygiene education. The other was for an onsite vision exam to include a retina health exam. The committee agreed the sleep study seemed more interesting and valuable to the membership. Our office has drafted the RFP for these services, and it will be released once finalized.

Jefferson Township joined the Fund for Medical/RX coverage effective 1/1/2023 and have expressed interest in joining the wellness program. They have several employees that participated in the SHBP programs and are eager to get started. In anticipation of new groups, we did build a cushion into the wellness budget. The Township would like to pass a resolution to join at their March 1<sup>st</sup>, 2023 Mayor and Council meeting. We are asking for approval for them to join the 2023 program.

**We are requesting Executive Committee approval to allow the Wellness Committee to move forward with the contract for the sleep screening if pricing is within the budget and allow formal ratification at the April meeting.**

☐ **Approve**      ☐ **Disapprove**

**We are requesting Executive Committee approval to allow Jefferson Township to join the Wellness Program,**

☐ **Approve**      ☐ **Disapprove**

### **HHS EXTENDS PUBLIC HEALTH EMERGENCY**

On January 11<sup>th</sup>, 2023, the Secretary of Health and Human Services (HHS) renewed the Covid-19 Pandemic Public Health Emergency. This will extend the Emergency period for an additional 90 days.

As a result, all plans must continue to cover Covid 19 testing and other services resulting in the order for a test without cost sharing, prior authorization or medical management along with over the counter Covid 19 tests for diagnostic purposes without cost sharing, prior authorization, medical management and without requiring medical assessment or prescription. Plans may limit the reimbursement for the purchase of the OTC Covid 19 tests to eight tests per month per enrollee. Plans may also limit the reimbursement of out of network Covid 19 tests to up to \$12 or the actual cost of the test, whichever is less.

**Emerging Therapeutics: DrugWatch**

Jan. 2023

**Pipeline Drugs: A Closer Look**

In each issue of DrugWatch, the Emerging Therapeutics Department highlights one traditional and one specialty pipeline product with near-term approval expected.

Traditional Pipeline		
<b>Drug:</b> fezolinetant	<b>Action Date:</b> Feb. 22, 2023	
<b>Manufacturer:</b> Astellas	<b>Route:</b> Oral	
<b>Indication:</b> Vasomotor symptoms		
<b>Comments:</b>		
Fezolinetant, a selective neurokinin 3 (NK3) receptor antagonist, is being developed by Astellas to treat moderate to severe vasomotor symptoms (VMS) associated with menopause. Up to 80% of women suffer from VMS, which includes hot flashes and nocturnal sweats, during or after menopause. While estrogen and progestin replacement therapy is the most successful form of treatment, it can have possible side effects and is not advised for all women. Fezolinetant could be an additional non-hormonal treatment option for VMS. To obtain a quicker FDA review, the company used a priority review voucher, resulting in an FDA Action Date of Feb. 22, 2023.		
Specialty Pipeline		
<b>Drug:</b> donanemab	<b>Action Date:</b> Early 2023	
<b>Manufacturer:</b> Eli Lilly	<b>Route:</b> IV infusion	
<b>Indication:</b> Alzheimer's disease		
<b>Comments:</b>		
Eli Lilly's donanemab is an anti-amyloid beta antibody for the treatment of early Alzheimer's disease (AD). A clinical study showed that it reduced amyloid plaque in the brain and slowed down the decline of cognitive and functional abilities. 6.1% of patients had amyloid-related imaging abnormalities-edema (ARIA-E) or brain swelling. This will be an alternative to Biogen's Aduhelm (aducanumab-avwa) and Eisai's Leqembi (lecanemab-irmb), which are other anti-amyloid beta antibodies approved for early AD. Aduhelm and donanemab are infused every four weeks. Leqembi is infused every two weeks. Accelerated approval for donanemab is expected in early 2023. Full FDA approval is possible in the first half of 2024. <b>Update:</b> Complete Response Letter (CRL) issued Jan. 20, 2023, delaying final approval.		

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**FDA Action Dates**

Products in the table below are currently under FDA review with near-term FDA action dates.

Drug	Manufacturer	Use	S	Action Date
Myfembree (relugolix/estradiol/norethindrone)*	Myovant/Takeda	Uterine Fibroids		Jan-29
Ryzneuta (efbemalenograstim alfa)	Evive Biotech	Neutropenia	S	early 2023
Duvroq (daprodustat)	GlaxoSmithKline	Anemia	S	Feb-01
Eylea (afibercept)*	Regeneron	Retinopathy of Prematurity	S	Feb-11
elacestrant	Menarini Group	Breast Cancer	S	Feb-17
sparsentan	Traverse/Retrophin	IgA Nephropathy	S	Feb-17
fezolinetant	Astellas	Vasomotor Symptoms		Feb-22
pegcetacoplan*	Apellis	Geographic Atrophy	S	Feb-26
efanesoctocog alfa	Sanofi	Hemophilia A	S	Feb-28
omecamtiv mecarbil	Cytokinetics	Heart Failure		Feb-28
penpulimab	Akeso/Sino	Nasopharyngeal Carcinoma	S	Feb-28
omaveloxolone	Reata	Friedreich's ataxia	S	Feb-28
Eylea (afibercept)*	Regeneron	Diabetic Retinopathy (16-week dosing regimen)	S	Feb-28
Paxlovid (nirmatrelvir/ritonavir)	Pfizer	COVID-19		Feb-28
Takhzyro (lanadelumab-flyo)*	Shire	Hereditary Angioedema	S	Feb. 2023
trofinetide	Acadia	Rett Syndrome	S	Mar-12
Lamazym (velmanase alfa)	Chiesi Group	Alpha-Mannosidosis	S	Mar-12
rezafungin	Cidara	Fungal Infections		Mar-22
leniolisib	Pharming	Activated PI3K5 Syndrome	S	Mar-29
Narcan nasal spray (naloxone OTC)	Emergent BioSolutions	Opioid Overdose		Mar-29
Roctavian (valoctocogene roxaparvovec)	BioMarin	Hemophilia A	S	Mar-31
Ryoncil (remestemcel-L)	Mesoblast	Graft-vs-Host Disease	S	Mar-31
Vyvgart (efgartigimod)*	Argenx	Myasthenia Gravis	S	Mar. 2023
Leukotac (inolimomab)	ElsaLys Biotech	Graft-vs-Host Disease	S	1Q:2023
Ovastat (treosulfan)	Medexus/Medac	HSCT		1Q:2023
pirtobrutinib	Lilly	Mantle Cell Lymphoma	S	1Q:2023
zavegepant	Pfizer/Biohaven	Migraine		1Q:2023

\* = New Indication; "S" = Specialty

CLL=chronic lymphocytic leukemia; PI3K5 syndrome=phosphoinositide 3-kinase delta syndrome  
HSCT=hematopoietic stem cell transplantation



## Emerging Therapeutics: DrugWatch

Jan. 2023



### FDA Updates

#### Recent New Drug Approvals

Date	Drug	Manufacturer	Use	S
Jan. 06	Leqembi (lecanemab-irmb)	Eisai/Biogen Idec	Alzheimer's Disease	S
Jan. 11	Airsupra (albuterol/budesonide)	AstraZeneca/Avillion	Asthma	
Jan. 13	Rykindo (risperidone e.r.)	Luye Pharma	Schizophrenia	

"S" = Specialty

#### Recent Generic Launches

Date	Drug	Manufacturer	Use	Annual Sales <sup>A</sup>
Jan. 03	Xyrem	Jazz	Sleep Disorders	\$1,406
Jan. 06	Trokendi XR	Supernus	Seizures	\$583
Jan. 06	Cambia	Nautilus	Migraine Headaches	\$42

<sup>A</sup> = Million

### Patent Expirations: 2023

In 2023, an estimated \$24 billion in first-time generics could become available. The following table includes products losing patent protection in 2023.

Drug	Manufacturer	Use	Patent Expiration	Annual Sales <sup>A</sup>
Amitiza*	Sucampo	GI Disorders	Generic	\$94
Trokendi XR*	Supernus	Seizures	Generic	\$583
Xyrem (AG) *	Jazz	Sleep Disorders	Launched	\$1,406
Cambia*	Nautilus	Migraine Headaches	Generic	\$42
Latuda*	Sunovion	Mental/Neuro Disorders	Feb. 20	\$4,322
Aggrastat	Guilford	Blood Modifying	Mar. 01	\$14
Aubagio*	Sanofi	Multiple Sclerosis	Mar. 12	\$2,010
Gattex	Shire	GI Disorders	Mar. 19	\$191
Livalo*	Kowa	High Blood Cholesterol	May. 02	\$364
Mydayis*	Takeda	Attention Disorders	May. 10	\$91
Prezista*	Tibotec	HIV	Jun. 01	\$441
Folotyn	Allos	Cancer	1 <sup>st</sup> Half	\$38
Dexilant 30mg*	Takeda	Heartburn/Ulcer Disease	Mid 2023	\$1,261
Mozobil	Genzyme	Blood Cell Deficiency	Jul. 22	\$187
Symbicort	AstraZeneca	Asthma	Jul. 29	\$3,795
Cystadrops	Recordati	Ophthalmic Conditions	Aug. 19	\$39
Katerzia	Silvergate	High Blood Pressure	Aug. 23	\$21
Vyvanse	Shire	Attention Disorders	Aug. 25	\$4,082
CaroSpir	CMP Pharma	High Blood Pressure	Sep. 05	\$12
Votrient	GlaxoSmithKline	Cancer	Oct. 19	\$234
Onglyza*	BMS	Diabetes	2H 2023	\$185
Alphagan P (0.1%)	Allergan	Glaucoma	2023	\$251
Byetta	AstraZeneca	Diabetes	2023	\$135
Flovent HFA	GlaxoSmithKline	Asthma	2023	\$1,971
Iressa	AstraZeneca	Cancer	2023	\$8
Neupro	Schwarz Pharma	Parkinson's Disease	2023	\$153
Onexton Gel*	Valeant	Acne	2023	\$124
Sandostatin LAR	Novartis	Endocrine Disorders	2023	\$1,288
Teflaro*	Actavis	Infections	2023	\$163
Thalomid	Celgene	Cancer	2023	\$18

<sup>A</sup> Millions (IQVIA sales [2021]); \* = Settlement Agreement; Pending = Generic approved but launch is pending

"Generic" = Generic available; (AG) = Authorized product only

"Expired" = no active patents or exclusivities listed in FDA's Orange Book.

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# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

## BILLS LIST

Confirmation of Payment

JANUARY 2023

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the North Jersey Municipal Employee Benefit Fund's Executive Board,  
hereby  
authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002491			
002491	PREPAID-USA	PREPAID VISA CARDS 12/22	130,198.49
			<b>130,198.49</b>
		<b>Total Payments FY 2022</b>	<b>130,198.49</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>130,198.49</b>

\_\_\_\_\_  
Chairperson

Attest:

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

Dated: \_\_\_\_\_

\_\_\_\_\_  
Treasurer

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
SUPPLEMENTAL BILLS LIST**

Confirmation of Payment

JANUARY 2023

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the North Jersey Municipal Employee Benefit Fund's Executive Board,  
hereby  
authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002512	JOSEPH L. VOZZA AGENCY INC.	VOZZA BROKER FEES 01/23	25,476.39
002512	JOSEPH L. VOZZA AGENCY INC.	6 WELLNESS GIFT CARDS 01/23	3,025.50
002512	JOSEPH L. VOZZA AGENCY INC.	JEFFERSON START UP FEE 01/23	4,580.00
002512	JOSEPH L. VOZZA AGENCY INC.	MAY WELLNESS 01/23	2,507.43
002512	JOSEPH L. VOZZA AGENCY INC.	PROGRAM MGR FEE 01/23	38,726.46
			<b>74,315.78</b>

**Total Payments FY 2023**

**74,315.78**

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

## BILLS LIST

**Resolution**

**JANUARY 2023**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the North Jersey Municipal Employee Benefit Fund's Executive Board,  
hereby  
authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002492			
002492	PERMA	POSTAGE 12/22	79.44
002492	PERMA	AATRIX 1099 FILING 2022	20.00
			<b>99.44</b>
002493			
002493	FRED SEMRAU, ESQ.	SPECIAL LITIGATION 12/22 INV 19910	961.00
			<b>961.00</b>
002494			
002494	FITNESS COACHING, LLC	WELLNESS SPARTA 11/22-12/22	500.00
			<b>500.00</b>
002495			
002495	ACCESS	DEPT 421 CUST 224 STORE 12/22 FOR JAN	144.35
002495	ACCESS	DEPT 421 CUST 224 STORE 11/22 FOR DEC	144.35
			<b>288.70</b>
<b>Total Payments FY 2022</b>			<b>1,849.14</b>

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002496			
002496	AETNA - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 01/23	138,346.05
			<b>138,346.05</b>
002497			
002497	UNITED - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 01/23	48,013.00
			<b>48,013.00</b>
002498			
002498	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 01/23	6,059.29
			<b>6,059.29</b>
002499			
002499	AETNA	MEDICAL TPA 01/23	63,931.58
			<b>63,931.58</b>
002500			
002500	PAYFLEX SYSTEMS USA, INC.	TWP OF PEQUANNOCK 01/23	3.00
002500	PAYFLEX SYSTEMS USA, INC.	TWP OF WEST MILFORD 1/23	3.00
			<b>6.00</b>
002501			
002501	PERMA	ADMIN FEES 01/23	35,085.50
			<b>35,085.50</b>
002502			
002502	ACTUARIAL SOLUTIONS, LLC	1ST QUARTER 2023 ACTUARY FEES	3,120.00
			<b>3,120.00</b>

002503			
002503	MICHAEL J. SOCCIO	TREASURER FEE 01/23	1,914.50
			<b>1,914.50</b>
002504			
002504	FRED SEMRAU, ESQ.	SPECIAL LITIGATION 01/23 INV 19992	1,286.50
002504	FRED SEMRAU, ESQ.	ATTORNEY RETAINER FEE 01/23	1,667.00
002504	FRED SEMRAU, ESQ.	ATTORNEY RETAINER FEE 02/23	1,667.00
			<b>4,620.50</b>
002505			
002505	EMPLOYEE BENEFITS CONSULTING	BROKER FEES 01/23	2,631.28
			<b>2,631.28</b>
002506			
002506	CORPORATE BENEFIT SOLUTIONS	BROKER FEES 01/23	2,131.50
			<b>2,131.50</b>
002507			
002507	SKYLANDS RISK MANAGEMENT	BROKER FEES 01/23	146.16
			<b>146.16</b>
002508			
002508	BROWN AND BROWN METRO	BROKER FEES 01/23	16,040.79
			<b>16,040.79</b>
002509			
002509	CIVITAS NEW JERSEY, LLC	WELLNESS CONSULT SERVICES 01/23	1,833.33
			<b>1,833.33</b>
002510			
002510	WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 01/23	1,173.01
			<b>1,173.01</b>
002511			
002511	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 01/23	315,149.97
			<b>315,149.97</b>
		<b>Total Payments FY 2023</b>	<b>640,202.46</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>642,051.60</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

North Jersey Municipal Employee Benefits Fund										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022 Month Ending: December										
	Medical	Dental	Rx	Medicare Adv. Act	Medicare Adv. Unit	Reinsurance	Dividend Reserve	LFC	Admin	TOTAL
OPEN BALANCE	7,870,657.55	357,902.25	2,485,438.51	2,799,125.46	1,232,710.38	(135,215.45)	2,146,599.39	0.00	(1,904,232.16)	14,852,985.93
RECEIPTS										
Assessments	2,519,965.65	137,166.75	223,572.44	139,477.42	50,039.19	243,641.66	0.00	0.00	197,037.13	3,510,900.24
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	21,613.63	676.73	4,699.56	5,292.68	2,330.85	0.00	4,058.86	0.00	0.00	38,672.31
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	21,613.63	676.73	4,699.56	5,292.68	2,330.85	0.00	4,058.86	0.00	0.00	38,672.31
Other *	59,654.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,654.41
TOTAL	2,601,233.69	137,843.48	228,272.00	144,770.10	52,370.04	243,641.66	4,058.86	0.00	197,037.13	3,609,226.96
EXPENSES										
Claims Transfers	2,694,908.16	95,059.15	164,431.57	0.00	0.00	0.00	0.00	0.00	0.00	2,954,398.88
Expenses	(170,814.44)	0.00	0.00	0.00	0.00	233,409.14	0.00	0.00	185,377.09	247,971.79
Other *	3,776.75	0.00	0.00	0.00	0.00	0.00	30,750.00	0.00	0.00	34,526.75
TOTAL	2,527,870.47	95,059.15	164,431.57	0.00	0.00	233,409.14	30,750.00	0.00	185,377.09	3,236,897.42
END BALANCE	7,944,020.77	400,686.58	2,549,278.94	2,943,895.56	1,285,080.42	(124,982.93)	2,119,908.25	0.00	(1,892,572.12)	15,225,315.47

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
North Jersey Municipal Employee Benefits Fund									
Month		December							
Current Fund Year		2022							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	December	December	December	December	Reconciled	Variance From	Month
2022	Medical	26,143,683.62	2,604,034.04	0.00	28,747,717.66	0.00	28,747,717.66	26,143,683.62	2,604,034.04
	Dental	1,225,897.46	95,059.15	0.00	1,320,956.61	0.00	1,320,956.61	1,225,897.46	95,059.15
	Rx	2,299,411.32	164,431.57	0.00	2,463,842.89	0.00	2,463,842.89	2,299,411.32	164,431.57
	Medicare Adv. A	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	29,668,992.40	2,863,524.76	0.00	32,532,517.16	0.00	32,532,517.16	29,668,992.40	2,863,524.76

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
North Jersey Municipal Employee Benefits Fund					
ALL FUND YEARS COMBINED					
CURRENT MONTH	December				
CURRENT FUND YEAR	2022				
Description:		CASH MANAGEMENT FUND	TD BANK ASSET MANAGEMENT	TD Bank Gift Card Account	Investors Bank
ID Number:					
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All Accts & instruments					
Opening Cash & Investment Balance	\$14,852,985.93	3006826.52	6993811.79	8870	4843477.62
Opening Interest Accrual Balance	\$12,355.73	0	12355.73	0	0
1 Interest Accrued and/or Interest Cost	\$13,073.54	\$0.00	\$13,073.54	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$25,092.31	\$10,019.18	\$3,847.45	\$0.00	\$11,225.68
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$13,580.00	\$0.00	\$13,580.00	\$0.00	\$0.00
8 Net Investment Income	\$51,745.85	\$10,019.18	\$30,500.99	\$0.00	\$11,225.68
9 Deposits - Purchases	\$3,536,027.90	\$0.00	\$0.00	\$0.00	\$3,536,027.90
10 (Withdrawals - Sales)	-\$3,202,370.67	\$0.00	\$0.00	\$0.00	-\$3,202,370.67
Ending Cash & Investment Balance	\$15,225,315.47	\$3,016,845.70	\$7,011,239.24	\$8,870.00	\$5,188,360.53
Ending Interest Accrual Balance	\$25,429.27	\$0.00	\$25,429.27	\$0.00	\$0.00
Plus Outstanding Checks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$2,842.00	\$0.00	\$0.00	\$0.00	-\$2,842.00
Balance per Bank	\$15,222,473.47	\$3,016,845.70	\$7,011,239.24	\$8,870.00	\$5,185,518.53





**NORTH JERSEY MUNICIPAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***February 23, 2023***



## NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

	<b>MEDICAL CLAIMS PAID 2021</b>	<b># OF EES</b>	<b>PER EE</b>	<b>MEDICAL CLAIMS PAID 2022</b>	<b># OF EES</b>	<b>PER EE</b>
JANUARY	\$2,755,892	1,435	\$ 1,920	\$2,046,453	1,357	\$ 1,508
FEBRUARY	\$2,271,799	1,438	\$ 1,580	\$2,000,969	1,357	\$ 1,475
MARCH	\$2,609,342	1,420	\$ 1,838	\$2,490,470	1,363	\$ 1,827
APRIL	\$2,565,473	1,430	\$ 1,794	\$1,875,739	1,370	\$ 1,369
MAY	\$1,624,068	1,431	\$ 1,135	\$2,619,507	1,364	\$ 1,920
JUNE	\$2,305,322	1,425	\$ 1,618	\$2,316,285	1,360	\$ 1,703
JULY	\$1,847,340	1,428	\$ 1,294	\$2,116,211	1,354	\$ 1,563
AUGUST	\$2,447,091	1,358	\$ 1,802	\$2,519,012	1,352	\$ 1,863
SEPTEMBER	\$3,307,142	1,344	\$ 2,461	\$2,017,188	1,353	\$ 1,491
OCTOBER	\$2,243,300	1,342	\$ 1,672	\$2,151,983	1,353	\$ 1,591
NOVEMBER	\$1,895,647	1,345	\$ 1,409	\$2,365,176	1,357	\$ 1,743
DECEMBER	\$2,158,170	1,351	\$ 1,597	\$2,206,152	1,345	\$ 1,640
<b>TOTALS</b>	<b>\$28,030,585</b>			<b>\$26,725,146</b>		
				<b>2022 Average</b>	1,357	<b>\$1,641</b>
				<b>2021 Average</b>	1,396	<b>\$1,677</b>

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

**e ID :** All  
 North Jersey Municipal Employee Benefits Fund  
 00727848,00866355,SI220763

**Paid Dates:** 12/01/2022 - 12/31/2022  
**Service Dates:** 01/01/2011 - 12/31/2022  
**Line of Business:** All

	<b>Billed Amt</b>	<b>Paid Amt</b>
	\$131,988.00	\$61,289.88
	\$75,743.38	\$50,963.84
<b>Total:</b>	<b>\$207,731.38</b>	<b>\$112,253.72</b>

**Medical Claims Paid:**

January 2022- December 2022

Total Medical Paid per EE: \$1,641

**Network Discounts**

Inpatient: 63.6%  
Ambulatory: 68.4%  
Physician/Other: 65.9%  
**TOTAL: 66.4%**

**Provider Network**

% Admissions In-Network: 98.9%  
% Physician Office: 90.4%

**Aetna Book of Business:**

Admissions 98.8%; Physician 90.3%

**Top Facilities Utilized (by total Medical Spend)**

- Morristown Medical Center
- MSK
- Chilton Medical Center
- Newton Medical Center
- Saint Clare's Hospital

**Catastrophic Claim Impact**

January 2022- December 2022

Number of Claims Over \$50,000: 54  
Claimants per 1000 members: 15.4  
Avg. Paid per Claimant: \$151,364  
Percent of Total Paid: 33.5%  
• Aetna BOB- HCC account for an average of 40.6% of total Medical Cost

**Aetna One Flex Member Outreach:  
Through December 2022**

Total Members Identified: 850  
Members Targeted for 1:1 Nurse Support : 155  
Members Targeted for digital activity: 695  
Member 1:1 outreach completed: 149  
Member 1:1 Outreach in Progress: 6

**Teladoc Activity:**

January 2022 thru December 2022

Total Registrations: 73  
Total Online Visits: 255  
Total Net Claims Savings: \$124,010  
Total Visits w/ Rx: 203  
  
Mental Health Visits: 24  
Dermatology Visits: 11

**Allentown Service Center  
Performance Goal Metrics YTD 2022****Customer Service Performance**

1<sup>st</sup> Call Resolution: 93.38%  
Abandonment Rate: 1.06%  
Avg. Speed of Answer: 20.8 sec

**Claims Performance**

Financial Accuracy: 99.66%

90% processed w/in: 9.0 days  
95% processed w/in: 18.1 days  
\*\*\*\*\*

**Claims Performance (Monthly)  
(December 2022)**

90% processed w/in: 5.1 days  
95% processed w/in: 8.1 days  
(Note: This is not a PG metric)  
\*\*\*\*\*

**Performance Goals**

1<sup>st</sup> Call Resolution: 90%  
Abandonment Rate less than: 3.0%  
Average Speed of Answer: 30 sec

Financial Accuracy: 99%

**Turnaround Time**

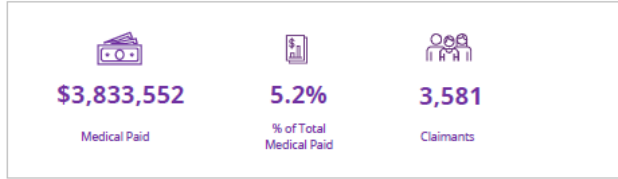
90% processed w/in: 14 days  
95% processed w/in: 30 days

## At a glance COVID-19 All-time experience

Time period: Jan 2020 - Jan 2023, paid through January 2023

Average Members: 3,579

### Key Statistics (Medical Claims Only)



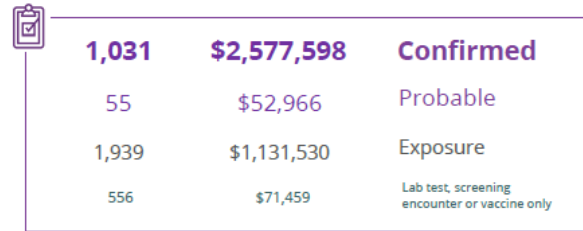
More detailed information is found on the next page to help you answer critical questions:

- ✓ How is COVID-19 impacting our health care spend? What is the context of trends and spend distribution across cost categories?
- ✓ How many members are affected?
- ✓ How many claims-based tests have been conducted for the virus and antibodies?
- ✓ How many individuals have received vaccinations?
- ✓ How is COVID spend trending in 2021 compared to 2020?

Additional views and detailed data tables following the main report also provide specific cost and utilization metrics across age band categories as well as service categories

### Claimant Distribution\*

How your total claimants break down based on diagnosis code information



\*refer to Report terms on page 1

### COVID-19 population risk\*

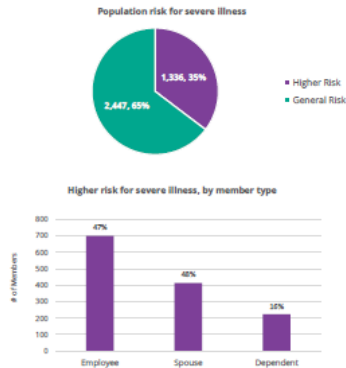


General risk for contracting COVID-19 exists across the population. Age and underlying health conditions are associated with higher risk for severe illness with the potential for severe symptoms, hospitalizations, ICU services, and poorer outcomes.

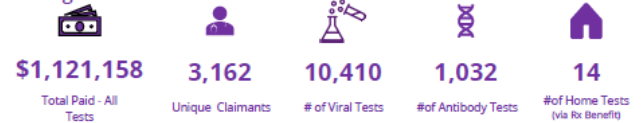
The pie chart shows the number and percent of your population with CDC-identified "higher risk for severe illness" factors

The bar chart displays this information by member type.

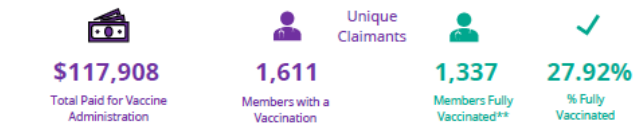
\* See page one for High Risk definition.



### Testing



### Vaccine Administration (Medical & Pharmacy)\*



\*Includes claims paid under the Aetna Pharmacy benefit plan if applicable

\*\*The unique count of members >= 5 years of age who have received all of the required doses based on claims received



**EXPRESS SCRIPTS®**

**North Jersey Municipal Employee Benefits Fund - Monthly Utilization Tracking Report**

Total Component/Date of Service (Month)	2021 01	2021 02	2021 03	2021 Q 1	2021 04	2021 05	2021 06	2021 Q 2	2021 07	2021 08	2021 09	2021 Q 3	2021 10	2021 11	2021 12	2021 Q 4	2021 YTD
Membership	3,807	3,744	3,793	3,781	3,804	3,808	3,806	3,806	3,799	3,613	3,593	3,668	3,603	3,602	3,606	3,604	3,715
Total Days	137,030	131,811	155,725	424,566	143,470	151,012	155,372	449,854	134,539	145,619	137,405	417,563	134,750	144,506	140,687	419,943	1,711,926
Total Patients	1,391	1,309	1,434	2,083	1,423	1,474	1,448	2,153	1,426	1,385	1,357	2,136	1,382	1,432	1,480	2,170	2,985
Total Plan Cost	\$651,071	\$569,302	\$755,953	\$1,976,326	\$630,270	\$596,445	\$808,065	\$2,034,781	\$579,423	\$710,816	\$647,166	\$1,937,405	\$688,338	\$587,507	\$717,162	\$1,993,006	\$7,941,518
Generic Fill Rate (GFR) - Total	84.4%	84.2%	83.9%	84.2%	84.4%	85.6%	84.2%	84.7%	86.5%	85.4%	85.9%	85.9%	85.1%	84.9%	84.5%	84.8%	84.9%
<b>Plan Cost PMPM</b>	<b>\$171.02</b>	<b>\$182.06</b>	<b>\$198.30</b>	<b>\$174.22</b>	<b>\$165.69</b>	<b>\$156.63</b>	<b>\$212.31</b>	<b>\$178.21</b>	<b>\$182.52</b>	<b>\$196.74</b>	<b>\$180.12</b>	<b>\$176.05</b>	<b>\$191.05</b>	<b>\$163.11</b>	<b>\$196.88</b>	<b>\$184.35</b>	<b>\$178.15</b>
Total Specialty Plan Cost	\$390,301	\$278,473	\$408,883	\$1,077,658	\$300,269	\$300,258	\$437,700	\$1,038,227	\$285,640	\$350,540	\$334,746	\$970,925	\$345,821	\$274,219	\$377,816	\$997,855	\$4,084,664
Specialty % of Total Specialty Plan Cost	59.9%	48.9%	54.1%	54.5%	47.6%	50.3%	54.2%	51.0%	49.3%	49.3%	51.7%	50.1%	50.2%	46.7%	52.7%	50.1%	51.4%

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q 1	2022 04	2022 05	2022 06	2022 Q 2	2022 07	2022 08	2022 09	2022 Q 3	2022 10	2022 11	2022 12	2022 Q 4	2022 YTD
Membership	3,561	3,560	3,584	3,568	3,606	3,609	3,603	3,606	3,580	3,565	3,552	3,566	3,546	3,555	3,537	3,546	3,572
Total Days	143,010	129,864	147,150	420,024	137,024	146,662	144,973	428,659	139,497	145,998	140,931	426,426	138,727	137,897	140,550	418,866	1,693,975
Total Patients	1,400	1,339	1,413	2,073	1,444	1,463	1,432	2,194	1,382	1,401	1,413	2,133	1,492	1,470	1,529	2,281	3,002
Total Plan Cost	\$637,740	\$579,941	\$682,215	\$1,899,897	\$511,780	\$671,311	\$706,968	\$1,890,059	\$616,577	\$664,894	\$613,161	\$1,894,632	\$626,187	\$585,755	\$605,192	\$1,911,149	\$7,595,737
Generic Fill Rate (GFR) - Total	86.3%	85.5%	86.1%	86.0%	87.4%	85.9%	86.1%	86.4%	84.8%	84.3%	85.1%	84.7%	81.0%	82.1%	83.2%	81.9%	84.7%
<b>Plan Cost PMPM</b>	<b>\$179.09</b>	<b>\$162.90</b>	<b>\$190.35</b>	<b>\$177.48</b>	<b>\$141.92</b>	<b>\$186.01</b>	<b>\$196.22</b>	<b>\$174.71</b>	<b>\$172.23</b>	<b>\$186.51</b>	<b>\$172.62</b>	<b>\$177.12</b>	<b>\$176.59</b>	<b>\$164.77</b>	<b>\$171.10</b>	<b>\$179.65</b>	<b>\$177.23</b>
<b>% Change Plan Cost PMPM</b>	<b>4.7%</b>	<b>7.1%</b>	<b>-4.5%</b>	<b>1.9%</b>	<b>-14.3%</b>	<b>18.8%</b>	<b>-7.6%</b>	<b>-2.0%</b>	<b>12.9%</b>	<b>-5.2%</b>	<b>-4.2%</b>	<b>0.6%</b>	<b>-7.6%</b>	<b>1.0%</b>	<b>-14.0%</b>	<b>-2.5%</b>	<b>-0.5%</b>
Total Specialty Plan Cost	\$337,516	\$288,902	\$344,531	\$970,949	\$203,313	\$376,740	\$375,552	\$955,605	\$294,572	\$328,945	\$290,566	\$914,083	\$331,113	\$249,783	\$248,637	\$915,316	\$3,755,953
Specialty % of Total Specialty Plan Cost	52.9%	49.8%	50.5%	51.1%	39.7%	56.1%	53.1%	50.6%	47.8%	49.5%	47.4%	48.2%	52.9%	42.6%	41.1%	47.9%	49.4%

PMPM	
October-December 2021	<b>\$184.35</b>
October-December 2022	<b>\$179.65</b>
<b>Trend - October-December 2022</b>	<b>-2.5%</b>

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
CONSENT AGENDA  
FEBRUARY 23, 2023**

The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately.

**Resolutions**

**Subject Matter**

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

Revised Resolution 7-23: Designation of Bank Depositories & CMP .....**Page 33**  
Resolution 14-23: Offer New Membership .....**Page 37**  
Resolution 15-23: Approval of the January 2023 Bills List.....**Page 38**



**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS  
AND ESTABLISHING CASH MANAGEMENT PLAN FOR 2023**

**BE IT FURTHER RESOLVED** that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

**1.) Cash Management and Investment Objectives**

The North Jersey Municipal Employee Benefits Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.

**2.) Permissible Investments**

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located;  
or

- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own investment guidelines, and providing that the investment is a fixed rate of interest not dependent on any index or external factors.
- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

3.) *Authorized Depositories*

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

TD Bank  
Citizens Bank  
Wilmington Trust

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) *Authority for Investment Management*

The Treasurer is authorized and directed to manage the FUND's cash and investments in a manner consistent with this plan and all appropriate regulatory constraints.

5.) *Preservation of Capital*

Securities shall be purchased with the ability to hold until maturity.

6.) *Safekeeping*

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) *Selection of Custodial and Operating Banks*

Custodial and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more

frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

The Treasurer shall report to the Executive Board at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors prepared by the FUND's Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims-imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

The rate of interest on delinquent assessments shall be 10% per annum from the due date for any such assessment.

**BE IT FURTHER RESOLVED** that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

**ADOPTED: February 23, 2023**

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

**ATTEST:**

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

**RESOLUTION NO. 14-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION TO OFFER MEMBERSHIP  
TOWN OF BOONTON**

**WHEREAS**, the North Jersey 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**, the Fund held a Public Meeting on **February 23, 2023** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, the Program Manager, Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the Town of Boonton and recommend offers of membership; and

**WHEREAS**, the Operations Committee has reviewed the new member submissions and has approved membership to the entity contingent upon a fully executed Indemnity and Trust agreement to join the Fund

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

**BE IT RESOLVED**, that the North Jersey Municipal Employee Benefits Fund hereby offers membership to the Town of Boonton for medical and prescription coverage, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

**ADOPTED: February 23, 2023**

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

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

**RESOLUTION NO. 15-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE JANUARY 2023 BILLS LISTS**

**WHEREAS**, the North Jersey Municipal Employee Benefits Fund held a Public Meeting on **February 23, 2023** 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 months January 2023 for consideration and approval of the Executive Committee; and

**WHEREAS**, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of December for all Fund Years 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 North Jersey Municipal Employee Benefits Fund hereby approve the Bills List for January 2023 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

**NOW, THEREFORE BE IT FURTHER RESOLVED**, the Commissioners of the Executive Committee of the North Jersey Municipal Employee Benefits Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

**ADOPTED: February 23, 2023**

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

**ATTEST:**

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

# APPENDIX I

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
January 26, 2023  
RANDOLPH MUNICIPAL HALL- 9:30 AM**

Meeting of Fund Commissioners called to order by Silvio Esposito, Chair. Open Public Meetings notice read into record.

**ROLL CALL OF 2022 EXECUTIVE COMMITTEE AND FUND COMMISSIONERS**

<b>2022 Executive Committee</b>		
Silvio Esposito, Chair	Township of Hanover	Present
Scott Heck, Secretary	Borough of Ringwood	Present
Barbara Russo	Township of Berkeley Heights	Present
Tom Russo	Town of Newton	Present
Dina Valente - Stoel	Borough of Lincoln Park	Present
Tammy Smith	Knowlton BOE	Present
<b>Executive Committee Alternates:</b>		
Cathy Shanahan	Township of West Milford	Present
Carinne Piccolo- Kaufer	Township of Hardyston	Present

<b>Fund Commissioners</b>		
Mike Sondermeyer	Borough of Bloomingdale	Present
Michael Restel	Township of Wantage	Present
Neil Spidaletto	Township of Sparta	Absent
Diana Francisco	Andover Township*	Absent
Ralph Blakeslee	Borough of Netcong*	Absent
Keith Kazmark	Borough of Woodland Park	Absent
Rey Julve	Township of Dover	Present
Andrew Fiore	Borough of Harding	Absent
Katie Yanke	Borough of Montville*	Present
Joe Sabatini	Township of Byram*	Absent
James Burnett	Borough of Madison*	Absent
Open	Borough of Mountain Lakes*	Absent
Open	Township of Prospect Park*	Absent
John Shepherd	Township of Roxbury*	Absent
Debra Millikin	Township of Jefferson*	Present
Open	Kinnelon	Absent
Adam Brewer	Township of Pequannock	Present
Greg Poff	Township of Randolph	Present
<b>Fund Commissioner Alternates</b>		



Ashleigh Frueholz	Township of Byram*	Absent
Jennifer Dodd	Town of Newton	Absent
Lisa Spring	Township of Roxbury*	Absent
Gabby Evangelista	Borough of Wharton	Absent
Perry Mayers	Borough of Lincoln Park	Present
Sherry Gallagher	Township of Bloomingdale	Absent
Sharon Hoeland	Township of Sparta	Present
Open	Township of Dover	Absent
Open	Borough of Netcong*	Absent
Sandra Emmerich	Borough of Madison*	Absent
Nancy VanHorn	Wantage	Absent
* Dental Only		

#### **APPOINTED OFFICIALS PRESENT:**

Executive Director	PERMA Risk Management Services	<b>Brandon Lodics</b> <b>Emily Koval</b> <b>Jordyn DeLorenzo</b>
Program Manager	Vozza Agency	<b>David Vozza</b> <b>Randi Gerber</b>
Attorney	Dorsey & Semrau	<b>Fred Semrau</b>
Claims Administrator	Aetna	<b>Jason Silverstein</b>
Dental Administrator	Delta Dental	<b>Brian Remlinger</b>
Prescription Administrator	Express Scripts	Charles Yuk
Treasurer	Michael Soccio	<b>Present</b>
Auditor	Nisivoccia	<b>Absent</b>
Actuary	John Vataha	<b>Absent</b>
Wellness Coordinator	Cavitas	<b>Absent</b>

#### **PRESENT FUND PROFESSIONALS:**

**Brittany Vozza, The Vozza Agency**  
**Frank Covelli, World Insurance**  
**Ernie Reigstad, Skylands Risk Management**  
**Elizabeth Vastola, Dover**

#### **FLAG SALUTE**

#### **APPROVAL OF OPEN OCTOBER 27, 2022 MINUTES:**

MOTION TO APPROVE OPEN MINUTES OF OCTOBER 27, 2022:

**MOTION:** Commissioner Brewer

**SECOND:**

Commissioner T. Russo

**VOTE:**

Unanimous

Chairman Esposito turned over the meeting to Emily Koval, Account Manager of the Executive Director's Office and thanked everyone for a great two years serving as the Chair.

**CALL TO ORDER THE SINE DIE MEETING:**

**ROLL CALL OF THE 2023 FUND COMMISSIONERS**

Silvio Esposito	Township of Hanover
Scott Heck	Borough of Ringwood
Barbara Russo	Township of Berkeley Heights
Tom Russo	Town of Newton
Dina Valente - Stoel	Borough of Lincoln Park
Tammy Smith	Knowlton BOE
Cathy Shanahan	Township of West Milford
Carinne Piccolo- Kaufer	Township of Hardyston
Mike Sondermeyer	Borough of Bloomingdale
Michael Restel	Township of Wantage
Grant Rome	Township of Sparta
Diana Francisco	Andover Township*
Ralph Blakeslee	Borough of Netcong*
Keith Kazmark	Borough of Woodland Park
Rey Julve	Township of Dover
Andrew Fiore	Borough of Harding
Katie Yanke	Borough of Montville*
Joe Sabatini	Township of Byram*
James Burnett	Borough of Madison*
Greg Poff	Borough of Randolph*
Open	Township of Prospect Park*
John Shepherd	Township of Roxbury*
Debra Millikin	Township of Jefferson*
Open	Kinnelon
Adam Brewer	Township of Pequannock
<b>Fund Commissioner Alternates</b>	
Ashleigh Frueholz	Township of Byram*
Jennifer Dodd	Town of Newton

Lisa Spring	Township of Roxbury*
Gabby Evangelista	Borough of Wharton
Perry Mayers	Borough of Lincoln Park
Sherry Gallagher	Township of Bloomingdale
Sharon Hoeland	Township of Sparta
Open	Borough of Netcong*
Open	Township of Dover
Sandra Emmerich	Borough of Madison*

## **ELECTION OF OFFICERS, EXECUTIVE COMMITTEE & ALTERNATES**

Executive Director asks for nominations. Attorney swears in Officers and Executive Committee.

### **Recommended Slate:**

<b>Executive Committee</b>	
Scott Heck, Chair	Borough of Ringwood
Tom Russo, Secretary	Town of Newton
Barbara Russo	Township of Berkeley Heights
Dina Valente - Stoel	Borough of Lincoln Park
Tammy Smith	Knowlton BOE
Silvio Esposito	Township of Hanover
Carinne Piccolo- Kaufer	Township of Hardyston
<b>Executive Committee Alternates:</b>	
Cathy Shanahan	Township of West Milford
Adam Brewer	Township of Pequannock
Greg Poff	Borough of Randolph*

## **MOTION TO APPROVE THE RECCOMENDED SLATE AS PRESENTED**

**MOTION:** Commissioner Esposito

**SECOND:** Commissioner Kaufer

## **MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER**

### **ROLL CALL OF 2023 EXECUTIVE COMMITTEE**

**CORRESPONDENCE** - Chairman Heck thanked Mr. Silvio Esposito for his time as chair and also thanked the rest of the committee for his nomination as Chair. He thanked the professionals for running the HIF and making it an easy transition for him.

## **REPORTS:**

### **EXECUTIVE DIRECTOR'S REPORT**

Mrs. Koval complimented the former Chair Silvio Esposito stating that he was a pleasure to work with.

**Fast Track Financial Reports** as of November 30, 2022 – Mrs. Koval reviewed the financial fast track through November 30, 2022. She said the month of November is running in the red but has a statutory surplus of \$11 Million. She stated that at the next meeting there will be a year-end report to see how the fund preformed and get the final numbers.

**REORGANIZATION RESOLUTIONS** - Account Manager Emily Koval reviewed resolution 1 thru 11 with additional notes on the following:

#6-23 – The November meeting is not included as it has historically been canceled.

#8-23 – Current Signatories – has been revised for 2023.

#9-23 – RMP – There was a few changes, which is highlighted in the agenda showing the specific retention limit has gone up as well as updated with the Claims and Operations Audit through the Executive Directors contract that was approved at the October meeting.

#10-23 – MRHIF Commissioners need to be elected. The Commissioners agreed to continue with Silvio Esposito and Tammy Smith as the representatives.

**MUNICIPAL REINSURANCE HEALTH INSURANCE FUND** – Mrs. Koval stated that the MRHIF executive committee met on December 14 to adopt their 2023 budget. The Budget and assessments were adopted without amendment.

**JANUARY MEMBER BILLS** – Mrs. Koval stated that due to the rate update and audit process with the 1/1 renewal, the January bills were delayed. February bills should be back to the normal schedule.

**2023 COMMITTEE APPOINTMENTS** – Mrs. Koval stated that the subcommittees are somewhat full with the Executive Committee members but reminded everyone that it is open to any fund commissioner who is interested. Chair Heck stated that getting everyone's inputs and expanding the involvement with other commissioners is a goal that he would like to see in the new year.

**PRORAM MANAGER REPORT** Program Manager Dave Vozza reviewed the report included in the agenda. He welcomed the Township of Jefferson back into the HIF. He stated that there are a few new members that have been approved by the Committee including the Borough of Kinnelon and the Township of Vernon.

### **Borough of Madison update**

Mr. Vozza stated that the Borough of Madison's expansion of membership to include medical and dental was approved at the October 27<sup>th</sup>, 2022 meeting. Rates quoted by the actuary include at least a 3% margin which was the case for Madison which resulted in savings as compared to 2023 SHBP of 7%. Madison's administration advised that the union's didn't feel the savings were sufficient to warrant a change at this time and needed savings closer to 10%. Upon review by the operations committee of this request by Madison, it was agreed that the margin in the rates would be removed, and the difference would be a receivable due the fund from Madison for which the following was included in their resolution to expand membership. It should also be noted that Madison currently has about 25K in surplus in the fund and the amount of the receivable will be approximately 61K depending on enrollment. Further the operations committee is recommending that this special offer, if repeated, only be made to current fund members i.e., dental only members to accomplish similar savings if requested.

**MOTION TO APPROVE THE REQUEST FOR RADIFICATION OF THIS ACTION BY THE OPERATIONS COMMITTEE:**

<b>MOTION:</b>	Commissioner Esposito
<b>SECOND:</b>	Commissioner Kaufer
<b>VOTE:</b>	10 Ayes, 0 Nays

**WELLNESS PROGRAM** – Ms Brittany Vozza reviewed the wellness report included in the agenda. She stated that they are going into year 9 of the wellness program. She stated that the current skin cancer screening vendor dissolved in November 2022 and the Wellness Coordinator is working on finding a new vendor.

**MOTION TO APPROVE THE FUND TO GO INTO YEAR NINE OF THE WELLNESS INITIATIVES AND ALLOW THE WELLNESS COMMITTEE TO RELEASE AN RFP FOR WELLNESS SERVICES TO REPLACE THE MAJOR COMPONENT OF SKIN CANCER SCREENINGS:**

<b>MOTION:</b>	Commissioner Esposito
<b>SECOND:</b>	Commissioner Brewer
<b>VOTE:</b>	10 Ayes, 0 Nays

Mrs. Kaufer reviewed the wellness coordinator's report included in the agenda in her absence.

**TREASURER:** Mr. Soccio reviewed the bills list for the months of November and December 2022.

**AETNA:** Mr. Silverstein reviewed the claims report for the months of October and November 2022. He stated that there was 5 high cost claimants for the month of October over the threshold of \$50,000 and 1

for November. He reviewed the dashboard report included in the agenda stating that the metrics are performing well and are meeting the performance guarantees set in place. He reviewed the Covid report included in the agenda stating that the numbers have increase from previous months.

**EXPRESS SCRIPTS:** Mr. Yuk stated that there is a formulary update on Humira. He stated that the FDA has approved 10 new biosimilars for the drug humira. At this time ESI has decided to keep Humira as a preferred drug so that there will be no disruption in their treatments. Mr. Yuk stated that they are letting biosimilars to be prescribed. Mr. Lodics stated that in 2024 there is a possibility that Humira will no longer be on the national preferred formulary.

Mr. Yuk reviewed the November 2022 utilization reports in comparison to this time last year. He stated that the numbers are looking great for this month.

**DELTA DENTAL:** Brian Remlinger stated that there is no report this month

**ATTORNEY:** Fund Attorney had no report but asked if he would like to request a sit down with the claims committee to have a discussion about an out of network case that has not gone to litigation yet but wants to discuss that with the Claims Committee.

He also thanked the Executive Committee and all of the Commissioners for their attendance and participation in the monthly meetings.

## **CONSENT AGENDA**

### **MOTION TO APPROVE THE CONSENT AGENDA AND AMENDMENTS DISCUSSED INCLUDING:**

- Resolution 1-23: Appointment of Professionals and Contractors
- Resolution 2-23: Compensating Producers
- Resolution 3-23: Designation of Service of Process
- Resolution 4-23: Designation of Secretary as Custodian of Records
- Resolution 5-23: Designation of Official Newspaper
- Resolution 6-23: Designation of Regular Meeting Times and Place
- Resolution 7-23: Designation of Bank Depositories & CMP
- Resolution 8-23: Designation of Authorized Signatories
- Resolution 9-23: Approval of Risk Management Plan
- Resolution 10-23: Appointment of MRHIF Fund Commissioners
- Resolution 11-23: Authorizing Treasurer to Process Contracted Payments and Expenses
- Resolution 12-23: Offer New Membership
- Resolution 13-23: Approval of the November and December 2022 and Bills List

**MOTION:**

Commissioner Kaufer

**SECOND:**

Commissioner Esposito

**VOTE:**

10 ayes, 0 nays

**OLD BUSINESS:** None.

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None.

**EXECUTIVE SESSION:**

**MOTION TO ADJOURN :**

**MOTION:**

Commissioner Brewer

**SECOND:**

Commissioner T. Russo

**VOTE:**

All in Favor

**MEETING ADJOURNED AT: 10:40 am**

**NEXT MEETING: February 23, 2023, 9:30 am**

**RANDOLPH MUNICIPAL BUILDING**

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Jordyn DeLorenzo

For

**Tom Russo, Secretary**

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**Date Prepared: 2/14/2023**

# APPENDIX II



**NJMEBF Ops Committee**

**February 8, 2023**

**9:00am**

Carrine Piccolo-Kaufer

Adam Brewer

Scott Heck

David Voza

Randi Gerber

Brandon Lodics

Emily Koval

Jordyn DeLorenzo

Mr. Brewer stated the meeting by talking about the first action item on the agenda which is the implementation of Boonton.

Boonton – Dave stated that Boonton submitted their request for a quote to join the NJHIF. They have 44 Actives and 44 Retirees. They are currently in the State Health Benefits Plan.

Adam stated that he has no objection to allowing Boonton to join. Mr. Lodics stated that it meets all the requirements and that it is a good member to join the fund.

Mrs. Kaufer stated that she agrees and doesn't see a reason we shouldn't extend the membership to them.

Dave touched on a healthy growth percentage and the groups that they have looked at in the past. The Committee discussed the surplus month over month. Mr. Heck suggested that a possibility could be tracking new member surplus separate from current member surplus.

Mr. Heck asked about contracts with Aetna and the TPAs asking if we were getting the best rates and how those contracts between the HIF and the Vendor was. Mr. Lodics stated that when we grow, we get better rates.

Adam Brewer asked if anyone studied a benchmark or statistical standpoint on the growth of the Funds. He also asked if there was a way to share with the Executive Committee the towns who have expressed their interest. He stated that even if they get declined to quote, he would like to be aware so that if he is approached, he wouldn't be caught off guard with no information.

Brandon talked about the actuaries' certifications and the underwriter experience. He suggested that he would be happy to set up a meeting with the actuary and underwriter to discuss the processes. This would benefit the Fund Commissioners and attract more participation and understanding in the processes.

He stated that we want to grow at a comfortable level and help these groups.

Mr. Heck requested that at our next meeting that we discuss the comparison to the SHBP and the benefits of the NJMEBF.

# APPENDIX III

## **NJMEBF Wellness Committee**

1/31/2023

1:00pm Zoom

Carrine Piccolo-Kaufer

Michael Sondermeyer

Greg Poff

Marianne Eskilson

Brittany Voza

Emily Koval

Jordyn DeLorenzo

Mrs. Kaufer brought up that the committee needs to come up with a new program to replace the Derm Detect that dissolved in 2022. She also stated that she would like to discuss the 2023 program as a whole and what Marianne has been working on. She gave the floor to allow Marianne Eskilson to go over the agenda and documents that she prepared for the meeting. She touched on the following items:

Education, Participation Year-to-Date and the Feedback from the members who participate in the program. Mrs. Kaufer complimented the program and stated that she agrees to continue with the contract renewal for Valley Health. Mrs. Sondermeyer agreed with Mrs. Kaufer.

Partnerships: Mrs. Eskilson recommended that we approve the contract renewal for Valley Health Services including the additional \$2,000 for the additional services. She also stated that she has been looking into Atlantic Health Systems as a new opportunity to take the place of the Skin Cancer Screenings that had dissolved in November 2022. She mentioned the NY/NJ Trails Conference is coming up and she has been promoting this Partnership Opportunities Early in 2023.

End of the Year Stats – Mrs. Eskilson stated that she would like to get everyone's end of year reports so that she is able to see the program as a whole. This way we can adjust the program the way that works for most. She is very interested in seeing everyone's challenges and how they engage with their members.

Fund Sponsored Components – DermDetect is no longer an option. Potential New Component could be Partnership for Sleep Health Component. Mrs. Eskilson is reviewing a proposal from Atlantic Health. She stated that another Potential New Component Idea is with Vision Health. They offer On-Site EyeCare Anywhere. Mrs. Voza reviewed the proposal and the abilities this program can bring.

# APPENDIX IV

## NJMEBF Claims Committee Meeting

February 22, 2023 – 9:00am

Zoom

Tom Russo, Chair  
Perry Mayers, Fund Commissioner  
Barbara Russo, Executive Committee Member  
Silvio Esposito Executive Committee Member  
Fred Semrau, Fund Attorney  
Brandon Lodics, PERMA  
Emily Koval, PERMA  
Jordyn DeLorenzo, PERMA

Fund Attorney brought the Committee together to discuss an out of network claim demand. There is an individual in a member town that had received spinal spinosyns surgery with an out of network facility, with 2 Out of Network Doctors. He stated that total bill between the 2 doctors was over \$325,000. There was an OON payment of \$8,000 to the providers.

Mr. Semrau stated that in July 2020, the member town had updated it's plan documents with information on OON services stating that they will not be reimbursed. This document was provided to every member including this individual who had the procedure.

He stated that after reviewing the case and weighing the risk, the Fund is still looking at \$150,000 to settle this case. Mr. Semrau stated that he cannot recommend settlement at this time. The same attorney and out of network facility have issued demands to the Fund multiple times in the. He stated that even if we aren't successful, we can benefit from learning if there is a deficiency in the process and policy. But if the fund is successful in this case, this will set a precedent for those who are using OON providers and deter them from doing so.

He asked for comments and recommendations from the Claims Committee.

Mr. Mayers agreed stating settling the case would encourage further demands and set the fund up for more litigation in the future. He stated the Fund should go through the process and see if there is a deficiency although he does not see one presenting itself. He stated that to settle this is asking for trouble.

Mr. Esposito agreed with the attorney as well stated that this isn't the first time this has happened with the Facility.

Mr. Russo stated he would like to know what the in-network cost would have been so that the Committee is aware of how much would be paid should the facility be in network. Mr. Lodics reviewed the Fund's Out of Network arrangement and how the cost is determined. The in network cost can be provided by Aetna.

Fred stated that he met with the town's administrator and stated that he is in agreement with the Attorney and to continue with this case and send it to litigation.

The Claims Committee did not take any action but agreed to continue with the Attorney's Recommendation.

# APPENDIX VI



## AVAILABLE ONLINE AT NO COST ...

### 12th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON

FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

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#### AGENDA

##### FRIDAY, APRIL 21

###### KEYNOTE

Legislative and  
Regulatory Impacts  
on Local Government  
Budgets

###### CYBER ISSUES

The New Jersey Cyber  
Risk Management Fund

###### BENEFITS ISSUES

Controlling Benefits Costs

##### FRIDAY, APRIL 28

###### ETHICS

Insurance Transactions  
Involving Local  
Government

###### INSURANCE ISSUES

Public Officials and  
Employment Practices  
Liability Trends

###### SAFETY

Risk Control in the  
Post Covid Era

#### THE POWER OF COLLABORATION

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