

# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND



**JULY 25, 2024  
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, THE RECORD, (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 AND SCHOOL BOARDS.

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND**  
**AGENDA MEETING: JULY 25, 2024**  
**RANDOLPH TOWNSHIP HALL**  
**9:30 AM**

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

**FLAG SALUTE**

**ROLL CALL OF 2024 EXECUTIVE COMMITTEE**

<b>2024 Executive Committee</b>	
Scott Heck, Chair	Borough of Ringwood
Tom Russo, Secretary	Town of Newton
Barbara Russo	Township of Berkeley Heights
Tammy Smith	Knowlton BOE
Silvio Esposito	Township of Hanover
Carinne Piccolo- Kaufer	Township of Hardyston
Greg Poff	Borough of Randolph*
<b>Executive Committee Alternates:</b>	
Adam Brewer	Township of Pequannock
OPEN	
Dina Valente - Stoel	Borough of Lincoln Park

**APPROVAL OF MINUTES: *May 23, 2024***

*Open Appendix I*

**CORRESPONDENCE - None**

**MONTHLY COMMITTEE REPORTS:**

**CLAIMS COMMITTEE - Perry Mayers**

**CONTRACTS COMMITTEE - Tammy Smith, Chair**

**Meeting Minutes: July 11 .....Appendix II**

**FINANCE COMMITTEE - Scott Heck**

**Meeting: July 23**

**OPERATIONS COMMITTEE - Adam Brewer, Chair**

**WELLNESS COMMITTEE - Carinne Kaufer, Chair**

**PROFESSIONALS REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

Monthly Report.....	Page 4
Resolution 24-24: Extension of Professional Contracts .....	Page 11
Resolution 24-25: Competitive Contracting: Actuary and PM.....	Page 13
Out of Network Memo .....	Page 14

**PROGRAM MANAGER- (Vozza Agency)**

Monthly Report.....	Page 17
Resolution 24-26: New Wellness Members .....	Page 25

**TREASURER - (Michael Soccio)**

June and July 2024 Voucher List .....	Page 26
Confirmation of Claims Paid/Certification of Transfers	
Ratification of Treasurers Report	
Resolution 24-27: June and July 2024 Bills List .....	Page 33

**ATTORNEY - (Edward Pasternak, Esq)**

Resolution 24-28: Resolution Settlement Aetna Claim Wire .....	Page 34
--	---------

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

Monthly Report.....	Page 35
---------------------	---------

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

Monthly Report .....	Page 39
----------------------	---------

**DENTAL ADMINISTRATOR - (Delta Dental)**

Monthly Report .....	Page 43
----------------------	---------

**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  
JULY 25, 2024**

**FINANCE**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of May 31, 2024 (page 6)

**2024 CLAIMS AND FINANCIALS**

The Finance Committee is expected to meet on Tuesday, July 23 to discuss 2024 claim activity and financial performance of the Fund. The Committee, PERMA and Program Manager will be prepared to report.

**2025 BUDGET UPDATE**

PERMA will begin working on the 2025 Fund Budget in the next month once all data is collected and ready for Actuarial review. We anticipate a Finance Committee meeting to be scheduled before introduction in September.

**CONTRACT REVIEWS**

The Contract Committee will report on their recommendations of the Professional contracts for 2025. Resolutions 24-24 (page 11) and 24-25 (page 13) are included in your agendas for Executive Committee consideration.

*Actions for Consideration*

- Resolution 24-24 extends following contracts for 1-year: Attorney, Auditor, Treasurer and Wellness Vendors
- Resolution 24-25 authorizes Competitive Contract RFP development, review and distribution for: Program Manager and Actuary

**OUT OF NETWORK MEMO**

Attached on your agenda was a memo from our office regarding a concerning new trend of out of network providers approaching our membership directly. Included as an attachment is a reference tool that you and your employees may use to verify the network status of providers. We will discuss further at the meeting.

**HIF COOPERATIVE PRICING SYSTEM**

The Health Insurance Cooperating Pricing System has been approved on May 6, 2024 – **297HCIPS**.

The first RFPs that will be issued are for the Medical TPA services. The documents are with the OSC for pre-advertised approval. We have not received authorization for distribution but are in active communications to get approval.

**MRHIF MEETING**

The MRHIF met on June 12. Commissioner Esposito was in attendance and can report on the action items made:

- 1. 2023 Internal Audit review and approval
- 2. Data Warehouse results were provided – the Committee and Professionals will be meeting to demo the products. A special August meeting of the Executive Committee will be held to award the contract.
- 3. And additional year extension was awarded to the Level Care Express Scripts Contract

**PCORI AND A4 SURCHARGE FEES**

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

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

In addition, all School Board members that are not in the State Health Benefits Fund are surcharged for retiree benefits. The Fund has one School Board that the Fund will pay this fee in July on its behalf, which was included in its rates upon joining the Fund.

**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 have expired. Please reach out to [hifadmin@permainc.com](mailto:hifadmin@permainc.com) for a blank form to be executed. The list was last updated on July 16, 2024.

<u>MEMBER</u>	<u>I&amp;T END DATE</u>
TOWNSHIP OF BYRAM	12/31/2023
BOROUGH OF WHARTON	12/31/2023

NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2024		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1 UNDERWRITING INCOME			5,503,999	26,280,503	839,803,082	866,083,585
2 CLAIM EXPENSES						
Paid Claims			5,545,666	23,598,103	698,809,897	722,408,000
IBNR			141,517	1,891,204	3,677,424	5,568,628
Less Specific Excess			-	(2,082)	(21,558,076)	(21,560,158)
Less Aggregate Excess			-	-	-	-
TOTAL CLAIMS			5,687,183	25,487,226	680,929,245	706,416,471
3 EXPENSES						
MA & HMO Premiums			310,677	1,499,473	26,121,322	27,620,795
Excess Premiums			363,270	1,772,725	35,004,790	36,777,515
Administrative			287,809	1,240,250	55,763,762	57,004,012
TOTAL EXPENSES			961,756	4,512,447	116,889,874	121,402,321
4 UNDERWRITING PROFIT/(LOSS) (1-2-3)			(1,144,940)	(3,719,169)	41,983,963	38,264,794
5 INVESTMENT INCOME			51,992	239,202	5,500,768	5,739,970
6 DIVIDEND INCOME			-	-	6,212,250	6,212,250
7 STATUTORY PROFIT/(LOSS) (4+5+6)			(1,092,949)	(3,479,968)	53,696,981	50,217,013
8 DIVIDEND			-	-	42,501,592	42,501,592
9 Transferred Surplus			-	-		-
STATUTORY SURPLUS (7-8+9)			(1,092,949)	(3,479,968)	11,195,389	7,715,421
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	39,621	167,450	9,794,331	9,961,781
		Cash	(181,398)	(136,653)	12,578,355	12,441,702
2022		Surplus	(14,366)	(113,174)	1,653,100	1,539,925
		Cash	(15,877)	(32,042)	1,570,467	1,538,425
2023		Surplus	(254,865)	(1,515,220)	(252,043)	(1,767,263)
		Cash	(347,004)	(2,355,438)	870,567	(1,484,871)
2024		Surplus	(863,338)	(2,019,023)		(2,019,023)
		Cash	(1,063,145)	(482,645)		(482,645)
TOTAL SURPLUS (DEFICITS)			(1,092,949)	(3,479,968)	11,195,388	7,715,420
TOTAL CASH			(1,607,424)	(3,006,778)	15,019,389	12,012,611
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2022						
Paid Claims			20,420	145,824	33,222,806	33,368,630
IBNR			-	-		-
Less Specific Excess			-	(2,082)	(920,136)	(922,218)
Less Aggregate Excess			-	-	-	-
TOTAL FY 2022 CLAIMS			20,420	143,742	32,302,670	32,446,412
FUND YEAR 2023						
Paid Claims			347,544	5,093,460	38,450,871	43,544,331
IBNR			(91,936)	(3,401,616)	3,677,424	275,808
Less Specific Excess			-	-	-	-
Less Aggregate Excess			-	-	-	-
TOTAL FY 2023 CLAIMS			255,608	1,691,844	42,128,295	43,820,139
FUND YEAR 2024						
Paid Claims			5,181,042	18,348,616		18,348,616
IBNR			233,453	5,292,820		5,292,820
Less Specific Excess			-	-		-
Less Aggregate Excess			-	-		-
TOTAL FY 2024 CLAIMS			5,414,495	23,641,436		23,641,436
COMBINED TOTAL CLAIMS			5,687,183	25,487,226	680,929,246	706,416,471

NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND						
RATIOS						
		FY2024				
INDICES	2023	JAN	FEB	MAR	APR	MAY
Cash Position	15,019,389	\$ 12,677,102	\$ 14,154,852	\$ 14,569,752	\$ 13,620,035	\$ 12,012,611
IBNR	3,677,424	\$ 4,007,308	\$ 4,607,101	\$ 5,170,005	\$ 5,427,111	\$ 5,568,628
Assets	17,877,237	\$ 17,175,672	\$ 16,710,912	\$ 17,759,260	\$ 17,093,183	\$ 15,958,358
Liabilities	6,681,850	\$ 6,833,350	\$ 7,445,834	\$ 8,014,669	\$ 8,284,814	\$ 8,242,938
Surplus	11,195,387	\$ 10,342,322	\$ 9,265,078	\$ 9,744,591	\$ 8,808,368	\$ 7,715,420
Claims Paid -- Month	4,341,792	\$ 4,646,910	\$ 4,560,002	\$ 3,620,349	\$ 5,225,177	\$ 5,545,666
Claims Budget -- Month	3,818,377	\$ 4,048,231	\$ 4,038,368	\$ 4,486,176	\$ 4,505,632	\$ 4,503,243
Claims Paid -- YTD	42,208,409	\$ 4,646,910	\$ 9,206,912	\$ 12,827,260	\$ 18,052,438	\$ 23,598,103
Claims Budget -- YTD	41,738,979	\$ 4,048,231	\$ 8,086,599	\$ 12,572,775	\$ 17,078,407	\$ 21,581,650
RATIOS						
Cash Position to Claims Paid	3.46	2.73	3.10	4.02	2.61	2.17
Claims Paid to Claims Budget -- Month	1.14	1.15	1.13	0.81	1.16	1.23
Claims Paid to Claims Budget -- YTD	1.01	1.15	1.14	1.0	1.1	1.1
Cash Position to IBNR	4.08	3.16	3.07	2.82	2.51	2.16
Assets to Liabilities	2.68	2.51	2.24	2.22	2.06	1.94
Surplus as Months of Claims	2.93	2.55	2.29	2.17	1.95	1.71
IBNR to Claims Budget -- Month	0.96	0.99	1.14	1.15	1.2	1.24

# North Jersey Municipal Employee Benefits Fund

## CONSOLIDATED BALANCE SHEET

AS OF MAY 31, 2024

BY FUND YEAR

	NJMEB 2024	NJMEB 2023	NJMEB 2022	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	(482,645)	(1,484,871)	1,538,425	12,441,702	12,012,611
Assesmtments Receivable (Prepaid)	2,735,079	(1,881)	(3,147)	-	2,730,051
Interest Receivable	2,346	3,780	4,648	36,341	47,115
Specific Excess Receivable	-	-	-	-	-
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	1,063	-	-	-	1,063
Other Assets	1,147,018	20,500	-	-	1,167,518
<b>Total Assets</b>	<b>3,402,861</b>	<b>(1,462,472)</b>	<b>1,539,925</b>	<b>12,478,043</b>	<b>15,958,358</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	5,292,820	275,808	-	-	5,568,628
A4 Retiree Surcharge	-	10,094	-	-	10,094
Dividends Payable	-	-	-	145,831	145,831
Retained Dividends	-	-	-	2,370,431	2,370,431
Accrued/Other Liabilities	129,064	18,890	-	-	147,954
<b>Total Liabilities</b>	<b>5,421,884</b>	<b>304,792</b>	<b>-</b>	<b>2,516,262</b>	<b>8,242,938</b>
<b>EQUITY</b>					
Surplus / (Deficit)	(2,019,023)	(1,767,263)	1,539,925	9,961,780	7,715,420
<b>Total Equity</b>	<b>(2,019,023)</b>	<b>(1,767,263)</b>	<b>1,539,925</b>	<b>9,961,780</b>	<b>7,715,420</b>
<b>Total Liabilities &amp; Equity</b>	<b>3,402,861</b>	<b>(1,462,472)</b>	<b>1,539,925</b>	<b>12,478,043</b>	<b>15,958,358</b>
<b>BALANCE</b>	<b>-</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						
2024 Budget Report						
AS OF MAY 31, 2024						
				Cumulative	\$ Variance	% Variance
	Cumulative	Annual	Latest Filed	Expensed		
<b>LINE ITEMS</b>						
Medical Claims Aetna	19,377,040	47,697,728	39,546,391			
Medical Claims Aetna BOEs	234,690	583,422	595,717			
Subtotal Medical Claims	19,611,730	48,281,150	40,142,108	21,495,691	(1,883,961)	-10%
Prescription Claims	1,271,012	3,085,268	2,558,040			
Subtotal Rx Claims	1,271,012	3,085,268	2,558,040	1,443,830	(172,818)	-14%
Dental Claims	698,908	1,683,552	1,630,553	701,915	(3,007)	0%
Subtotal	21,581,650	53,049,970	44,330,701	23,641,436	(2,059,786)	-10%
Medicare Advantage - United	240,129	574,201	596,569	Included in Medicare Advantage-Aetna below		
Medicare Advantage - Aetna	1,256,558	3,117,010	2,389,779	1,499,473	(2,786)	0%
Reinsurance						
Specific	1,773,572	4,322,332	3,975,900	1,772,725	847	0%
Wellness	117,917	283,000	283,000	117,915	2	0%
Total Loss Fund	24,969,825	61,346,512	51,575,949	27,031,549	(2,061,723)	-8%
Expenses						
Legal	8,542	20,500	20,500	16,519	(7,977)	-93%
Treasurer	9,764	23,433	23,433	9,765	(1)	0%
Administrator	215,388	528,124	459,793	215,472	(84)	0%
Program Manager -	287,163	705,332	605,584	271,745	15,418	5%
Program Manager - Brokerage	295,182	710,415	717,435	316,498	(21,316)	-7%
TPA - Aetna	396,033	975,452	818,952	395,874	158	0%
Wellness Coordinator	10,417	25,000	25,000	8,333	2,083	20%
Dental TPA	32,535	78,343	78,597	32,552	(17)	0%
Actuary	5,306	12,735	12,734	5,307	(1)	0%
Auditor	7,421	17,811	17,811	7,420	1	0%
Subtotal Expenses	1,267,751	3,097,145	2,779,840	1,279,486	(11,735)	-1%
Miscellaneous and Special Services						
Misc/Cont(incl. A4 surcharge)	17,708	42,500	42,500	4,144	13,564	77%
Claims and Service Audits	16,667	40,000	40,000	0	-	0%
Affordable Care Act Taxes	5,729	14,111	11,847	5,729	-	0%
Subtotal Misc/Sp Svcs	40,104	96,611	94,347	9,873	13,564	34%
Total Expenses	1,307,855	3,193,756	2,874,188	1,289,359	1,829.55	0%
Total Budget	26,277,681	64,540,269	54,450,137	28,320,908	(2,059,894)	-8%

<u>Monthly 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	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	9/30/2023 Filed
Annual Audit	12/31/2022 filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	Filed
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

RESOLUTION NO. 24-24
----------------------

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
AUTHORIZE THE EXTENSION OF PROFESSIONAL SERVICES RESOLUTIONS  
26-23, 27-23, 28-23 AND 29-23**

**WHEREAS**, the North Jersey Municipal Employee Benefits Fund (Fund) awarded the services for the following professionals and vendors and resolution numbers through competitive contracting procurement on September 21, 2023;

1. Fund Treasurer to Michael Soccio via Resolution #26-23
2. Fund Attorney to Dorsey & Semrau via Resolution #27-23
3. Fund Auditor to Holman Frenia Allison, P.C. via Resolution #28-23
4. Wellness Services to Vernon Nutritional Education, Fitness Knocking and Lifeline Heart Scan Services via Resolution #29-23

**WHEREAS** it is the desire of the Fund to extend the services for the above-mentioned professionals and vendors for an additional year consistent with N.J.S.A. 40A:11-15(6) effective January 1, 2025.

**WHEREAS**, the following services will be recommended to hire at the reorganization meeting in January 2025 effective January 1, 2025 through December 31, 2025 with the fees listed as per the RFP response received September 21, 2023:

1. Michael Soccio is willing and able to provide Treasurer Services for a term of one year at the annual rate of \$22,974 for 2025; and
2. Fred Semrau & Edward Pasternak from Dorsey & Semrau is willing and able to provide Legal Services for a term of one year at the annual rate of \$20,900 for 2025; and
3. Lauren Holman from Holman Frenia Allison P.C is willing and able to provide Auditing services for a term of one year at the annual rate of \$14,000 for 2025; and
4. Erin Palinski Wade, of Vernon Nutrition is willing and able to provide Nutritional services for a term of one year at the annual rate of \$150 per participant for metabolism testing services for 2025; and \$255 per participant for nutritional counseling for 2025; and
5. Lois Manzella-Marchitto of Fitness Knocking is willing and able to provide Fitness services for a term of one year at the annual rate of \$270-\$400 a session for 2025; and
6. Carol Marin Vargas of Lifeline Heart Scan is willing and able to provide Heart Scan services for a term of one year at the annual rate of \$299 a session for 2025; and

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

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

**ADOPTED: July 25, 2024**

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

**ATTEST:**

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

**RESOLUTION NO. 24-25**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION AUTHORIZING THE HIRING  
OF PROFESSIONAL SERVICES/ CONSULTANTS THROUGH THE COMPETITIVE  
CONTRACTING PROCESS**

**WHEREAS**, the North Jersey Municipal Employee Benefits Fund (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

Actuary  
Program Manager

**WHEREAS**, such desired services are currently available to be provided through the competitive contracting process under the New Jersey Local Publics Contract Law, (N.J.S.A. 19:44A-20.5 et. Seq.), and

**WHEREAS**, the Fund desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey Local Publics Contract Law, (N.J.S.A. 19:44A-20.5 et. Seq.), and

**WHEREAS**, the competitive contracting process satisfies the fair and open requirement as established under (N.J.S.A. 19:44A-20.5 et. Seq.), and

**WHEREAS**, the Fund desires to enter into a contract that will satisfy the needs of the Fund; and

**WHEREAS**, as per statute the process will be administered by the Qualified Purchasing Agent (N.J.S.A. 19:44A-20.5 et. Seq.),

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Fund Commissioners of the North Jersey Municipal Employee Benefits Fund resolve to authorize the Qualified Purchasing Agent to procure the Professional Services, Consulting, and other services through the competitive contacting process in accord with (N.J.S.A. 19:44A-20.5 et. Seq.), as follows:

Actuary  
Program Manager

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND**

**ADOPTED: July 25, 2024**

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

**ATTEST:**

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



To: Commissioners, Hi Funds

CC: Broker Risk Managers, Hi Funds

From: PERMA Risk Management Services, Executive Director

Date: July 11, 2024

Subject: Wellness and Screening Vendors – NETWORK STATUS

We have been informed of multiple occurrences where public entities, such as yours, are being approached by various third-party medical and wellness vendors offering free services and/or screenings to you and your employees. Often, these vendors offer their services onsite at the entity and bill the plan or offer free no charge screenings then strongly recommend follow up treatment. If these providers are out of network, the Fund is exposed to higher than negotiated fees and your membership is exposed to balance billing.

We understand the importance of employee wellness and the positive impact these programs have on employee health and morale. However, we ask that you and your staff work with your Risk Managers and/or the Fund Program Manager to validate the network status of these vendors.

In multiple Funds, a non-network provider offered preventive onsite screenings at our member municipalities and school boards at no upfront charge to the staff or entity. The provider then aggressively followed up the screenings by directly contacting the employees and recommending a non-invasive surgery. The Funds paid this physician an average of \$250,000 per patient for the follow up treatments, whereas the average cost of this procedure in network is approximately \$15,000. This out of network physician, as well as others, are targeting public entities, with the foreknowledge of the richness of the plans they sponsor.

We are asking your help to control claim costs and maintain the stable, predictable budget increases our Funds have enjoyed for many decades. **If you and/or your staff are approached by any vendors who are not existing contractors of the Fund you participate in, please reach out to your Risk Manager, so the vendor may be properly vetted.**

Please see attached a reference guide to assist you and your employees in locating in network physicians and facilities. The online tool provides the ability to search by provider type, location and specialty.

# HOW TO FIND IN-NETWORK PROVIDERS



## TO FIND PARTICIPATING AETNA PROVIDERS:

- **STEP 1:** Visit Aetna's website at [www.aetna.com](http://www.aetna.com)
- **STEP 2:** At the middle of the of the webpage on the right, click on "Find A Doctor"
- **STEP 3:** On right side of page under Guest, select "Plan from an employer" (1st choice on the list)
- **STEP 4:** Under Continue as a Guest, enter your zip code, city, state or county
- **STEP 5:** You will be asked to "Select a Plan". Use the Key below to help you make the correct selection:

IF YOU'RE ENROLLING IN...	DOCFIND PLAN SELECTION IS...
Aetna Choice POS II Plans (POS II, NJEHP)	Category Heading = <u>Aetna Open Access Plans</u> Plan Name = Aetna Choice POS II (Open Access)
Aetna HMO	Category Heading = <u>Aetna Standard Plan</u> Plan Name = HMO
Aetna Garden State Plan	Category Heading = <u>Aetna Whole Health Plan</u> Plan Name = (NJ) Aetna Whole Health New Jersey Choice POS II





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:** July 25, 2024

**RE:** Program Manager's Report

---

- Town Visits/Meetings/Plan Change Requests
- Enrollment, Eligibility and Billing
- Data Warehouse RFP
- Claim Trends
- HSA and HDHP Updates
- Aetna – Hospital Contract Negotiations
- Express – Scripts
- Wellness Update

## 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 WEX (formerly Benefits Express) enrollment system is mandatory.*

### Online Enrollment System Training Schedule – 2024

**UPDATE NOTICE FOR ALL WEX USERS:** There has been a new update to the WEX system that could affect your member termination process, where the "Quick Term" option has been removed. To accommodate this change, we have provided updated termination instructions attached separately for your reference. Going forward, please review these instructions and follow the updated process when terminating a member. Afterward, you can access the quick look feature to confirm coverage is ending on the desired date. You can also reach out to the enrollment team if you need assistance.

PERMA offers virtual training and a refresher class of 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 - August 21st 10:00 am - 11:00 am  
Wednesday - September 18th 10:00 am - 11:00 am  
Wednesday - October 16th 10:00 am - 11:00 am  
Wednesday - November 20th 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: [HIFTraining@permainc.com](mailto:HIFTraining@permainc.com)

I have also attached an updated enrollment team contact list for your reference.

## DATA WAREHOUSE RFP

Our office has been working with other fund professionals in the interview and selection process for the Data Management Vendor for all funds.

## CLAIM TRENDS

Our office is proactively monitoring and providing claim trends to the Executive Director's office.

## 2025 HSA AND HDHP LIMITS

Employees will be able to sock away more money in their health savings accounts (HSAs) next year, thanks to rising inflation.

The annual limit on HSA contributions for self-only coverage in 2025 will be \$4,300, a 3.6 percent increase from the \$4,150 limit in 2024, [the IRS announced May 9](#). For family coverage, the HSA contribution limit will jump to \$8,550, up 3 percent from \$8,300 in 2024.

The jump in the contribution limits is significantly less than the [roughly 7 percent increase seen from 2023 to 2024](#).

Meanwhile, for 2025, a high-deductible health plan (HDHP) must have a deductible of at least \$1,650 for self-only coverage, up from \$1,600 in 2024, or \$3,300 for family coverage, up from \$3,200, the IRS noted. Annual out-of-pocket expense maximums (deductibles, co-payments and other amounts, but not premiums) cannot exceed \$8,300 for self-only coverage in 2025, up from \$8,050 in 2024, or \$16,600 for family coverage, up from \$16,100.

## **AETNA**

### **North Atlantic – New Jersey-Northern – Negotiations Complete with Hackensack Meridian Health – Effective Date: July 01, 2024**

Aetna has reached a new 2-year agreement with Hackensack Meridian Health (HMH) Hospitals Corporation effective July 1, 2024. As a result of this successful negotiation process, Hackensack Meridian Health (HMH) Hospitals Corporation will continue to participate in Aetna's New Jersey-Northern network.

Retraction letters have been mailed to those members who received termination letters.

Hackensack Meridian Health (HMH) Hospitals Corporation will remain in our online provider search tool and in our current printed provider directories.

## **EXPRESS – SCRIPTS**

### **ESI FORMULARY UPDATES EFFECTIVE 7/1/2024**

A copy of the updated Express-Scripts Formulary Guide is attached for your reference.

## Emerging Therapeutics: DrugWatch

June 2024

### 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> naloxone nasal spray	<b>Action Date:</b> July 15, 2024
<b>Manufacturer:</b> Orexo	<b>Route:</b> Intranasal
<b>Indication:</b> Opioid overdose	
<b>Comments:</b> Orexo's OX124 is a high-dose intranasal powder formulation of the opioid antagonist naloxone, for the rescue treatment of individuals experiencing an opioid overdose. Naloxone, which has been available for over 50 years, is the most commonly used opioid reversal drug, often marketed as a 4mg/0.1mL nasal spray. Orexo's powdered formulation is absorbed more quickly, reaches higher levels in the body, and has a longer duration of action compared to regular liquid nasal spray formulations. An approval decision for Orexo's naloxone nasal spray is expected by July 15, 2024, although the company has indicated a delay could be possible.	
Specialty Pipeline	
<b>Drug:</b> seladelpar	<b>Action Date:</b> Aug. 14, 2024
<b>Manufacturer:</b> Gilead	<b>Route:</b> Oral
<b>Indication:</b> Primary biliary cholangitis (PBC)	
<b>Comments:</b> Gilead's seladelpar is a peroxisome proliferator-activated receptor delta (PPAR $\delta$ ) agonist that is pending approval for the treatment of patients with primary biliary cholangitis (PBC) who are inadequate responders or intolerant to ursodeoxycholic acid (UDCA). PBC is a progressive autoimmune disease characterized by impaired bile flow (cholestasis) and the accumulation of toxic bile acids in the liver. Many patients with the condition require liver transplants. It affects about 100,000 Americans, primarily women. Ocaliva (obeticholic acid - Intercept), a farnesoid X receptor (FXR) agonist, and Iqirvo (elafibranor - Ipsen), a dual PPAR alpha and delta receptor agonist (PPAR $\alpha/\delta$ agonist), are also approved for PBC. Seladelpar, another oral, once-daily therapy, is expected to be approved by Aug. 14, 2024.	

### 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
ensifentrine	Verona Pharma	COPD		Jun-26
patritumab deruxtecan	Daiichi/Merck	NSCLC	S	Jun-26
Epkinly (epcoritamab)*	AbbVie/Genmab	Follicular Lymphoma	S	Jun-28
Sirturo (bedaquiline)*	Johnson & Johnson	Tuberculosis		Jun-28
Eylea biosimilar	Coherus	AMD	S	Jun-29
Stelara biosimilar	Celltrion	Psoriasis	S	Jun-30
Kresladi (marnetegrane autotemcel)	Rocket	Leukocyte Adhesion Deficiency	S	Jun-30
penpulimab	Akeso/Sino	Nasopharyngeal Carcinoma	S	Q2:2024
donanemab	Lilly	Alzheimer's Disease	S	Q2:2024
Soliris biosimilar	Merck/SB	PNH	S	Q2:2024
Eylea biosimilar	Celltrion	AMD	S	Q2:2024
Vyalev (foslevodopa/foscarbidopa)	AbbVie	Parkinson's Disease	S	Q2:2024
Zoryve (roflumilast cream, 0.15%)	Arcutis	Atopic Dermatitis		Jul-07
naloxone nasal spray	Orexo	Opioid Overdose		Jul-15
Voquezna (vonoprazan)*	Phathom	GERD		Jul-19
benzgalantamine	Alpha Cognition	Alzheimer's Disease		Jul-27
PiaSky (crovalimab)	Genentech	PAH	S	Jul-27
Awiaqli (insulin icodec)	Novo Nordisk	Diabetes		July 2024
deuruxolitinib	Sun	Alopecia Areata	S	Mid 2024
garadacimab	CSL Behring	Hereditary Angioedema	S	Mid 2024
Yutrepia (treprostinil)	Liquidia	PAH	S	Mid-2024
afamitresgene autoleucel	Adaptimmune	Sarcoma	S	Aug-04
carbidopa/levodopa, e.r.	Amneal	Parkinson's Disease		Aug-08
midomafetamine (MDMA)	Lykos	PTSD		Aug-11
nemolizumab	Galderma	Prurigo Nodularis	S	Aug-12
Lymphir (denileukin diftitox)	Citius Pharmaceuticals	Cutaneous T Cell Lymphoma	S	Aug-13
seladelpar	Gilead Sciences	Primary Biliary Cholangitis	S	Aug-14
TransCon PTH (palopegteriparatide)	Ascendis Pharma	Hypoparathyroidism	S	Aug-14
Fabhalta (iptacopan)*	Novartis	IgA Nephropathy	S	Aug-15

\* = New Indication; "S" = Specialty

AMD=Age-Related Macular Degeneration; GERD= Gastroesophageal Reflux Disease  
NSCLC=Non-Small Cell Lung Cancer; PAH= Paroxysmal Nocturnal Hemoglobinuria  
PNH= Paroxysmal Nocturnal Hemoglobinuria; PTSD= Post-Traumatic Stress Disorder  
PBC=Primary Biliary Cholangitis; PAH= Pulmonary Arterial Hypertension  
RSV=Respiratory Syncytial Virus

## Emerging Therapeutics: DrugWatch

June 2024

### FDA Updates

#### Recent New Drug Approvals

Date	Drug	Manufacturer	Use	S
May. 30	Onyda XR (clonidine)	Tris Pharma	ADHD	
May. 31	mRESVIA (RSV vaccine)	Moderna	Respiratory Syncytial Virus (RSV)	
Jun. 06	Rytelo (imetelstat)	Geron	Myelodysplastic Syndrome	S
Jun. 10	Iqirvo (elafibranor)	Ipsen	Primary Biliary Cholangitis	S
Jun. 12	Retevmo (selpercatinib)	Lilly	Thyroid Cancer	S
Jun. 17	Yimmugo (immune globulin IV, [human])	Biotest/Grifols	Primary Immunodeficiency	S
Jun. 17	Capvaxive (pneumococcal 21-valent vaccine)	Merck	Pneumococcal Vaccine	
Jun. 20	Sofdra (sofipironium)	Brickell /Botanix	Hyperhidrosis	

"S" = Specialty

#### Recent First-Time Generic Launches

Date	Drug	Manufacturer	Use	Annual Sales <sup>^</sup>
Jun. 12	Emflaza oral susp.	PTC Therapeutics	Muscular Dystrophies	<\$10

<sup>^</sup> = Million

### Patent Expirations: 2024

In 2024, around \$12 billion worth of first-time generics may be released. The table below shows the products losing patent protection in 2024. As always, availability of generic is subject to final FDA approval.

Drug	Manufacturer	Use	Patent Expiration	Annual Sales <sup>^</sup>
Alrex	Bausch & Lomb	Ophth. Anti-Allergic	Generic	\$45
FML	Allergan	Ophth. Anti-Inflammatory	Generic	\$62
Gralise	Depomed	Nerve Pain	Generic	\$100
Emflaza / susp	PTC Therapeutics	Muscular Dystrophies	Generic	\$214
Rectiv	Allergan	Anal Fissures	Generic	\$21
Myrbetriq Tabs	Astellas	Overactive Bladder	Generic	\$2,858
Estrogel	Ascend	HRT	Generic	\$17
Halaven	Eisai	Cancer	Generic	\$108
Radicava (IV)	Mitsubishi	Muscular Dystrophies	Expired	\$329
Saxenda	Novo Nordisk	Weight Loss	Jun. 22	\$1,135
Victoza	Novo Nordisk	Diabetes, Type 2	Jun. 22	\$3,677
Tasigna	Novartis	Cancer	H1:2024	\$1,166
Slynd	Exeltis	Contraceptives	Aug. 21	\$166
Sprycel	Bristol-Myers Squibb	Cancer	Sept. 2024	\$2,296
Sustol	Heron	Nausea/Vomiting	Sep. 28	\$16
Prialt	Elan	Pain	Oct. 01	\$28
Qsymia	Actavis	Weight Loss	Dec. 01	\$42
Pradaxa (pellets)	BI	Anticoagulant	Dec. 22	<\$10
Byetta	AstraZeneca	Diabetes, Type 2	2024	\$62
Flovent HFA	GlaxoSmithKline	Asthma	2024	\$1,875
Folotyn	Allos	Cancer	2024	\$36
Gattex	Shire	Short Bowel Syndrome	2024	\$170
Ixemptra	R-Pharm	Cancer	2024	\$14
Neupro Patch	UCB Pharma	Parkinson's Disease	2024	\$142
Rayos	Horizon Pharma	Inflammation	2024	\$120
Teflaro	Allergan	Infections	2024	\$171
Vesicare LS	Astellas	Overactive Bladder	2024	<\$10
Isentress 400mg	Merck	HIV	2024+	\$324
Ventavis	Actelion	Pulmonary Hypertension	2024+	\$10

<sup>^</sup> Millions (IQVIA sales [2022]); \* = 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.

HRT = Hormone Replacement Therapy



## Emerging Therapeutics: DrugWatch

May 2024

### 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> ensifentrine	<b>Action Date:</b> June 26, 2024
<b>Manufacturer:</b> Verona Pharma	<b>Route:</b> Inhalation
<b>Indication:</b> Chronic obstructive pulmonary disease (COPD)	

#### Comments:

Ensifentrine (Verona Pharma) is a nebulized solution administered twice daily for the maintenance treatment of chronic obstructive pulmonary disease (COPD) in patients not adequately managed with standard therapies. Around 16 million Americans have been diagnosed with COPD and there may be as many as 40 million undiagnosed cases. In clinical trials, ensifentrine improved lung function and reduced exacerbation rates compared to patients taking background therapies alone. Ensifentrine is currently under FDA review with an approval decision expected by June 26, 2024.

Specialty Pipeline	
<b>Drug:</b> crovalimab	<b>Action Date:</b> July 27, 2024
<b>Manufacturer:</b> Genentech	<b>Route:</b> Subcutaneous
<b>Indication:</b> Paroxysmal nocturnal hemoglobinuria (PNH)	

#### Comments:

Genentech's crovalimab a complement component 5 (C5) inhibitor that is pending approval for the treatment of paroxysmal nocturnal hemoglobinuria (PNH). PNH is a rare blood disorder that affects 3,000 to 6,000 patients in the U.S. It can cause anemia, shortness of breath, blood clots and kidney dysfunction. Crovalimab is administered as a once-monthly subcutaneous (SC) injection that can be self-administered. Other drugs for PNH include: Soliris (IV every 2 weeks), Ultomiris (IV every 8 weeks), Empaveli (SC infusion twice weekly) and Fabhalta (oral twice daily). A Phase III trial found that crovalimab was as effective and safe as Soliris. Approval of crovalimab is expected by July 27, 2024.

### 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
Breyanzi (lisocabtagene maraleucel)	Bristol Myers Squibb	Mantle Cell Lymphoma	S	May 2024
Vyalev (foslevodopa/foscarbidopa)	AbbVie	Parkinson's Disease	S	Q2:2024
elafibranor	Ipsen Biopharmaceutical	PBC	S	Jun-10
Rytelo (imetelstat)	Geron Corporation	MDS	S	Jun-16
pneumococcal vaccine (21-valent)	Merck	Pneumococcal Vaccine		Jun-17
Elevidys (delandistrogene moxeparvovec-rokl)*	Sarepta/Genentech	Duchenne Muscular Dystrophy	S	Jun-21
Krazati (adagrasib)*	Mirati Therapeutics	Colorectal Cancer	S	Jun-21
Sofdra (sofipironium bromide)	Brickell /Botanix	Hyperhidrosis		Jun-21
Vyvgart Hytrulo (efgartigimod alfa and hyaluronidase-qvfc)*	Argenx	CIDP	S	Jun-21
ensifentrine	Verona Pharma	COPD		Jun-26
patritumab deruxtecan	Daiichi/Merck	NSCLC	S	Jun-26
Dupixent (dupilumab)*	Regeneron /Sanofi	COPD	S	Jun-27
Epkinly (epcoritamab)*	AbbVie/Genmab	Follicular Lymphoma	S	Jun-28
Skyrizi (risankizumab-rzaa)*	BI/AbbVie	Ulcerative Colitis	S	Jun-28
Yimbugo (immune globulin intravenous [human])	Biotest/Grifols	Primary Immunodeficiency	S	Jun-29
Kresladi (marnetegrane autotemcel)	Rocket	Leukocyte Adhesion Deficiency	S	Jun-30
Basalin (Lantus Biosimilar)	Sandoz/Gan & Lee	Diabetes		Jun-30
Novolog Biosimilar	Sandoz/Gan & Lee	Diabetes		Mid 2024
Prandilin (Humalog biosimilar)	Sandoz/Gan & Lee	Diabetes		Mid 2024
levodopa/carbidopa	Mitsubishi Tanabe	Parkinson's Disease	S	Mid 2024
FluMist Quadrivalent (flu vaccine)*	AstraZeneca	Flu Vaccine		Mid 2024
Yutrepia (treprostinil)	Liquidia	PAH	S	Mid 2024
RSV vaccine (mRNA-1345)	Moderna	RSV		Mid 2024
deuruxolitinib	Sun	Alopecia Areata	S	Mid 2024
garadacimab	CSL Behring	Hereditary Angioedema	S	Mid 2024

\* = New Indication; "S" = Specialty

MDS=Myelodysplastic Syndrome; NSCLC=Non-Small Cell Lung Cancer; PBC=Primary Biliary Cholangitis; PAH= Pulmonary Arterial Hypertension; RSV=Respiratory Syncytial Virus

## Emerging Therapeutics: DrugWatch

May 2024

### FDA Updates

#### Recent New Drug Approvals

Date	Drug	Manufacturer	Use	S
Apr. 22	Anktiva (nogapendekin alfa inbakicept)	ImmunityBio	Bladder Cancer	S
Apr. 23	Ojemda (tovorafenib)	Day One	Glioma	S
Apr. 24	Pivva (pivmecillinam)	Utility	Urinary Tract Infection	
Apr. 25	Beqvez (fidanacogene elaparovovec-dzkt)	Pfizer	Hemophilia B	S
Apr. 25	naloxone, 4mg nasal	Amneal	Opioid Overdose	
Apr. 26	Libervant (diazepam film)	Aquestive	Seizures	
Apr. 26	Xolremdi (mavorixafor)	X4	Whim Syndrome	S
Apr. 29	Hercessi (trastuzumab-strf)	Accord	Breast Cancer	S
May. 16	Imdelltra (tarlatamab-dlle)	Amgen	Small Cell Lung Cancer	S
May. 20	Yesafili (aflibercept-jbvf)	Momenta/Biocon	Age-related Macular Degeneration	S
May. 20	Opuviz (aflibercept-yszy)	Samsung Bioepis/Biogen	Age-related Macular Degeneration	S

"S" = Specialty

#### Recent First-Time Generic Launches

Date	Drug	Manufacturer	Use	Annual Sales <sup>^</sup>
Apr. 22	Myrbetriq (tablets)	Astellas	Urinary Disorders	\$2,858
Apr. 23	Estrogel	Ascend	Hormone Replacement Therapy	\$17
May 3	Halaven	Eisai	Breast Cancer	\$108

<sup>^</sup> = Million

### Patent Expirations: 2024

In 2024, around \$12 billion worth of first-time generics may be released. The table below shows the products losing patent protection in 2024. As always, availability of generic is subject to final FDA approval.

Drug	Manufacturer	Use	Patent Expiration	Annual Sales <sup>^</sup>
Alrex	Bausch & Lomb	Ophth. Anti-Allergic	Generic	\$45
FML	Allergan	Ophth. Anti-Inflammatory	Generic	\$62
Gralise	Depomed	Nerve Pain	Generic	\$100
Emflaza	PTC Therapeutics	Muscular Dystrophies	Generic	\$214
Rectiv	Allergan	Anal Fissures	Generic	\$21
Myrbetriq Tabs	Astellas	Overactive Bladder	Generic	\$2,858
Estrogel	Ascend	HRT	Generic	\$17
Halaven	Eisai	Cancer	Generic	\$108
Radicava (IV)	Mitsubishi	Muscular Dystrophies	Expired	\$329
Saxenda	Novo Nordisk	Weight Loss	Jun. 22	\$1,135
Victoza	Novo Nordisk	Diabetes, Type 2	Jun. 22	\$3,677
Tasigna	Novartis	Cancer	H1:2024	\$1,166
Slynd	Exeltis	Contraceptives	Aug. 21	\$166
Sprycel	Bristol-Myers Squibb	Cancer	Sept. 2024	\$2,296
Sustol	Heron	Nausea/Vomiting	Sep. 28	\$16
Prialt	Elan	Pain	Oct. 01	\$28
Qsymia	Actavis	Weight Loss	Dec. 01	\$42
Pradaxa (pellets)	BI	Anticoagulant	Dec. 22	<\$10
Byetta	AstraZeneca	Diabetes, Type 2	2024	\$62
Flovent HFA	GlaxoSmithKline	Asthma	2024	\$1,875
Folotyn	Allos	Cancer	2024	\$36
Gattex	Shire	Short Bowel Syndrome	2024	\$170
Ixempra	R-Pharm	Cancer	2024	\$14
Neupro Patch	UCB Pharma	Parkinson's Disease	2024	\$142
Rayos	Horizon Pharma	Inflammation	2024	\$120
Teflaro	Allergan	Infections	2024	\$171
Vesicare LS	Astellas	Overactive Bladder	2024	<\$10
Isentress 400mg	Merck	HIV	2024+	\$324
Ventavis	Actelion	Pulmonary Hypertension	2024+	\$10

<sup>^</sup> Millions (IQVIA sales [2022]); \* = 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.

HRT = Hormone Replacement Therapy





## **WELLNESS Report July 25<sup>th</sup>, 2024**

**New members for 1/1/2025** - Boonton and Mt. Olive have formally submitted letters of intent and resolutions to join the wellness program 1/1/2025. The wellness committee has recommended allowing these members to join. Formal resolution in consent.

**2024 Vendor Scheduling** – Atlantic health has completed 101 sleep assessments for three member towns, Vernon Nutrition has completed metabolism testing for 25 participants – in one member town. The balance of vendor scheduling and assessments will resume after the summer.

**Education** - We have been monitoring the educational seminars. Valley has given 14 seminars with 514 views between both funds 395 for North alone.

Letter of intent to join with estimated number of participants were due 7/1/2024 for 1/1/2025 membership.

**Annual Checkups** – We are more than half way through the year, have you scheduled all your preventative care screenings and dental exams?

**Newsletter**– The EBIX newsletter and seminar links were sent to all participating towns. We encourage nonparticipating members to take advantage of the wellness resources included in your HIF membership.

Please contact me with any wellness questions – [bvozza@vozza.com](mailto:bvozza@vozza.com)





**RESOLUTION NO. 24-26**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION TO OFFER WELLNESS MEMBERSHIP  
BOONTON AND MOUNT OLIVE**

**WHEREAS**, the Fund held a Public Meeting on **July 25th, 2024**, for the purposes of conducting the official business of the Fund; and

**WHEREAS**, the Fund offers a wellness program to existing and new membership for purposes of population health;

**WHEREAS**, the Townships of Boonton and Mount Olive submitted resolutions to join the Fund Wellness Program effective January 1, 2025;

**WHEREAS**, the Wellness Committee has reviewed the new member submissions and has approved membership to the entities;

**BE IT RESOLVED**, it has been determined that the admission to membership in the Fund's wellness program of the above-mentioned municipalities would be in the best interest of the Fund and the inclusion of the entity in the Fund's wellness program and is consistent with the Fund's Wellness Program guidelines;

**BE IT RESOLVED**, that the North Jersey Municipal Employee Benefits Fund hereby offers wellness membership to Boonton and Mt. Olive effective January 1, 2025 with an estimated cost of \$500 per participant for the first year.

**ADOPTED: July 25, 2024**

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

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

# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

## BILLS LIST

**Resolution No.**

**JUNE 2024**

**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>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
NISIVOCIA & COMPANY	2023 AUDIT- INV 99561 5/24	17,462.00
		<b>17,462.00</b>
	<b>Total Payments FY 2023</b>	<b>17,462.00</b>

**FUND YEAR 2024**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE PREMIUM 06/24	263,730.20
		<b>263,730.20</b>
UNITED - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 06/24	47,919.04
		<b>47,919.04</b>
DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 06/24	6,543.06
		<b>6,543.06</b>
AETNA	MEDICAL TPA 06/24	82,954.92
		<b>82,954.92</b>
INSPIRA FINANCIAL HEALTH, INC	TWP OF PEQUANNOCK 05/24	3.00
INSPIRA FINANCIAL HEALTH, INC	TWP OF PEQUANNOCK 04/24	3.00
INSPIRA FINANCIAL HEALTH, INC	TWP. WEST MILFORD 04/24	3.00
INSPIRA FINANCIAL HEALTH, INC	TWP. WEST MILFORD 05/24	3.00
		<b>12.00</b>
PERMA	POSTAGE 05/24	147.07
PERMA	ADMIN FEES 06/24	44,710.71
		<b>44,857.78</b>
MICHAEL J. SOCCIO	TREASURER FEE 06/24	1,953.00
		<b>1,953.00</b>
JOSEPH L. VOZZA AGENCY INC.	WELLNESS 06/24	3,416.48
JOSEPH L. VOZZA AGENCY INC.	PROGRAM MANAGER FEES 06/24	52,234.89
JOSEPH L. VOZZA AGENCY INC.	PRIOR PERIOD ADJUSTMENTS 06/24	63.73
JOSEPH L. VOZZA AGENCY INC.	BROKER FEES 06/24	30,630.45
		<b>86,345.55</b>
DORSEY & SEMRAU	SPECIAL LITIGATION INV 21341 05/24	2,852.00
DORSEY & SEMRAU	ATTORNEY RETAINER 06/24	1,667.00
		<b>4,519.00</b>
EMPLOYEE BENEFITS CONSULTING	BROKER FEES 06/24	2,391.96
		<b>2,391.96</b>

CORPORATE BENEFIT SOLUTIONS	BROKER FEES 06/24	2,070.80 <b>2,070.80</b>
SKYLANDS RISK MANAGEMENT	BROKER FEES 06/24	10,344.62 <b>10,344.62</b>
BROWN AND BROWN METRO LLC	BROKER FEES 06/24	6,960.04 <b>6,960.04</b>
WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 06/24	1,231.98 <b>1,231.98</b>
ACRISURE, LLC	BROKER FEES 06/24	10,108.88 <b>10,108.88</b>
MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 06/24	364,594.57 <b>364,594.57</b>
	<b>Total Payments FY 2024</b>	<b>936,537.40</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>953,999.40</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

## BILLS LIST

**Resolution No.**

**JULY 2024**

**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 2024**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE PREMIUM 06/24	265,988.72
		<b>265,988.72</b>
UNITED - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 07/24	46,582.64
		<b>46,582.64</b>
DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 07/24	6,516.34
		<b>6,516.34</b>
AETNA	MEDICAL TPA 07/24	82,638.60
		<b>82,638.60</b>
INSPIRA FINANCIAL HEALTH, INC	TWP OF PEQUANNOCK 06/24	3.00
INSPIRA FINANCIAL HEALTH, INC	TWP. WEST MILFORD 06.24	3.00
		<b>6.00</b>
PERMA	POSTAGE 06/24	84.27
PERMA	ADMIN FEES 07/24	44,506.88
		<b>44,591.15</b>
ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES Q3 2024	3,185.00
		<b>3,185.00</b>
MICHAEL J. SOCCIO	TREASURER FEE 07/24	1,953.00
		<b>1,953.00</b>
JOSEPH L. VOZZA AGENCY INC.	WELLNESS 07/24	3,411.59
JOSEPH L. VOZZA AGENCY INC.	PROGRAM MANAGER FEES 07/24	52,229.18
JOSEPH L. VOZZA AGENCY INC.	PRIOR PERIOD ADJUSTMENTS 07/24	-159.35
JOSEPH L. VOZZA AGENCY INC.	BROKER FEES 07/24	30,690.56
		<b>86,171.98</b>
DORSEY & SEMRAU	SPECIAL LITIGATION INV 21423 06/24	2,139.00
DORSEY & SEMRAU	ATTORNEY RETAINER 07/24	1,667.00
		<b>3,806.00</b>
ERIN PALINSKI-WADE RD	METABOLISM TEST- HARDYSTON 06/24	3,796.23
		<b>3,796.23</b>
EMPLOYEE BENEFITS CONSULTING	BROKER FEES 07/24	2,431.20
		<b>2,431.20</b>
CORPORATE BENEFIT SOLUTIONS	BROKER FEES 07/24	2,174.34
		<b>2,174.34</b>
SKYLANDS RISK MANAGEMENT	BROKER FEES 07/24	10,241.24
		<b>10,241.24</b>

BROWN AND BROWN METRO LLC	BROKER FEES 07/24	6,500.57 <b>6,500.57</b>
FITNESS COACHING, LLC	WELLNESS- PEQUANNOCK 5/12/24-6/10/24	4,160.00
FITNESS COACHING, LLC	WELLNESS- RINGWOOD 04/12/24-05/12/24	8,900.00
		<b>13,060.00</b>
WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 07/24	1,217.03 <b>1,217.03</b>
Acrisure NJ Partners Ins. Services, LLC	BROKER FEES 07/24	10,152.31 <b>10,152.31</b>
ACCESS	INV 10978734 DEPT 421 6/30/24	217.22
ACCESS	INV 10928945 DEPT 421 5/31/24	209.96
		<b>427.18</b>
MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 07/24	363,947.92 <b>363,947.92</b>
	<b>Total Payments FY 2024</b>	<b>955,387.45</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>955,387.45</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										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2024 Month Ending: May										
	Medical	Dental	Rx	Reinsurance	Dividend Reserve	LFC	Admin	0	0	TOTAL
OPEN BALANCE	12,004,116.83	204,860.74	125,587.02	(159,942.89)	2,555,442.40	0.00	(1,110,037.82)	0.00	0.00	13,620,026.28
RECEIPTS										
Assessments	4,031,870.94	119,081.14	237,705.45	330,646.29	0.00	0.00	265,693.49	0.00	0.00	4,984,997.31
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	35,640.14	553.99	2,220.55	157.83	6,910.47	0.00	442.48	0.00	0.00	45,925.46
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	35,640.14	553.99	2,220.55	157.83	6,910.47	0.00	442.48	0.00	0.00	45,925.46
Other *	341,039.12	432.08	82,049.75	0.00	0.00	0.00	0.00	0.00	0.00	423,520.95
TOTAL	4,408,550.20	120,067.21	321,975.75	330,804.12	6,910.47	0.00	266,135.97	0.00	0.00	5,454,443.72
EXPENSES										
Claims Transfers	5,214,591.23	131,037.85	414,341.00	0.00	0.00	0.00	0.00	0.00	0.00	5,759,970.08
Expenses	148,600.00	0.00	0.00	363,270.48	0.00	0.00	571,152.88	0.00	0.00	1,083,023.36
Other *	20,833.33	0.00	0.00	0.00	198,041.00	0.00	0.00	0.00	0.00	218,874.33
TOTAL	5,384,024.56	131,037.85	414,341.00	363,270.48	198,041.00	0.00	571,152.88	0.00	0.00	7,061,867.77
END BALANCE	11,028,642.47	193,890.10	33,221.77	(192,409.25)	2,364,311.87	0.00	(1,415,054.73)	0.00	0.00	12,012,602.23

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES**

**North Jersey Municipal Employee Benefits Fund**

Month		May							
Current Fund Year		2024							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid May	Monthly Recoveries May	Calc. Net Paid Thru May	TPA Net Paid Thru May	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Medical	12,687,159.62	5,000,139.34	0.00	17,687,298.96	0.00	17,687,298.96	12,687,159.62	5,000,139.34
	Dental	483,880.28	129,366.17	0.00	613,246.45	0.00	613,246.45	483,880.28	129,366.17
	Rx	1,460,946.16	414,341.00	0.00	1,875,287.16	0.00	1,875,287.16	1,460,946.16	414,341.00
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>14,631,986.06</b>	<b>5,543,846.51</b>	<b>0.00</b>	<b>20,175,832.57</b>	<b>0.00</b>	<b>20,175,832.57</b>	<b>14,631,986.06</b>	<b>5,543,846.51</b>
2023	Medical	4,511,594.75	197,272.78	0.00	4,708,867.53	0.00	4,708,867.53	4,511,594.75	197,272.78
	Dental	79,967.67	1,671.68	0.00	81,639.35	0.00	81,639.35	79,967.67	1,671.68
	Rx	154,353.15	0.00	0.00	154,353.15	0.00	154,353.15	154,353.15	0.00
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>4,745,915.57</b>	<b>198,944.46</b>	<b>0.00</b>	<b>4,944,860.03</b>	<b>0.00</b>	<b>4,944,860.03</b>	<b>4,745,915.57</b>	<b>198,944.46</b>
2022	Medical	125,403.94	20,419.91	0.00	145,823.85	0.00	145,823.85	125,403.94	20,419.91
	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
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>125,403.94</b>	<b>20,419.91</b>	<b>0.00</b>	<b>145,823.85</b>	<b>0.00</b>	<b>145,823.85</b>	<b>125,403.94</b>	<b>20,419.91</b>
2021	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
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Closed Year	Medical	13,884.27	(3,240.80)	0.00	10,643.47	0.00	10,643.47	13,884.27	(3,240.80)
	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
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>13,884.27</b>	<b>(3,240.80)</b>	<b>0.00</b>	<b>10,643.47</b>	<b>0.00</b>	<b>10,643.47</b>	<b>13,884.27</b>	<b>(3,240.80)</b>

Description:		CASH MANAGEMENT FUND	TD BANK ASSET MANAGEMENT	TD Bank Gift Card Account	Investors Bank	CITIZENS
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$13,620,026.12	3225424.14	7,464,321.68	0	0	2,930,280.30
Opening Interest Accrual Balance	\$31,942.67	0	31942.67	0	0	0
1	Interest Accrued and/or Interest Cost	\$15,275.14	\$0.00	\$15,275.14	\$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	\$41,481.32	\$14,501.11	\$17,841.58	\$0.00	\$9,138.63
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$4,444.14	\$0.00	\$4,444.14	\$0.00	\$0.00
8	Net Investment Income	\$61,200.60	\$14,501.11	\$37,560.86	\$0.00	\$9,138.63
9	Deposits - Purchases	\$5,387,684.95	\$0.00	\$0.00	\$0.00	\$5,387,684.95
10	(Withdrawals - Sales)	-\$7,041,034.44	\$0.00	\$0.00	\$0.00	-\$7,041,034.44
	Ending Cash & Investment Balance	\$12,012,602.09	\$3,239,925.25	\$7,486,607.40	\$0.00	\$1,286,069.44
	Ending Interest Accrual Balance	\$47,217.81	\$0.00	\$47,217.81	\$0.00	\$0.00
	Plus Outstanding Checks	\$1,564,414.93	\$0.00	\$0.00	\$0.00	\$1,564,414.93
	(Less Deposits in Transit)	-\$11,831.00	\$0.00	\$0.00	\$0.00	-\$11,831.00
	Balance per Bank	\$13,565,186.02	\$3,239,925.25	\$7,486,607.40	\$0.00	\$2,838,653.37



**RESOLUTION NO. 24-27**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE JUNE AND JULY 2024 BILLS LISTS**

**WHEREAS**, the North Jersey Municipal Employee Benefits Fund held a Public Meeting on **July 25, 2024** 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 June and July 2024 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 March 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 April and May 2024 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: July 25, 2024**

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

**ATTEST:**

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

**NORTH JERSEY MUNICIPAL EMPLOYEES BENEFIT FUND RESOLUTION TO  
AUTHORIZE SETTLEMENT**

**WHEREAS**, there was a dispute as to a claim paid by the North Jersey Municipal Employee Benefits Fund (hereinafter “the Fund”) resulting from out-of-network services provided to a member; and

**WHEREAS**, the Plan Sponsor previously issued payments for the claim; and

**WHEREAS**, thereafter, a complaint on the claim was filed in New Jersey Superior Court (BER-L-1944-24) alleging violations of law, and demanding a sum in excess of such payment to resolve and settle this matter, which involved the member’s out-of-network surgery; and

**WHEREAS**, the parties to the dispute have since reached a settlement to amicably resolve the matter, resulting in a settlement agreement which dismisses the matter with prejudice, by an additional payment of \$25,000 to the out-of-network service provider; and

**WHEREAS**, Aetna, as Third-Party Administrator to the Plan, and in consideration of this settlement agrees to provide a claim wire credit to the Fund in the amount of TWENTY-THREE THOUSAND EIGHT HUNDRED AND SEVENTY-EIGHT DOLLARS (\$23,878) in contribution to the settlement; and

**WHEREAS**, this matter was reviewed by the Fund’s legal counsel, and was thereafter considered by the Fund’s Claims Committee which recommended this settlement.

**NOW, THEREFORE, BE IT RESOLVED** by the Governing Body of the North Jersey Municipal Employee Benefits Fund that the proposed settlement in the amount of \$23,878 be approved by way of settlement agreement, so as to provide the above-referenced claim wire credit to the Fund.

This Resolution shall take effect immediately.

**ADOPTED: July 25, 2024**

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

**ATTEST:**

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



**NORTH JERSEY MUNICIPAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***July 25, 2024***



## NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

	<b>MEDICAL CLAIMS PAID 2022</b>	<b># OF EES</b>	<b>PER EE</b>	<b>MEDICAL CLAIMS PAID 2023</b>	<b># OF EES</b>	<b>PER EE</b>
JANUARY	\$2,295,816	1,496	\$ 1,535	\$3,931,217	1,920	\$ 2,048
FEBRUARY	\$2,276,872	1,502	\$ 1,516	\$3,769,432	1,881	\$ 2,004
MARCH	\$2,379,988	1,503	\$ 1,583	\$2,964,735	2,084	\$ 1,423
APRIL	\$2,612,511	1,605	\$ 1,628	\$4,417,158	2,094	\$ 2,109
MAY	\$3,090,950	1,668	\$ 1,853	\$4,419,584	2,098	\$ 2,107
JUNE	\$3,170,703	1,662	\$ 1,908			
JULY	\$2,465,662	1,669	\$ 1,477			
AUGUST	\$3,717,731	1,719	\$ 2,163			
SEPTEMBER	\$2,976,764	1,836	\$ 1,621			
OCTOBER	\$3,092,101	1,865	\$ 1,658			
NOVEMBER	\$2,906,862	1,866	\$ 1,558			
DECEMBER	\$3,142,985	1,880	\$ 1,672			
<b>TOTALS</b>	<b>\$34,128,946</b>			<b>\$19,502,125</b>		
				<b>2024 Average</b>	<b>2,015</b>	<b>\$1,938</b>
				<b>2023 Average</b>	<b>1,689</b>	<b>\$1,681</b>

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

**Plan Sponsor Unique ID :** All  
**Customer:** North Jersey Municipal Employee Benefits Fund  
**Group / Control:** 00727848,00866355,SI220763

**Paid Dates:** 04/01/2024 - 04/30/2024  
**Service Dates:** 01/01/2011 - 04/30/2024  
**Line of Business:** All

	Paid Amt
	\$163,098.46
<b>Total:</b>	<b>\$163,098.46</b>

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

**Plan Sponsor Unique ID :** All  
**Customer:** North Jersey Municipal Employee Benefits Fund  
**Group / Control:** 00727848,00866355,SI220763

**Paid Dates:** 05/01/2024 - 05/31/2024  
**Service Dates:** 01/01/2011 - 05/31/2024  
**Line of Business:** All

	Paid Amt
	\$155,077.32
	\$122,235.93
	\$120,163.65
	\$116,489.61
<b>Total:</b>	<b>\$513,966.51</b>



## North Jersey Municipal Employee Benefits Fund

6/1/2023 through 5/31/2024 (unless otherwise noted)

## Dashboard

### Medical Claims Paid: January 2024- May 2024

Total Medical Paid per EE: **\$1,938**

### Network Discounts

Inpatient: **66.6%**  
Ambulatory: **69.5%**  
Physician/Other: **67.6%**  
**TOTAL: 68.0%**

### Provider Network

% Admissions In-Network: **96.6%**  
% Physician Office: **91.7%**

**Aetna Book of Business:**  
Admissions 98.5%; Physician 90.9%

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

- Morristown Medical Center
- Chilton Medical Center
- Cooperman Barnabas Medical
- Newton Medical Center
- Saint Clare's Hospital

### Catastrophic Claim Impact January 2024- May 2024

Number of Claims Over \$50,000: **51**  
Claimants per 1000 members: **9.9**  
Avg. Paid per Claimant: **\$107,230**  
Percent of Total Paid: **30.6%**  
• Aetna BOB- HCC account for an average of 42.9% of total Medical Cost

### Aetna One Flex Member Outreach: thru May 2024

Total Members Identified: **1,059**  
Members Targeted for 1:1 Nurse Support : **217**  
Members Targeted for digital activity: **882**  
Member 1:1 outreach completed: **203**  
Member 1:1 Outreach in Progress: **14**

### Teladoc Activity: January 2024 thru May 2024

Total Registrations: **59**  
Total Online Visits: **144**  
Total Net Claims Savings: **\$69,058**  
Total Visits w/ Rx: **116**  
  
Mental Health Visits: **17**  
Dermatology Visits: **6**

### Service Center Performance Goal Metrics YTD 2024

#### Customer Service Performance

1<sup>st</sup> Call Resolution: **94.03%**  
Abandonment Rate: **0.79%**  
Avg. Speed of Answer: **27.2 sec**

#### Claims Performance

Financial Accuracy: **98.25%\***

\*Q4 2023

90% processed w/in: **6.8 days**  
95% processed w/in: **11.7 days**

\*\*\*\*\*

#### Claims Performance (Monthly) (April 2024)

90% processed w/in: **6.6 days**  
95% processed w/in: **10.3 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**



**EXPRESS SCRIPTS®**

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

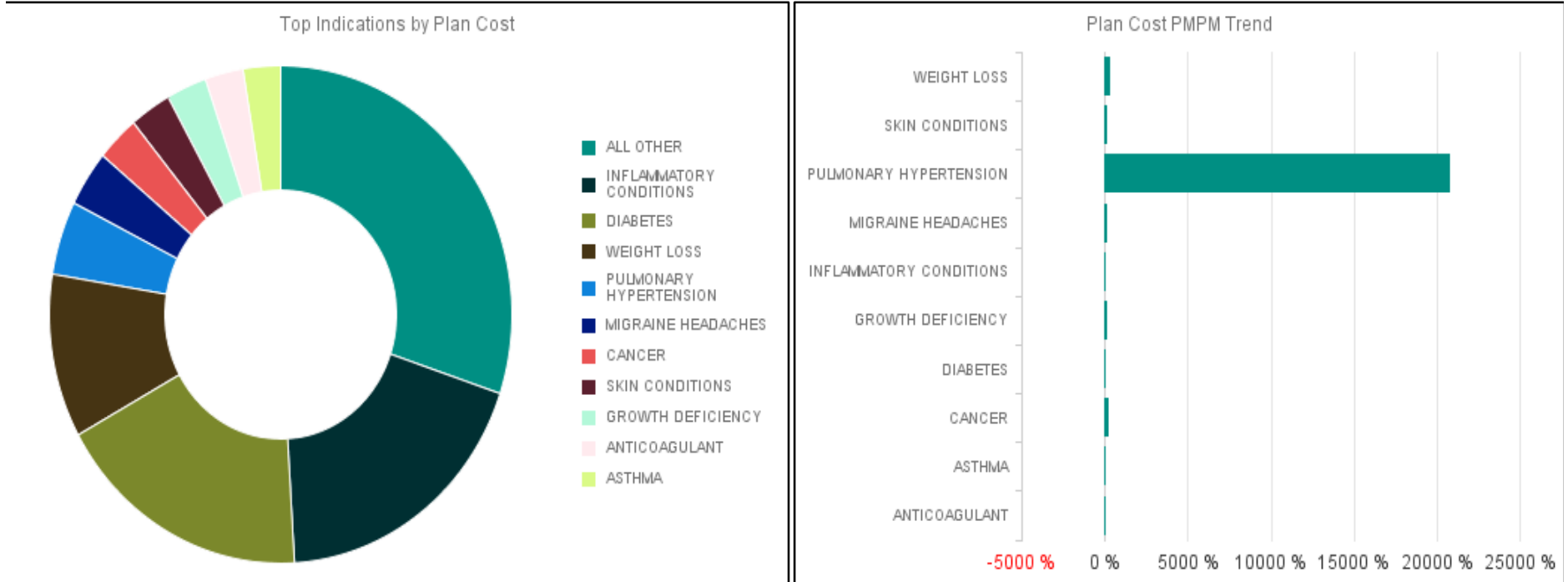
Total Component/Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q1	2023 04	2023 05	2023 06	2023 Q2	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	3,873	3,863	3,887	3,874	4,143	4,320	4,331	4,265	4,342	4,485	4,817	4,548	4,889	4,905	4,919	4,904	4,398
Total Days	153,428	137,350	155,285	446,063	150,154	171,679	168,062	489,895	167,616	182,884	176,070	526,570	193,309	185,189	190,970	569,468	2,031,996
Total Patients	1,550	1,471	1,557	2,318	1,557	1,713	1,694	2,577	1,661	1,720	1,812	2,735	2,001	1,918	2,032	3,017	3,941
Total Plan Cost	\$548,171	\$576,692	\$662,404	\$1,787,268	\$584,221	\$747,892	\$850,782	\$2,182,895	\$810,505	\$893,758	\$835,235	\$2,539,498	\$906,849	\$926,193	\$976,059	\$2,809,101	\$9,318,762
Generic Fill Rate (GFR) - Total	83.3%	84.4%	84.9%	84.2%	85.6%	86.8%	85.0%	85.8%	85.2%	85.5%	83.4%	84.7%	81.7%	84.7%	86.4%	84.3%	84.7%
<b>Plan Cost PMPM</b>	<b>\$141.54</b>	<b>\$149.29</b>	<b>\$170.42</b>	<b>\$153.77</b>	<b>\$141.01</b>	<b>\$173.12</b>	<b>\$196.44</b>	<b>\$170.62</b>	<b>\$186.67</b>	<b>\$199.28</b>	<b>\$173.39</b>	<b>\$186.13</b>	<b>\$185.49</b>	<b>\$188.83</b>	<b>\$198.43</b>	<b>\$190.93</b>	<b>\$176.58</b>
Total Specialty Plan Cost	\$192,512	\$223,063	\$248,701	\$664,276	\$205,135	\$301,686	\$387,694	\$894,515	\$354,876	\$383,566	\$325,876	\$1,064,318	\$352,165	\$397,833	\$435,410	\$1,185,408	\$3,808,517
Specialty % of Total Specialty Plan Cost	35.1%	38.7%	37.5%	37.2%	35.1%	40.3%	45.6%	41.0%	43.8%	42.9%	39.0%	41.9%	38.8%	43.0%	44.6%	42.2%	40.9%

Total Component/Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4	2024 YTD
Membership	4,905	4,873	5,422	5,067	5,440	5,436											
Total Days	203,129	186,417	209,955	599,501	224,356	219,996											
Total Patients	1,970	1,908	2,198	3,207	2,173	2,114											
Total Plan Cost	\$865,144	\$792,400	\$1,083,124	\$2,740,668	\$1,103,099	\$1,183,590											
Generic Fill Rate (GFR) - Total	86.0%	87.0%	86.5%	86.5%	86.0%	85.8%											
<b>Plan Cost PMPM</b>	<b>\$176.38</b>	<b>\$162.61</b>	<b>\$199.76</b>	<b>\$180.31</b>	<b>\$202.78</b>	<b>\$217.73</b>											
<b>% Change Plan Cost PMPM</b>	<b>24.6%</b>	<b>8.9%</b>	<b>17.2%</b>	<b>17.3%</b>	<b>43.8%</b>	<b>25.8%</b>											
Total Specialty Plan Cost	\$308,439	\$274,926	\$466,338	\$1,049,702	\$465,441	\$510,693											
Specialty % of Total Specialty Plan Cost	35.7%	34.7%	43.1%	38.3%	42.2%	43.1%											



## Top Indications

N. JERSEY MUNI EMPLOY BNFT FD (Current Period 01/2024 - 05/2024 vs. Previous Period 01/2023 - 05/2023) Peer = Government - National Preferred Formulary



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	2	INFLAMMATORY CONDITIONS	27.1 %	278	\$950,138	\$36.44	37.1 %	34.9 %	33.2 %	213	\$619,402	\$30.84	40.8 %	39.6 %	18.2 %
2	1	DIABETES	25.6 %	3,015	\$900,478	\$34.53	33.5 %	26.1 %	33.8 %	2,173	\$631,153	\$31.42	33.3 %	29.1 %	9.9 %
3	4	WEIGHT LOSS	15.2 %	524	\$534,705	\$20.51	4.0 %	5.6 %	6.6 %	132	\$123,315	\$6.14	15.2 %	10.6 %	234.0 %
4	10	PULMONARY HYPERTENSION	6.9 %	13	\$240,840	\$9.24	23.1 %	58.3 %	0.0 %	4	\$889	\$0.04	100.0 %	53.3 %	20761.3 %
5	6	MIGRAINE HEADACHES	5.2 %	283	\$182,557	\$7.00	38.9 %	52.5 %	5.4 %	192	\$100,575	\$5.01	42.7 %	56.2 %	39.8 %
6	3	CANCER	4.3 %	189	\$150,311	\$5.76	94.2 %	76.6 %	2.4 %	129	\$45,495	\$2.27	95.3 %	77.9 %	154.5 %
7	5	SKIN CONDITIONS	4.1 %	422	\$145,552	\$5.58	84.6 %	86.0 %	4.2 %	321	\$78,981	\$3.93	89.1 %	88.0 %	42.0 %
8	9	GROWTH DEFICIENCY	4.0 %	17	\$141,478	\$5.43	0.0 %	0.0 %	3.4 %	10	\$64,231	\$3.20	0.0 %	0.0 %	69.7 %
9	8	ANTICOAGULANT	3.8 %	310	\$134,049	\$5.14	14.2 %	19.4 %	4.8 %	240	\$90,018	\$4.48	21.7 %	22.1 %	14.7 %
10	7	ASTHMA	3.7 %	1,340	\$131,558	\$5.05	86.0 %	87.9 %	6.1 %	1,084	\$113,491	\$5.65	76.4 %	79.1 %	-10.7 %
Total Top 10				6,391	\$3,511,667	\$134.67	46.6 %	46.4 %		4,498	\$1,867,550	\$92.98	49.0 %	48.1 %	44.8 %

## Top Drugs

N. JERSEY MUNI EMPLOY BNFT FD (Current Period 01/2024 - 05/2024 vs. Previous Period 01/2023 - 05/2023) 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	12	WEGOVY	WEIGHT LOSS	N	273	85	\$326,307	\$12.51	90	32	\$106,457	\$5.30	136.1 %
2	6	STELARA	INFLAMMATORY CONDITIONS	Y	29	7	\$257,531	\$9.88	16	4	\$147,623	\$7.35	34.4 %
3	196	TYVASO DPI	PULMONARY HYPERTENSION	Y	10	1	\$240,173	\$9.21	NA	NA	NA	NA	NA
4	1	OZEMPIC	DIABETES	N	267	65	\$230,705	\$8.85	188	42	\$157,627	\$7.85	12.7 %
5	17	ZEPBOUND	WEIGHT LOSS	N	218	61	\$205,035	\$7.86	NA	NA	NA	NA	NA
6	3	MOUNJARO	DIABETES	N	205	55	\$197,207	\$7.56	55	20	\$50,524	\$2.52	200.7 %
7	26	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	21	4	\$108,820	\$4.17	15	5	\$72,077	\$3.59	16.3 %
8	24	ELIQUIS	ANTICOAGULANT	N	172	47	\$89,174	\$3.42	96	27	\$46,220	\$2.30	48.6 %
9	29	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	17	4	\$81,227	\$3.12	11	4	\$50,582	\$2.52	23.7 %
10		TAZVERIK	CANCER	Y	5	1	\$78,934	\$3.03	3	1	\$40,521	\$2.02	50.1 %
11	14	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	13	3	\$78,828	\$3.02	12	2	\$60,382	\$3.01	0.6 %
12	10	JARDIANCE	DIABETES	N	136	28	\$73,416	\$2.82	82	21	\$43,214	\$2.15	30.9 %
13	241	NORDITROPIN FLEXPRO	GROWTH DEFICIENCY	Y	6	1	\$71,735	\$2.75	10	3	\$64,231	\$3.20	-14.0 %
14	13	DUPIXENT PEN	SKIN CONDITIONS	Y	27	6	\$69,076	\$2.65	13	5	\$31,442	\$1.57	69.2 %
15	353	KOSELUGO	CANCER	Y	6	1	\$61,603	\$2.36	NA	NA	NA	NA	NA
16	19	FARXIGA	DIABETES	N	118	30	\$60,775	\$2.33	97	20	\$48,392	\$2.41	-3.3 %
17	65	HUMIRA(CF)	INFLAMMATORY CONDITIONS	Y	11	2	\$59,332	\$2.28	9	2	\$47,498	\$2.36	-3.8 %
18	27	RINVOQ	INFLAMMATORY CONDITIONS	Y	8	3	\$58,006	\$2.22	1	1	\$4,332	\$0.22	931.4 %
19	4	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	10	3	\$57,998	\$2.22	14	3	\$65,332	\$3.25	-31.6 %
20	35	RYBELSUS	DIABETES	N	64	15	\$55,083	\$2.11	48	12	\$40,761	\$2.03	4.1 %
21	30	NURTEC ODT	MIGRAINE HEADACHES	N	41	15	\$54,252	\$2.08	22	8	\$23,208	\$1.16	80.1 %
22	16	TRULICITY	DIABETES	N	61	15	\$52,974	\$2.03	80	20	\$67,800	\$3.38	-39.8 %
23	36	OTEZLA	INFLAMMATORY CONDITIONS	Y	16	5	\$52,278	\$2.00	16	4	\$50,237	\$2.50	-19.8 %
24	167	NGENLA	GROWTH DEFICIENCY	Y	3	1	\$50,796	\$1.95	NA	NA	NA	NA	NA
25	34	DUPIXENT SYRINGE	SKIN CONDITIONS	Y	18	4	\$46,457	\$1.78	11	2	\$26,605	\$1.32	34.5 %
Total Top 25					1,755		\$2,717,723	\$104.22	889		\$1,245,064	\$61.99	68.1 %



## Cost Containment

Claims	Dollars	Definition
<b>Submitted Claims</b>	<b>\$4,278,929</b>	Claims submitted by participating and non-participating dentists
<b>(-) Savings</b>		
(-)Network Discount	\$1,245,870	Savings from network participating dentist discounts
(-)Administrative	\$524,834	Contract limits, non-covered, non-billable services, optional services
(-)Dental Consultant	\$25,910	Clinical claim review by dental consultants
(-)Eligibility Verification	\$34,976	Claims for in-eligible members
(-)COB	\$173,675	Coordination of benefits
(-)Other	\$713,540	Deductibles, patient coinsurance
<b>(=)Total Savings</b>	<b>\$2,718,805</b>	
<b>Delta Dental Paid</b>	<b>\$1,560,124</b>	Amount paid by Delta Dental

## Network Discount

Network	Submitted Claims	Paid Claims	Network Discount	Network Discount / Submitted Claims
Total Network Discount	\$4,065,705	\$1,512,780	\$1,245,870	30.64%
Out of Network	\$213,224	\$47,345		
<b>Total</b>	<b>\$4,278,929</b>	<b>\$1,560,124</b>	<b>\$1,245,870</b>	

*Everyone Deserves a Healthy Smile*

# APPENDIX I

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
MAY 23, 2024  
RANDOLPH MUNICIPAL HALL- 9:30 AM**

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

**ROLL CALL OF 2024 EXECUTIVE COMMITTEE AND FUND COMMISSIONERS**

<b>2024 Executive Committee</b>		
Scott Heck, Chair	Borough of Ringwood	Present
Tom Russo, Secretary	Town of Newton	Present
Barbara Russo	Township of Berkeley Heights	Present
Tammy Smith	Knowlton BOE	Present
Silvio Esposito	Township of Hanover	Present (9:45am)
Carinne Piccolo- Kaufer	Township of Hardyston	Present
Greg Poff	Borough of Randolph*	Present
<b>Executive Committee Alternates:</b>		
Adam Brewer	Township of Pequannock	Present
Cathy Shanahan	Township of West Milford	Present
Dina Valente - Stoel	Borough of Lincoln Park	Present

<b>Fund Commissioners</b>		Absent
Mike Sondermeyer	Borough of Bloomingdale	Present
Michael Restel	Township of Wantage	Absent
James Zepp	Township of Sparta	Present
Patricia Bussow	Andover Township*	Absent
Ralph Blakeslee	Borough of Netcong*	Absent
Keith Kazmark	Borough of Woodland Park	Absent
Victoria Dobrusin	Township of Dover	Absent
Andrew Fiore	Borough of Harding	Absent
Katie Yanke	Borough of Montville*	Absent
Joe Sabatini	Township of Byram*	Absent
James Burnett	Borough of Madison*	Absent
	Township of Prospect Park*	Absent
John Shepherd	Township of Roxbury*	Absent
Debra Millikin	Township of Jefferson*	Present

James Freda	Kinnelon	Absent
Gabby Evangelista	Borough of Wharton	Present
Karen Fornaro	Borough of Chatham	Absent
Tina Kraus	Township of Vernon	Present
	Town of Boonton	Absent
	Madison Housing Authority	Absent
Mitchell Stern	Mountain Lakes	Absent
Claudia Quinn	Mt. Olive	Absent
<b>Fund Commissioner Alternates</b>		
Ashleigh Frueholz	Township of Byram*	Absent
Jennifer Dodd	Town of Newton	Absent
Lisa Spring	Township of Roxbury*	Absent
Joseph Kovalcik	Borough of Wharton	Absent
Perry Mayers	Borough of Lincoln Park	Present
Jasmin Azcona	Township of Bloomingdale	Absent
Michele Lantau	Township of Sparta	Absent
	Borough of Netcong*	Absent
	Township of Dover	Absent
Sandra Emmerich	Borough of Madison*	Absent
Nancy VanHorn	Township of Wantage	Absent
Deborah Bonanno	Randolph Township	Absent
William Egan	Township of Jefferson	Absent
Dana Vitz	Township of Hardyston	Absent
Stephen Williams	Borough of Chatham	Absent
Shawn Bennett	Mountain Lakes	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director	PERMA Risk Management Services	<b>Brandon Lodics</b> <b>Emily Koval</b>
Program Manager	Vozza Agency	<b>David Vozza</b> <b>Randi Gerber</b>
Attorney	Dorsey & Semrau	<b>Ed Pasternak</b>
Claims Administrator	Aetna	<b>Jason Silverstein</b>
Dental Administrator	Delta Dental	
Prescription Administrator	Express Scripts	<b>Charles Yuk</b>
Treasurer	Michael Soccio	<b>Present</b>
Auditor	Nisivoccia	<b>Bud Jones</b>
Actuary	John Vataha	<b>Absent</b>

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

Renee Gear, World Insurance  
 Lois Manzella Marchietta, Fitness Knocking  
 Staci Grant, Acrisure/Henry O Baker  
 Wayne Dietz, Skylands Risk Management

#### **FLAG SALUTE**

#### **CORRESPONDENCE – None**

#### **MOTION TO APPROVE OPEN MINUTES FOR JANUARY 25, 2024 AND MARCH 28, 2024:**

<b>MOTION:</b>	Commissioner Brewer
<b>SECOND:</b>	Commissioner Kaufer
<b>VOTE:</b>	Unanimous

#### **REPORTS:**

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

**Fast Track Financial Reports** as of March 2024 – Executive Director reviewed Financial Fast Track through March which showed a positive gain of \$482,000 to the surplus. Although, he noted that this is the month that Mt. Olive entered, so the income is received but not many would have been processed yet. In addition, the rebates were understated so there was a catch up in the actual receipts. There is still a loss through the first quarter. He said that the finance committee will be reviewing the status in more detail. Mr Heck said finance committee would like usual quarterly meetings.

**Auditor and Actuary Year-End Reports** - A draft of the Fund Year 2023 Audit, performed by the Fund auditor, Nisivoccia is attached. The Finance Committee will be reviewing prior to the meeting and will send a final upon receipt. A representative from Nisivoccia will be in attendance to present



their findings. Should there be any comments, PERMA will be prepared to answer. Resolution 24-17 approving and authorization to file with the state is included in the consent agenda, along with the affidavit to be signed by all present Commissioners.

Fund Auditor reviewed the audit report for Fund Year 2023 that was distributed. He said the statements of net position showed a loss of \$1.36 million in surplus. He said there was a dividend released that this is heavily attributed to. In addition, he added a comment about new GASB requirements for next year.

Chair Heck said that the loss in surplus was somewhat intentional because of the dividend decision.

Once this audit is filed, PERMA recommends the closure of Fund Year 2022. All IBNR has been expensed and there are no outstanding accounts receivable or payable. Resolution 24-18 allows for closing this year.

**MOTION TO APPROVE CERTIFICATION OF ANNUAL REPORT FOR PERIOD ENDING DECEMBER 31, 2024:**

<b>MOTION:</b>	Commissioner Brewer
<b>SECOND:</b>	Commissioner B. Russo
<b>VOTE:</b>	16 Ayes, 0 Nays

**MOTION TO CLOSE FUND YEAR 2022:**

<b>MOTION:</b>	Commissioner Meyers
<b>SECOND:</b>	Commissioner T. Russo
<b>VOTE:</b>	16 Ayes, 0 Nays

**FINANCIAL DISCLOSURES** - All Fund Commissioners should have received their financial disclosure statements the first week of April. As a reminder, the role of Fund Commissioner is a separate filing from that of your municipality obligation. As of 5/6/2024, the following Commissioners need to complete the filing for the Fund. Reminder: All elected positions, JIF and HIF Commissioner positions must have a separate filing.

As of 5/15/24, There are 3 Commissioners out of compliance that have been contacted. We expect full compliance.

**CONTRACT REVIEWS** - The North HIF has professional contracts that expire at the end of 2024, and others that have possible extensions. We will have a contracts committee meeting prior to the July meeting to review and recommend certain RFPs and/or extensions. Executive Director said he will set the contracts committee meeting in a few weeks.

**HIF COOPERATIVE PURCHASING SYSTEM** - We are pleased to report that the Health Insurance

Cooperative Pricing System has been approved by the State.

Due to the collective value of the Medical Third-Party Administrator contract, the Co-op will need pre-approval from the Office of the Comptroller. We are working with the MRHIF QPA to develop the draft for OSC review. We are working towards a release date by end of June.

Executive Director said that he has been working closely with the Fund Attorney and QPA to get this complete for the OSC filing.

**WEX (BENEFITS EXPRESS) BENEFITS ADMINISTRATION - MANDATORY USE** - Beginning in 2011 on behalf of the Local Funds the Executive Director of the MRHIF entered into a subcontract agreement with WEX (formerly Benefits Express) to provide Benefits Administration services. These services included: enrollment, billing, COBRA, and other administrative services.

The intent of the transition was to support the rapid growth of the Funds by introducing automation into an analog and manual process. It was approved by vote that Fund entities would take over the function of entering employee, retiree and dependent enrollments utilizing the Web based WEX system. This transition of duties was agreed to be mandatory for all Fund participants.

We do not have 100% compliance in this requirement by our HIF members. As a reminder, eligibility, and enrollment the requirement of the entities, though PERMA has in place support to assist members in troubleshooting the system, the team is multifaceted with other roles and responsibilities dedicated to servicing our members. To assure our resources are properly aligned with their intended scope of services, the mandatory requirement will be reinforced.

*Beginning on June 1, 2024, the enrollment/billing team members have been instructed that they are no longer able to process enrollments on behalf of entities.*

As a reminder regular live video system training is available every 3<sup>rd</sup> Wednesday of the month at 10:00.

**GASB 75 REPORTS** - The Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Emily Koval 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.

## **PRORAM MANAGER REPORT**

Program Manager Dave Vozza reviewed the report included in the agenda.

**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 WEX (formerly Benefits Express) enrollment system is mandatory.*

### **Online Enrollment System Training Schedule - 2024 - UPDATE NOTICE FOR ALL WEX USERS:**

There has been a new update to the WEX system that could affect your member termination process, where the "Quick Term" option has been removed. To accommodate this change, we have provided updated termination instructions attached separately for your reference. Going forward, please review these instructions and follow the updated process when terminating a member. Afterward, you can access the quick look feature to confirm coverage is ending on the desired date. You can also reach out to the enrollment team if you need assistance.

PERMA offers virtual training and a refresher class of 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 - June 19th 10:00 am - 11:00 am  
Wednesday - July 17th 10:00 am - 11:00 am  
Wednesday - August 21st 10:00 am - 11:00 am  
Wednesday - September 18th 10:00 am - 11:00 am  
Wednesday - October 16th 10:00 am - 11:00 am  
Wednesday - November 20th 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: [HIFTraining@permainc.com](mailto:HIFTraining@permainc.com)

I have also attached an updated enrollment team contact list for your reference.

**NEW MEMBER SUBMISSION** - The Operations Committee met on May 15<sup>th</sup> to discuss and approved membership for the Twp of Mendham.

The Twp of Mendham is currently receiving their benefits through the SHBP. They have expressed an interest in becoming a member of the NJMEBF. We will be duplicating the plans from the SHBP for which there is current enrollment and adding two additional plans, the NJ Direct 2035 and the HDHP 3000. The actuary has added a 5% margin.

♦ **Size - 24 Actives**

- ♦ Current type of plan(s) – NJ Direct 10; NJ Direct 2035, HDHP 3000
- ♦ Commitment to JIF philosophy and Active Participation in the Fund
- ♦ Mendham Age/Sex Factor – 1.1115
- ♦ Fund Average Age/Sex Factor – 1.2676
- ♦ Relativity – 0.8768

## MOTION TO APPROVE RESOLUTION 24-19 OFFERING MEMBERSHIP PROPOSAL TO THE TOWNSHIP OF MENDHAM

<b>MOTION:</b>	Commissioner T. Russo
<b>SECOND:</b>	Commissioner B. Russo
<b>VOTE:</b>	Unanimous

**LITIGATION** - Our office has been and continues to work directly with the fund attorney to provide assistance in research and discussion regarding complaints received for OON reimbursements.

**AETNA- New Jersey - Northern Aetna network - Negotiations with Hackensack Meridian Health for a July 01, 2024, effective date.**

**Aetna's notice of possible termination is listed below:**

Aetna's contract with Hackensack Meridian Health (HMH) Hospitals Corporation is set to expire July 1, 2024. While both Parties continue to negotiate to avoid potential disruption, we remain far apart on the terms of the agreement.

Hackensack Meridian Health is a not-for-profit hospital system located in Ocean, Monmouth, Middlesex, Bergen, Essex, Somerset, and Hudson Counties. They are licensed acute care facilities that provide a full range of both Inpatient and Outpatient services.

There will not be an adequacy issue because of the termination.

Due to differing requirements on when we need to notify members, letters will mail in a staggered approach.

In conjunction with the hospital expiration date, the following HMH providers; Physicians, Rehabilitation Hospitals, Behavioral Health Hospital, Skilled Nursing Facility, Urgent Care, Orthotics and Prosthetics, Durable Medical Equipment, Diagnostic Imaging and Radiology, Ambulance, Laboratory, Home Health Care, Hospice, Infusion, Ambulatory Surgery Centers will also terminate effective 7/1/24.

Program Manager said that other Funds are considering offering another network option, such as AmeriHealth. Should there be any concerns, please contact our office. He said it isn't a bad idea to have a second network in place for major contract issues like this.

**Member Claims Utilization** - 117 NJHIF Aetna plan enrollees have utilized this hospital and/or physicians between 04/01/2023 and 03/31/2024.

A separate global email notification has been sent from our office to our groups / brokers which includes a listing of hospitals and physicians affected by this termination along with an alternate hospital listing.

We will continue to keep you updated on negotiations.

### **UPDATE: New York Presbyterian Healthcare System – Possible Termination**

Aetna reached an agreement with New York - Presbyterian Healthcare System effective April 01, 2024, that will keep New York-Presbyterian's physicians and hospitals in Aetna's network.

This means the high-quality care provided by New York - Presbyterian Hospitals and New York - Presbyterian Medical Group clinical practices will continue to be covered as in-network with no interruption to patient care.

There has been no interruption to member access because an agreement was reached before the contract's termination date.

Aetna should have sent notice letters to Medicare and commercial members; therefore, member retraction letters will be released as soon as possible.

**ENCIRCLE RX PROGRAM - GLP-1 DRUGS** - Ms. Gerber introduced the program below and asked that Express Scripts go over in further detail.

On May 1<sup>st</sup>, the Operations Committee met with fund professionals and Express- Scripts to discuss a new program, Encircle RX to better manage the increasing demand and costs for GLP1 drugs for both weight loss and diabetes. The Operations Committee is recommending approval of this program. Further presentation will be provided by ESI during the meeting. Proposed effective date of Program is 9/1/2024.

The Encircle Program establishes specific criteria that must be met for the approval of a GLP1 drug being prescribed for weight loss such as BMI and enrollment in a lifestyle modification program. Members who are approved for weight loss medications must meet the following criteria:

- BMI > 32 **OR**
- BMI between 27 < 32 **WITH** 2 or more documented comorbidities

In addition to receiving an approved prior authorization (PA), mandatory guidelines of the program are as follows:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is Pre-programmed to the member's ESI account prior to delivery. The scale will record each weigh-in by the member automatically – the member does not need to upload the data into their ESI account. **Members must weigh-in a minimum of 4 times per month.**
- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times per month.
- If members do not adhere to the mandatory requirements of the program; following the month in which they are noncompliant, they will not be able to refill their weight loss medication. Members will be required to complete the missing weigh-ins and / or online coaching engagement(s) in order to refill their medication.
- Members who have a current PA (Prior Authorization) on file will be grandfathered until their PA expires. Upon renewal of their PA, they will have to meet the above BMI requirements and engage in the program in order to obtain approval to continue their weight loss medication.

Members receiving approval will receive the Omada welcome kit and will need to adhere to the Encircle program as outlined above.

Communications will be sent to all impacted members with registration information. Once registered, members will receive an access code to sign up for the Omada Welcome Kit.

**PLEASE NOTE:** Only those who are due to renew their PA or have recently been approved for a weight loss medication will receive a communication in the mail.

- Any medication being prescribed for diabetes will now require clinical documentation to support the members diagnosis. This may include medical history showing an ICD 10 code specific to diabetes or current lab work providing A1C and Glucose levels.

The Encircle RX Program will be implemented for any new groups joining the NJHIF on 9/1/24 and after.

An overview of the program is also attached separately for your review.

The cost of the program is .75 PMPM for the weight loss portion of the program and .04 PMPM for the Diabetes portion. Based on the funds current 4,400 total lives, the program would run about \$41,712 annually or about \$10,428 for the remainder of 2024 assuming 9/1 implementation date. The NJHIF has a PMF (Pharmacy Management Fund) allowance from ESI of \$9515 that can be used to supplement the cost of the program. The program also guarantees a 3 for 1 savings.

Mr. Yuk said that the program is intended for doctors and users to be held accountable and request for more documentation for co- morbidities. Once approved, members must use a lifestyle modification, and log into the app 4 times a year with a weight in. If they don't meet these requirements, they will not be given the next PA.

This is needed because patients need to be held accountable and the cost is getting higher and utilization is picking up. There is a shortage issue, as well. The program would be a 9/1 start date. Express Scripts will be grandfathering those with PAs already. Mr. Yuki said the baseline BMI of 32 for all future weigh ins. Commissioner Smith asked how many patients currently, in which Mr. Yuk responded about 200. He said the PA usually lasts 7-8 months. Once they are reapproved, members must lose 5%. Yuk said the weight loss one time, as long as you are engaged and documentation is received by the doctor to continue to the drug.

Mr. Brewer said that diabetes does not apply to this program and this is strictly for weight loss. If you are doing the right thing, you will not be disrupted. He said that treating obesity is great and bring down the claims. Mr. Yuk said that 2023, the Fund spent \$940K. At this point in Q1, the Fund is over \$300K. Mr Brewer said this could be \$12K-\$25K a year per person. He said he appreciates everyone working on this implementation. Chair Heck said it's important to get the right message out.

Ms. Gerber said the communications were sent and now working on the member communications. Executive Director said this is a statewide, nationwide issue. Program Manager said the cost for the program is \$42K annually and we have an allowance for this so it will be budget neutral this year and the guarantee is 3 to 1.

## **MOTION TO APPROVE RESOLUTION 24-20 TO IMPLEMENT THE ENCRICLE RX PROGRAM WITH AN EFFECTIVE DATE OF SEPTEMBER 1, 2024**

**MOTION:**

Commissioner T. Russo

**SECOND:**  
**VOTE:**

Commissioner Meyers  
Unanimous

**SAVEON SP PROGRAM** - SaveOnSP, your copay assistance benefit administrator, continues to monitor available specialty manufacturer copay assistance programs to optimize your savings opportunity. Drug list modifications for July 1, 2024, ensure alignment with ESI's research and are based on the inclusion of the copay assistance benefit in your pharmacy benefit plan design. These changes have minimal plan participant impact. The updated SaveOn SP drug list is attached separately.

**Additions:**

- Highlighted in **green** on associated drug list

**Removals:**

- Highlighted in **red** on associated drug list

*Communication plan:* SaveOnSP will send notification letters to any impacted plan participants followed by outbound calls.

**ESI FORMULARY UPDATES EFFECTIVE 7/1/2024** - ESI has issued their list of formulary exclusions to be effective 7/1/2024. There is a total of 5 members impacted by the formulary changes. A copy of the new exclusion list is attached for your reference.

If there is a clinical reason identified by the member's doctor that requires the member to continue taking their current medication, their doctor can request a coverage review by visiting the Express Scripts online portal at [esrx.com/PA](https://esrx.com/PA).

A copy of the ESI exclusion list effective 7/1/2024 is attached for your reference.

**Carrier Appeals:**

Appeal Number	Appeal Reason	Appeal Results	Date Completed
2024-04-01	Infertility IVF 4 <sup>th</sup> cycle denial	IRO Medical Review Overturned	May 8 <sup>th</sup> , 2024

**WELLNESS** - Program Manager said that Brittany has been working with various towns to join the wellness program. The dental action report was included in the agenda. Healthy members continue to increase.

**TREASURER:** Fund Treasurer review the April and May bills and cash report included in the agenda.

**MOTION TO APPROVE RESOLUTION 24-21 APPROVING THE APRIL AND MAY BILLS LIST AND TREASURERS REPORT**

**MOTION:**  
**SECOND:**

Commissioner T. Russo  
Commissioner Brewer

**VOTE:**

16 Ayes, 0 Nays

**ATTORNEY REPORT:** Fund attorney updated the Executive Committee on 4 litigations the Fund has been handling this year. He thanked the Vozza Agency for their assistance and gaining the documentation. He said that all the litigations are out of network disputes. The first two were discussed in March and were settled. There were 2 additional reviewed by the Claims committee yesterday that is being requested for approval.

**MOTION TO APPROVE RESOLUTION 24-22 APPROVING THE SETTLEMENT FOR CS AND MB**

**MOTION:**

Commissioner Mayer

**SECOND:**

Commissioner Brewer

**VOTE:**

16 Ayes, 0 Nays

**MOTION TO APPROVE RESOLUTION 24-23 APPROVING THE SETTLEMENT FOR GD AND CW**

**MOTION:**

Commissioner T. Russo

**SECOND:**

Commissioner B. Russo

**VOTE:**

16 Ayes, 0 Nays

In response to Commissioner Kaufer, Fund Attorney said the amounts on the resolution do not match the notice because the settlement was reduced afterwards.

**AETNA:** Mr. Silverstein reviewed the Aetna report included in the agenda.

Mr. Silverstien said the Hackensack Meridian negotiation is not going well. There were letters to those who visited a facility once in the past year. There will be letters again June 1. The hospital hasn't discussed in 2 weeks and asking in mid teen increases. It is possible that settlement could take place after July 1. In response to Commissioner Smith, Mr. Silverstein said there is no cooling off period in self insured groups, but Medicare will not be disrupted because they need to accept Medicare. In response to Chair Heck, Mr. Silverstein said that mid therapy treatments could be reviewed for transition of care and covered in network. But, not guaranteed. If this does go past 7/1, but renews, the coverage would most like be retroactive. Ms. Gerber said she is available for those who need help. In response to Program Manager, Mr. Silverstein said that there are no other contracts that are high risk at this time.

**EXPRESS SCRIPTS:** Mr. Yuk reviewed the monthly utilization tracking report for the month of March and thanked the Committee for approving the GLP 1 program.

**DELTA DENTAL:** None

**OLD BUSINESS:** None.

**NEW BUSINESS:** None



**PUBLIC COMMENT:** None.

**EXECUTIVE SESSION:**

**MOTION TO ADJOURN:**

**MOTION:**

Commissioner Mayer

**SECOND:**

Commissioner T. Russo

**VOTE:**

All in Favor

**MEETING ADJOURNED AT: 10:28 am**

**NEXT MEETING: July 25, 2024, 9:30 am  
RANDOLPH MUNICIPAL BUILDING**

---

Emily Koval

For

---

Tom Russo, Secretary

# APPENDIX II

**North Jersey Health Insurance Fund**  
**July 11, 2024**  
**Contracts Committee**  
**Via Microsoft Teams**

**Committee Attendees:**

- Greg Poff, Randolph Township
- Tameisha Smith, Knowlton Board of Education
- Silvio Esposito, Hanover Township

**Professional Attendees:**

- Fred Semrau, Fund Attorney
- Brandon Lodics, Fund Executive Director

**Discussion:**

- Mr. Lodics reviewed the status chart of Contract for professionals and vendors for the North Jersey HIF.
- Committee discussed the professional contracts and agreed to extend the following:
  - Actuary, Attorney, Treasurer and Executive Director for the term of January 1, 2025-December 31, 2025
  - Program Manager contract expires on December 31, 2024. Th Committee will be recommending an RFP for a 3- Year contract
  - As part of the RFP development the Committee will be doing a scope of service review prior to releasing the RFP.
  - The approval was conditional with the request from Mr. Poff that an updated chart be circulated inclusive of the 2024 and 2025 proposed fees to assure all fees were within reason.
- The updated chart was distributed on June 12, 2024, electronically.
- Mr. Semrau suggested that he and Mr. Lodics excuse themselves from the discussion so the Committee members may discuss the Attorney and Executive Director's contract.
- The Committee members concluded the meeting separately.
- Upon closure Mr. Poff sent an electronic record informing that the Executive Director and Attorney contracts were being recommended for extension
- On July 16, 2024, the Executive Director's office contacted the Contracts Committee electronically advising that the Actuary's contract also needed to go out to RFP for effective date beginning January 1, 2025.
- Necessary resolutions for extensions RFP approvals will be included in the July 25, 2024 meeting of the Executive Committee