

# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND



**SEPTEMBER 21, 2023  
RANDOLPH TOWNSHIP HALL  
9:30 AM  
AGENDA AND REPORTS**

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

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

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

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

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND**  
**AGENDA MEETING: SEPTEMBER 21, 2023**  
**RANDOLPH TOWNSHIP HALL**  
**9:30 AM**

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

**ROLL CALL OF 2023 EXECUTIVE COMMITTEE**

**FLAG SALUTE**

**APPROVAL OF MINUTES:** *June 22, 2023 Open* *Appendix I*

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**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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Resolution 25-23: 2024 NJMEBF Budget Introduction .....	Page 7
Resolution 26-23: Reject RFP for Treasurer .....	Page 8
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**PROGRAM MANAGER- (Vozza Agency)**

Monthly Report.....	Page 22
Resolution 30-23: Offering membership to Twp of Mount Olive .....	Page 33

**TREASURER - (Michael Soccio)**

2023 Voucher List/Confirmation of Payment .....	Page 34
Confirmation of Claims Paid/Certification of Transfers	
Ratification of Treasurers Report	
Resolution 31-23: Approval of the July, August and September 2023 and Bills List	Page 44

**ATTORNEY - (Fred Semrau)**

Monthly Report

**WELLNESS COORIDNATOR - (Marianne Eskilson)**

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

Monthly Report.....	Page 48
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**PRESCRIPTION ADMINISTRATOR - (Express Scripts - Charles Yuk)**

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**DENTAL ADMINISTRATOR - (Delta Dental - Amy Lehrer)**

Monthly Report .....Page N/A

**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  
SEPTEMBER 21, 2023**

**FINANCE**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of July 31, 2023 (page 15)

**2024 NJHIF BUDGET - INTRODUCTION**

A 2024 budget presentation is included as an attachment to the agenda which will be reviewed at the meeting.

The Finance Committee met to review the budget and requested additional edits to lower the overall increase, which are included in the presentation. The Committee is recommending the introduction of the enclosed budget.

Resolution: 25-23 is in the ED Consent Agenda or can be moved separately.

**Motion:** *Motion to approve Resolution 25-23 introducing the 2024 North Jersey Municipal Employee Benefits Fund Budget in the amount of \$ 54,700,093 and to advertise a public hearing of the budget adoption on October 26, 2023 at the Randolph Township Hall, Randolph, NJ.*

**REQUEST FOR PROPOSALS/CONTRACTS**

- 1. Professional Services RFPs** – A summary report of the Professional and Wellness RFPs is included. Action may be taken with the enclosed resolutions.
- 2. EUS Contracts** - the Aetna RFP is due the day of the meeting. We expect a contracts committee evaluation to occur prior to the October meeting with a request for action.

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
2024 RFQ RESPONSES  
Responses Deadline 11am, September 6, 2023**

Position	Vendor	Proposed Fees	Notes
Fund Treasurer	Dorsey & Semrau	2024: \$20,500 2025: \$20,900 2026: \$21,325	Incumbent
Fund Auditor	Holman and Frenia	202: \$14,000	MRHIF Auditor; one fee for Audit of December 31, 2023
Fund Treasurer	Michael Soccio	No Fees	Incomplete
Wellness – Nutrition Education	Vernon Nutrition Center	2024-2026: Nutrition Counseling \$250 Counseling w. Metab \$305 Virtual Live Programs \$225 Virtual On Demand \$99	Incumbent



		<b>Seminars \$995</b>	
<b>Wellness – Fitness</b>	<b>Fitness Knocking</b>	<b>2024: \$260-\$400 2025: \$270-\$410 2026: \$280-\$420</b>	<b>Incumbent</b>
<b>Wellness – Heart Scan</b>	<b>LifeLine Screening</b>	<b>2024: \$259/ package 2025: \$299/Package 2026: \$299/Package</b>	<b>Incumbent</b>

## MRHIF MEETING

The MRHIF met September 13, 2023 to introduce its 2024 budget. The NJHIF introduced budget includes these factors and total premium.

The Reinsurance contract was renewed with Starline after a formal RFP process.

The Benefits Administration RFP responses are in review and expect to be approved in December.

Princeton Strategic was awarded the marketing contract.

## INDEMNITY AND TRUST AGREEMENTS

The following member's Fund agreements have expired or are expiring at the end of this year. Please include the Resolution to renew on your next local meeting.

MEMBER	I&T END DATE		
TOWNSHIP OF ROXBURY	12/31/2022		
TOWN OF NEWTON	12/31/2023	BOROUGH OF LINCOLN PARK	12/31/2023
TOWNSHIP OF BYRAM	12/31/2023	TWP OF BERKELEY HEIGHTS	12/31/2023
BOROUGH OF WHARTON	12/31/2023	TOWNSHIP OF HANOVER	12/31/2023
BOROUGH OF MADISON	12/31/2023		
TOWNSHIP OF WANTAGE	12/31/2023		
KNOWLTON BOARD OF EDUCATION	12/31/2023		
BOROUGH OF NETCONG	12/31/2023		

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
EXECUTIVE DIRECTOR’S RESOLUTIONS  
September 21, 2023**

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

**Resolutions**

**Subject Matter**

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

Resolution 25-23: 2024 NJMEBF Budget Introduction .....	Page 7
Resolution 26-23: Reject RFP for Treasurer .....	Page 8
Resolution 27-23: Contract Award: Fund Attorney .....	Page 9
Resolution 28-23: Contract Award: Fund Auditor .....	Page 11
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**RESOLUTION NO. 25-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
INTRODUCTION OF THE 2024 PROPOSED BUDGET**

**WHEREAS**, The North Jersey Municipal Employee Benefits Fund is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

**WHEREAS**, a quorum of the Executive Committee met on September 21, 2023 in Public Session to introduce the proposed budget for the 2024 Fund Year; and

**BE IT FURTHER RESOLVED** that a hearing on the 2024 budget in the amount of \$54,700,093 shall be held at the Fund's regularly scheduled and advertised meeting of October 26, 2023 Randolph Township Hall. The 2024 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

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

**ADOPTED: September 21, 2023**

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

**ATTEST:**

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

**RESOLUTION NO. 26-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION REJECTING ALL SUBMITTALS FOR  
COMPETITIVE CONTRACT - CC #23-15, TREASURER**

**WHEREAS** the North Jersey Municipal Employee Benefits Fund (Fund) publicly advertised and received competitive contract submittals in a fair and open manner (N.J.S.A. 19:44A-20.5) for CC #23-15 for the position of Fund Treasurer and

**WHEREAS** the Fund received one (1) submittal from Michael Soccio;

**WHEREAS**, the firm did not provide a schedule of fees in compliance with N.J.S.A. 52:25-24.2, which demands a full schedule of fees for the Fund Years included in the RFP; and

**WHEREAS**, the New Jersey Local Public Contracts Law at N.J.S.A. 40A:11-23.2c, makes the lack of providing a fees to be a fatal defect and a mandatory rejection of bids; and

**WHEREAS**, the New Jersey Local Public Contracts Law at N.J.S.A. 40a:11-4.4 (d) specifically makes competitive contract proposals subject to the a schedule of fee requirement at N.J.S.A 52:25-24.2; and

**NOW, THEREFORE BE IT RESOLVED**, by the Executive Committee of the North Jersey Municipal Employee Benefits Fund, that the competitive contract proposal in response to CC#23-15, submitted by Micheael Soccio are hereby rejected under N.J.S.A. 40A:11-23.2c for failure to comply with N.J.S.A. 52:25-24.2;

**ADOPTED: September 21, 2023**

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

**CHAIR**

**ATTEST:**

\_\_\_\_\_

**SECRETARY**

**RESOLUTION NO. 27-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION AWARDING CC# 23-15  
TO DORSEY & SEMRAU ATTORNEYS AT LAW  
COMPETITIVE CONTRACT IN A FAIR AND OPEN MANNER**

**WHEREAS**, there is a need for Attorney for the daily operations of the North Jersey Municipal Employee Benefits Fund and its members; and

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

**WHEREAS**, the Fund duly advertised for public receipt of competitive contracts providing the required 20 days prior to receipt for CC#23-15 in a fair and open manner, consistent with N.J.S.A.19:44A-20.5 et. Seq., and

**WHEREAS**, the Fund received competitive contracts for Attorney on September 6, 2023, at 11:00 A.M.; and

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

**WHEREAS**, Dorsey and Semrau, has provided the response most advantageous to the Fund, under the demands of price and other factors found within statute; and

**WHEREAS**, the process was administered as required by law by the Qualified Purchasing Agent who has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S.A. 40A:11-1 et seq.); and

**WHEREAS**, the term of contract is allowable for up to five (5) years as authorized under N.J.S.A.40A:11-4.1 et. Seq., and

**NOW, THEREFORE, BE IT RESOLVED** by the Fund Executive Committee of the North Jersey Municipal Employee Benefits Fund that the Fund awards a contract to Dorsey & Semrau for a three (5) year contract in accord with CC# 23-15 for Attorney to the North Jersey Municipal Employee Benefits Fund in the amounts as attached to resolution.

**ADOPTED: September 21, 2023**

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

**CHAIR**

**ATTEST:**

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**SECRETARY**

**RESOLUTION NO. 28-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION AWARDING CC# 23-15  
TO HOLMAN FRENIA ALLISON, P.C.  
COMPETITIVE CONTRACT IN A FAIR AND OPEN MANNER**

**WHEREAS**, there is a need for Auditor for the daily operations of the North Jersey Municipal Employee Benefits Fund and its members; and

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

**WHEREAS**, the Fund duly advertised for public receipt of competitive contracts providing the required 20 days prior to receipt for CC#23-15 in a fair and open manner, consistent with N.J.S.A.19:44A-20.5 et. Seq., and

**WHEREAS**, the Fund received competitive contracts for Auditor on September 6, 2023, at 11:00 A.M.; and

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

**WHEREAS**, Holman Frenia Allison, P.C., has provided the response most advantageous to the Fund, under the demands of price and other factors found within statute; and

**WHEREAS**, the process was administered as required by law by the Qualified Purchasing Agent who has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S.A. 40A:11-1 et seq.); and

**WHEREAS**, the term of contract is allowable for up to five (5) years as authorized under N.J.S.A.40A:11-4.1 et. Seq., and

**NOW, THEREFORE, BE IT RESOLVED** by the Fund Executive Committee of the North Jersey Municipal Employee Benefits Fund that the Fund awards a contract to Holman Frenia Allison, P.C. for a three (5) year contract in accord with CC# 23-15 for Auditor to the North Jersey Municipal Employee Benefits Fund in the amounts as attached to resolution.

**ADOPTED: September 21, 2023**

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

**CHAIR**

**ATTEST:**

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**SECRETARY**



**RESOLUTION NO. 29-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION AWARDDING CC# 23-15  
TO VARIOUS WELLNESS SERVICES: NUTRITIONAL EDUCATION, FITNESS AND HEART  
SCAN SERVICES**

**WHEREAS**, there is a need for wellness program services for the operation of the Wellness Program of the North Jersey Municipal Employee Benefits Fund and its members; and

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

**WHEREAS**, the Fund duly advertised for public receipt of competitive contracts providing the required 20 days prior to receipt for CC#23-15 in a fair and open manner, consistent with N.J.S.A.19:44A-20.5 et. Seq., and

**WHEREAS**, the Fund received competitive contracts for Wellness Services on September 6, 2023, at 11:00 A.M.; and

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

**WHEREAS**, Vernon Nutrition Center., has provided the response most advantageous to the Fund for Nutrition Services under the demands of price and other factors found within statute; and

**WHEREAS**, Fitness Knocking, has provided the response most advantageous to the Fund for Fitness programs under the demands of price and other factors found within statute; and

**WHEREAS**, LifeLine Screening, has provided the response most advantageous to the Fund for Heart Scan Services under the demands of price and other factors found within statute; and

**WHEREAS**, the process was administered as required by law by the Qualified Purchasing Agent who has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S.A. 40A:11-1 et seq.); and

**WHEREAS**, the term of contract is allowable for up to five (5) years as authorized under N.J.S.A.40A:11-4.1 et. Seq., and

**NOW, THEREFORE, BE IT RESOLVED** by the Fund Executive Committee of the North Jersey Municipal Employee Benefits Fund that the Fund awards a contract to Vernon Nutrition Center, Fitness Knocking, and Lifeline Screening for a three (3) year contract in accord with CC# 23-15 for Professional Services to the North Jersey Municipal Employee Benefits Fund in the amounts as attached to resolution.

**ADOPTED: September 21, 2023**

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

**CHAIR**

**ATTEST:**

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

NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	July 31, 2023		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		4,216,173	28,151,802	788,537,107	816,688,909
2.	CLAIM EXPENSES					
		Paid Claims	3,183,687	22,043,721	656,480,325	678,524,046
		IBNR	73,196	333,491	2,857,945	3,191,437
		Less Specific Excess	-	(471,996)	(20,853,873)	(21,325,869)
		Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS		3,256,884	21,905,216	638,484,398	660,389,614
3.	EXPENSES					
		MA & HMO Premiums	238,571	1,582,724	23,211,850	24,794,574
		Excess Premiums	297,576	2,035,810	31,388,303	33,424,113
		Administrative	265,722	1,476,257	53,003,855	54,480,112
	TOTAL EXPENSES		801,869	5,094,791	107,604,008	112,698,799
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		157,420	1,151,795	42,448,701	43,600,496
5.	INVESTMENT INCOME		55,904	322,758	4,877,619	5,200,378
6.	DIVIDEND INCOME		0	0	5,929,601	5,929,601
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		213,325	1,474,553	53,255,922	54,730,475
8.	DIVIDEND		0	0	40,510,183	40,510,183
9.	Transferred Surplus		0	0	0	0
STATUTORY SURPLUS (7-8+9)			213,325	1,474,553	12,745,739	14,220,292
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	37,965	111,394	11,259,935	11,371,329
		Cash	(81,085)	(782,482)	14,526,795	13,744,314
	2022	Surplus	(102,017)	(69,566)	1,485,803	1,416,237
		Cash	(143,598)	651,893	698,529	1,350,422
	2023	Surplus	277,376	1,432,725		1,432,725
		Cash	1,845,653	3,172,948		3,172,948
TOTAL SURPLUS (DEFICITS)			213,325	1,474,553	12,745,738	14,220,291
TOTAL CASH			1,620,970	3,042,360	15,225,324	18,267,684
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			6,048	158,017	606,242,143	606,400,159
FUND YEAR 2022						
		Paid Claims	148,205	3,410,115	29,590,988	33,001,103
		IBNR	(40,011)	(2,676,465)	2,857,945	181,480
		Less Specific Excess	0	(481,222)	(206,676)	(687,898)
		Less Aggregate Excess	0	0	0	0
TOTAL FY 2022 CLAIMS			108,194	252,428	32,242,257	32,494,685
FUND YEAR 2023						
		Paid Claims	3,029,435	18,484,816		18,484,816
		IBNR	113,207	3,009,956		3,009,956
		Less Specific Excess	0	0		0
		Less Aggregate Excess	0	0		0
TOTAL FY 2023 CLAIMS			3,142,642	21,494,772		21,494,772
COMBINED TOTAL CLAIMS			3,256,884	21,905,216	638,484,399	660,389,616
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND									
RATIOS									
INDICES	2022	FY2023							
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	15,225,324	\$ 14,433,593	\$ 15,575,818	\$ 15,539,414	\$ 17,032,185	\$ 17,340,361	\$ 16,646,714	\$ 18,267,684	
IBNR	2,857,945	\$ 2,916,741	\$ 2,675,111	\$ 2,741,413	\$ 2,878,108	\$ 3,005,113	\$ 3,118,240	\$ 3,191,437	
Assets	19,094,495	\$ 19,118,296	\$ 18,894,098	\$ 19,381,323	\$ 19,646,647	\$ 19,402,893	\$ 19,689,784	\$ 19,896,787	
Liabilities	6,348,758	\$ 6,232,119	\$ 5,449,234	\$ 5,457,966	\$ 5,538,377	\$ 5,632,683	\$ 5,682,818	\$ 5,676,496	
Surplus	12,745,737	\$ 12,886,177	\$ 13,444,864	\$ 13,923,357	\$ 14,108,270	\$ 13,770,210	\$ 14,006,966	\$ 14,220,290	
Claims Paid -- Month	939,338	\$ 2,890,944	\$ 2,883,392	\$ 2,982,906	\$ 3,196,437	\$ 3,659,320	\$ 3,247,036	\$ 3,183,687	
Claims Budget -- Month	2,795,937	\$ 3,106,718	\$ 3,112,136	\$ 3,129,419	\$ 3,293,429	\$ 3,424,269	\$ 3,422,574	\$ 3,440,954	
Claims Paid -- YTD	33,390,346	\$ 2,890,944	\$ 5,774,336	\$ 8,757,242	\$ 11,953,678	\$ 15,612,998	\$ 18,860,034	\$ 22,043,721	
Claims Budget -- YTD	33,709,481	\$ 3,106,718	\$ 6,218,854	\$ 9,348,273	\$ 12,641,702	\$ 16,065,971	\$ 19,488,545	\$ 22,934,490	
RATIOS									
Cash Position to Claims Paid	16.21	4.99	5.40	5.21	5.33	4.74	5.13	5.74	
Claims Paid to Claims Budget -- Month	0.34	0.93	0.93	0.95	0.97	1.07	0.95	0.93	
Claims Paid to Claims Budget -- YTD	0.99	0.93	0.93	0.94	0.95	0.97	0.97	0.96	
Cash Position to IBNR	5.33	4.95	5.82	5.67	5.92	5.77	5.34	5.72	
Assets to Liabilities	3.01	3.07	3.47	3.55	3.55	3.44	3.46	3.51	
Surplus as Months of Claims	4.56	4.15	4.32	4.45	4.28	4.02	4.09	4.13	
IBNR to Claims Budget -- Month	1.02	0.94	0.86	0.88	0.87	0.88	0.91	0.93	

# North Jersey Municipal Employee Benefits Fund

## CONSOLIDATED BALANCE SHEET

AS OF JULY 31, 2023

BY FUND YEAR

	NJMEB 2023	NJMEB 2022	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>				
Cash & Cash Equivalents	3,172,948	1,350,422	13,744,314	18,267,684
Assessments Receivable (Prepaid)	199,884	(3,147)	-	196,737
Interest Receivable	4,990	3,550	33,237	41,777
Specific Excess Receivable	-	243,891	30	243,921
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	2,080	-	-	2,080
Other Assets	1,141,588	3,000	-	1,144,588
<b>Total Assets</b>	<b>4,521,489</b>	<b>1,597,717</b>	<b>13,777,580</b>	<b>19,896,787</b>
<b>LIABILITIES</b>				
Accounts Payable	-	0	-	0
IBNR Reserve	3,009,956	181,480	-	3,191,436
A4 Retiree Surcharge	4,319	-	-	4,319
Dividends Payable	-	-	308,358	308,358
Retained Dividends	-	-	2,097,894	2,097,894
Accrued/Other Liabilities	74,489	(0)	-	74,489
<b>Total Liabilities</b>	<b>3,088,764</b>	<b>181,480</b>	<b>2,406,252</b>	<b>5,676,496</b>
<b>EQUITY</b>				
Surplus / (Deficit)	1,432,725	1,416,237	11,371,329	14,220,290
<b>Total Equity</b>	<b>1,432,725</b>	<b>1,416,237</b>	<b>11,371,329</b>	<b>14,220,290</b>
<b>Total Liabilities &amp; Equity</b>	<b>4,521,489</b>	<b>1,597,717</b>	<b>13,777,580</b>	<b>19,896,787</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

North Jersey Municipal Employee Benefits Fund						
2023 Budget Report						
AS OF JULY 31, 2023						
				Cumulative	\$ Variance	% Variance
	Cumulative	Annual	Latest Filed	Expensed		
<b>LINE ITEMS</b>						
Medical Claims Aetna	20,325,318	36,772,065	30,452,833			
Medical Claims Aetna BOEs	311,622	547,242	596,684			
Subtotal Medical Claims	20,636,940	37,319,307	31,049,517	19,516,984	1,119,956	5%
Prescription Claims	1,862,090	3,390,952	2,882,428			
Less Rebates	(558,626)	(1,017,284)	(864,728)			
Subtotal Rx Claims	1,303,464	2,373,668	2,017,700	1,020,689	282,775	22%
Dental Claims	994,086	1,713,724	1,706,182	949,399	44,687	4%
Subtotal	22,934,490	41,406,699	34,773,399	21,487,072	1,447,418	6%
Medicare Advantage - United	332,749	570,944	620,112	Included in Medicare Advantage-Aetna below		
Medicare Advantage - Aetna	1,246,066	2,337,575	1,602,509	1,582,724	(3,909)	0%
Reinsurance						
Specific	2,036,410	3,599,760	3,254,218	2,035,810	600	0%
Wellness	137,083	235,000	235,000	61,598	75,486	55%
Total Loss Fund	26,686,798	48,149,977	40,485,238	25,167,204	1,519,594	6%
Expenses						
Legal	11,667	20,000	20,000	20,582	(8,915)	-76%
Treasurer	13,401	22,974	22,974	13,402	(0)	0%
Administrator	251,109	447,816	403,683	251,239	(129)	0%
Program Manager -	326,807	586,869	509,764	287,513	39,294	12%
Program Manager - Brokerage	393,598	686,036	562,835	438,552	(44,955)	-11%
TPA - Aetna	438,103	796,257	660,153	437,985	119	0%
Wellness Coordinator	14,583	25,000	25,000	14,584	(1)	0%
Dental TPA	43,083	74,303	72,673	43,074	10	0%
Actuary	7,283	12,485	12,485	7,280	3	0%
Auditor	10,186	17,462	17,462	10,186	0	0%
Subtotal Expenses	1,509,820	2,689,200	2,307,029	1,524,395	(14,574)	-1%
Miscellaneous and Special Services						
Misc/Cont(incl. A4 surcharge)	13,475	23,100	23,100	13,699	(224)	-2%
Claims and Service Audits	23,333	40,000	40,000	23,333	-	0%
Affordable Care Act Taxes	6,338	11,519	9,314	12,172	(5,834)	-92%
Subtotal Misc/Sp Svcs	43,146	74,619	72,414	49,204	(6,058)	-14%
Total Expenses	1,552,967	2,763,819	2,379,444	1,573,599	(20,632.58)	-1%
Total Budget	28,239,764	50,913,797	42,864,681	26,740,803	1,498,962	5%

North Jersey Municipal Employee Benefits Fund  
2024 Certified Budget

23.02173789

Print date

13-Sep-23

Census:

476826.2352

Medical Aetna	1,726	20,712
Rx	755	9,060
Dental	1,961	23,532
Medicare Advantage - Medical	747	8,964
Rx No Medical (Incl in Rx above)	71	852
Dental Only (Incl in Dental above)	700	8,400
Medicare Advantage Only	700	8,400

	LINE ITEMS	2023 Annualized Budget	2024 Proposed Budget	\$ Change	% Change
1	Medical Claims Aetna	\$ 37,481,159	\$ 39,791,206	2,310,047	6.16%
2	Medical Claims Aetna BOEs	\$ 561,010	\$ 595,717	34,707	6.19%
3	Subtotal Medical Claims	\$ 38,042,169	\$ 40,386,923	2,344,754	6.16%
4	Prescription Claims	\$ 2,409,104	\$ 2,558,040	148,936	6.18%
5	Dental Claims	\$ 1,726,235	\$ 1,635,738	(90,497)	-5.24%
6					
7	Subtotal	\$ 42,177,508	\$ 44,580,701	\$ 2,403,193	5.70%
8					
9	Medicare Advantage - United	\$ 573,624	\$ 596,569	\$ 22,945	4.00%
10	Medicare Advantage - Aetna	\$ 2,342,921	\$ 2,389,779	\$ 46,858	2.00%
11	Subtotal Medicare Advanatage EGWP	\$ 2,916,545	\$ 2,986,348	\$ 69,803	2.39%
12	Reinsurance				
13	Specific	\$ 3,751,595	\$ 3,975,856	\$ 224,261	5.98%
14					
15	Wellness	\$ 235,000	\$ 283,000	\$ 48,000	20.43%
16	Loss Fund Contingency	\$ -	\$ -	\$ -	0.00%
17					
18	Total Loss Fund	\$ 49,080,649	\$ 51,825,905	2,745,257	5.59%
19					
20					
21	Expenses				
22	Legal	\$ 20,000	\$ 20,500	\$ 500	2.50%
23	Treasurer	\$ 22,974	\$ 23,433	\$ 459	2.00%
24	Administrator	\$ 450,777	\$ 459,793	\$ 9,016	2.00%
25	Program Manager	\$ 593,710	\$ 605,584	\$ 11,874	2.00%
26	Brokerage	\$ 703,392	\$ 717,435	\$ 14,044	2.00%
27	TPA - Aetna	\$ 818,952	\$ 818,952		0.00%
28	Wellness Coordinator	\$ 25,000	\$ 25,000	\$ -	0.00%
29	Dental TPA	\$ 74,888	\$ 78,597	\$ 3,709	4.95%
30	Actuary	\$ 12,485	\$ 12,734	\$ 250	2.00%
31	Auditor	\$ 17,462	\$ 17,811	\$ 349	2.00%
32	Subtotal Expenses	\$ 2,739,640	\$ 2,779,840	\$ 40,200	1.47%
33					
34	Miscellaneous and Special Services				
35	Misc/Cont(incl. A4 surcharge)	\$ 23,100	\$ 42,500	\$ 19,400	83.98%
36	Claims and Service Audits	\$ 40,000	\$ 40,000	\$ -	0.00%
37	Affordable Care Act Taxes	\$ 11,847	\$ 11,847	\$ -	0.00%
38	Subtotal Misc/Sp Svcs	\$ 74,947	\$ 94,347	\$ 19,400	25.88%
39					
40	Total Expenses	\$ 2,814,587	\$ 2,874,188	\$ 59,600	2.12%
41					
42	Total Budget	\$ 51,895,236	\$ 54,700,093	\$ 2,804,857	5.40%

North Jersey Municipal Employee Benefits Fund			Proposed Assessments FY2024			Difference %	
Annualized Assessments FY2023			Difference \$				
Group Name	Total		Total	Total	Total	Total	
Andover Township	\$ 33,384	\$	\$ 32,400	\$	\$ (984)		-2.95%
Berkeley Heights	\$ 2,872,644	\$	\$ 2,969,460	\$	\$ 96,816		3.37%
Bloomington	\$ 1,634,172	\$	\$ 1,712,976	\$	\$ 78,804		4.82%
Boonton	\$ 1,842,300	\$	\$ 1,936,452	\$	\$ 94,152		5.11%
Byram	\$ 78,960	\$	\$ 76,548	\$	\$ (2,412)		-3.05%
Chatham Borough	\$ 1,194,732	\$	\$ 1,259,616	\$	\$ 64,884		5.43%
Dover Town	\$ 4,455,060	\$	\$ 4,580,712	\$	\$ 125,652		2.82%
Hanover	\$ 3,256,824	\$	\$ 3,407,040	\$	\$ 150,216		4.61%
Harding Township	\$ 999,720	\$	\$ 1,047,468	\$	\$ 47,748		4.78%
Hardyston Township	\$ 979,068	\$	\$ 1,014,348	\$	\$ 35,280		3.60%
Jefferson Township	\$ 4,143,636	\$	\$ 4,344,096	\$	\$ 200,460		4.84%
Kinnelon	\$ 41,820	\$	\$ 40,608	\$	\$ (1,212)		-2.90%
Knowlton Board of Education	\$ 676,404	\$	\$ 724,260	\$	\$ 47,856		7.08%
Lincoln Park	\$ 2,023,044	\$	\$ 2,104,500	\$	\$ 81,456		4.03%
Madison	\$ 2,727,084	\$	\$ 2,861,424	\$	\$ 134,340		4.93%
Madison Housing Authority	\$ 174,516	\$	\$ 183,276	\$	\$ 8,760		5.02%
Montville	\$ 154,272	\$	\$ 149,508	\$	\$ (4,764)		-3.09%
Mountain Lakes Borough	\$ 32,772	\$	\$ 31,704	\$	\$ (1,068)		-3.26%
Netcong	\$ 29,460	\$	\$ 28,572	\$	\$ (888)		-3.01%
Newton	\$ 2,428,788	\$	\$ 2,564,964	\$	\$ 136,176		5.61%
Pequanook	\$ 3,083,280	\$	\$ 3,210,996	\$	\$ 127,716		4.14%
Prospect Park	\$ 31,968	\$	\$ 30,912	\$	\$ (1,056)		-3.30%
Randolph	\$ 5,069,941	\$	\$ 5,386,176	\$	\$ 316,235		6.24%
Ringwood	\$ 1,495,032	\$	\$ 1,573,152	\$	\$ 78,120		5.23%
Roxbury	\$ 148,788	\$	\$ 148,128	\$	\$ (660)		-0.44%
Sparta	\$ 4,628,532	\$	\$ 4,884,324	\$	\$ 255,792		5.53%
Wantage	\$ 566,724	\$	\$ 584,400	\$	\$ 17,676		3.12%
West Milford	\$ 3,819,600	\$	\$ 3,961,560	\$	\$ 141,960		3.72%
Wharton	\$ 1,148,724	\$	\$ 1,195,452	\$	\$ 46,728		4.07%
Woodland Park	\$ 2,525,700	\$	\$ 2,668,488	\$	\$ 142,788		5.65%



# **NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND**

**Year: 2023**

<b><u>Monthly Items</u></b>	<b><u>Filing Status</u></b>
<b>Budget</b>	<b>Filed</b>
<b>Assessments</b>	<b>Filed</b>
<b>Actuarial Certification</b>	<b>Filed</b>
<b>Reinsurance Policies</b>	<b>Filed</b>
<b>Fund Commissioners</b>	<b>Filed</b>
<b>Fund Officers</b>	<b>Filed</b>
<b>Renewal Resolutions</b>	<b>Filed</b>
<b>Indemnity and Trust</b>	<b>Filed</b>
<b>New Members</b>	<b>N/A</b>
<b>Withdrawals</b>	<b>N/A</b>
<b>Risk Management Plan and By Laws</b>	<b>Filed</b>
<b>Cash Management Plan</b>	<b>Filed</b>
<b>Unaudited Financials</b>	<b>Filed</b>
<b>Annual Audit</b>	<b>2022 filed</b>
<b>Budget Changes</b>	<b>N/A</b>
<b>Transfers</b>	<b>N/A</b>
<b>Additional Assessments</b>	<b>N/A</b>
<b>Professional Changes</b>	<b>N/A</b>
<b>Officer Changes</b>	<b>N/A</b>
<b>RMP Changes</b>	<b>Filed</b>
<b>Bylaw Amendments</b>	<b>N/A</b>
<b>Contracts</b>	<b>Filed</b>
<b>Benefit Changes</b>	<b>N/A</b>



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:** September 21, 2023

**RE:** Program Manager's Report

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- Town Visits/Meetings/Plan Change Requests
- Enrollment, Eligibility and Billing
- Open Enrollment
- New Medical Member Submissions
- Reinsurance Renewal
- Wellness Program
- Aetna
- Delta Dental
- Express – Scripts

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

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

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

Our office received a complaint that was filed by a direct bill retiree of new member Chatham. As some of you may know the town is often not aware of who these retirees are since they are not part of the towns bill from SHBP. It usually takes the NJDPB about 4-6 weeks to let the town know who these people are which leaves very short time frame to get them enrolled or properly communicate with them. When the town found out about 11 former employees, they all came over as part of an updated census file for enrollment and were enrolled in the MAPDP plan with Aetna as instructed and as is done with all other Medicare eligible retirees. The crux of the complaint was that she and her husband should never have been enrolled w/o her permission as she didn't want to be enrolled in a Medicare Advantage plan. When she was enrolled in the funds program CMS automatically disenrolls in any other Medicare related supplemental plans including Medicare part D Rx plans. They apparently had I hybrid program in that they had their medical under the SHBP and separate part D Rx outside. Once she found out her other plans were canceled, she reached out and the process to disenroll them began immediately but since Aetna/ CMS was already involved at that point it took a couple of weeks to get straightened out causing them anxiety if they would get their other coverage re-enroll in time. As it turned out the fund plans were termed so her new plans could take effect when they needed to. The complaint with time frames of what transpired was provided and we have heard nothing further.

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

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

#### **Online Enrollment System Training Schedule – 2022**

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

Wednesday      October 19th                      10:00 am - 11:00 am

Wednesday      November 16th 10:00 am - 11:00 am

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

In the subject line of the email, please include ***Training - Fund Name and Client Name***. Please be sure to add the date of the training you would like to attend to your email so an invite can be sent.

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

### **2023 OPEN ENROLLMENT**

The NJMEBF will be holding open enrollment for the 2023 plan year from 10/30/2023 – 11/10/2023. All changes must be processed online in Benefits Express by 11/17/2023 in order for ID cards to be generated for any members making plan changes and in member's hands by January 1, 2024.

### **NEW MEDICAL MEMBER SUBMISSIONS**

The Twp of Mount Olive 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.

- ◆ **Size – 148 Actives; 77 Retirees (43 Medicare Advantage)**
- ◆ **Current type of plan(s) – NJ Direct 10; Direct 15; Direct 1525; Direct 2019 and Direct 2030 with integrated RX**
- ◆ **Medicare eligible Retirees – Medicare Advantage Plan**
- ◆ **Commitment to JIF philosophy and Active Participation in the Fund**
- ◆ **Vernon Age/Sex Factor – 1.0994**
- ◆ **Fund Average Age/Sex Factor – 1.2676**
- ◆ **Relativity – 0.8673**

The Operations Committee met on September 13<sup>th</sup> and feels the Twp would be a good fit and is recommending membership for this group.

**A resolution to offer membership to Twp of Mount Olive is included on page 33.**

### **REINSURANCE RENEWAL**

The reinsurance renewal has resulted in 5.98% increase in premium for the NJHIF.

The local HIF SIR will be increasing by \$25,000 or to \$450,000.

### **WELLNESS PROGRAM**

#### **Wellness**

The Fund released three RFPs for wellness: cardio screening, fitness coaching and nutritional counseling. The responses were received on 9/6/23 and will be reviewed by the wellness committee this month. We will have a recommendation for the next meeting.

The goal of the wellness program is to help promote a healthy lifestyle and require screenings and annual exams to increase early detection and increase disease state awareness. The Wellness committee will be reviewing the Aetna level B reports for highest disease states and taking the survey results for topic interest to develop the 2024 program components. As we know, preventive care helps lower the long-term cost of managing disease by catching problems in the early stages when most diseases are more treatable. The purpose is to shift the focus of health care from treating sickness to maintaining wellness and good health.

**Anxiety** -see live well newsletter for further information.

The U.S. Preventive Services Task Force (Task Force) now recommends that adults ages 8- 65 get regularly screened for anxiety. For the first time, the Task Force recommends screening all adults under 65 who don't have a diagnosed mental health disorder or related symptoms. This is meant to help primary care clinicians identify early signs of anxiety, which can go undetected for years. Anxiety disorders typically begin in childhood and early adulthood, and symptoms appear to decline with age.

**Heart Health** – see live well newsletter for further information.

American Heart Association recommends 150 minutes or more of moderate to vigorous physical activity each week. New [research](#) published in The Journal of the American Medical Association found that working out at least 150 minutes each week can help cut one's risk of stroke, heart attack and atrial fibrillation (also known as AFib)—and those minutes can be split equally across the week or concentrated into the weekend.

#### **Nutrition Component Completed:**

31 Participants completed Nutritional Counseling with Registered Dieticians from the Vernon Nutrition Center – 74% reported increased energy levels and 81% reported increased knowledge in Nutrition.

## AETNA

**Flu Shots** – Please see the attached flu shot flyer for member distribution. Members can receive a no cost flu shot by scheduling their flu shot at a CVS pharmacy or CVS Minute Clinic.

### **Who needs a flu shot?**

The Centers for Disease Control and Prevention (CDC) recommends everyone six months and older should get a flu shot every season with rare exceptions.<sup>1</sup>

### **Getting vaccinated is especially important for high-risk individuals:**

- Pregnant people
- Children under the age of five
- School-aged children
- Older adults
- Professionals in settings with high infection rates
- Anyone with a health condition
- Anyone with a weakened immune system

## DELTA DENTAL

Starting January 2024, Delta Dental of New Jersey will offer more inclusive coverage for group members\* with qualifying special health care needs (individuals with cognitive, physical, significant behavioral issues, medically diagnosed severe anxiety, or other potential barriers to treatment). *Flyers for Member Distribution are attached.*



### **Coverage includes:**

- Additional dental examinations and/or consultations that can be beneficial prior to treatment to help patients learn what to expect and what is needed for a successful dental appointment
- Up to four total dental cleanings in a benefit year
- The use of anesthesia and nitrous oxide necessary to provide dental care for patients with sensory processing disorders



No age limits – all covered members with special health care needs are eligible



Eligible members should notify their dentist that their plan includes this benefit



No forms to fill out



### **EXPRESS – SCRIPTS**

**2024 National Formulary List and Exclusions** – Express-Scripts has released the 2024 Formulary List and Exclusions. Copies are attached for your reference. There are a total of 23 patients impacted by the changes. A listing of the impacted drugs is listed below. Express-Scripts will be reaching out to all impacted patients to discuss alternative medications that are available.

Disruption Type	Current Formulary Status	Proposed Formulary Status	Patients Impacted	% of Eligible Members *
PREFERRED TO NOT COVERED	Y	NC	19	0.44%
NON-PREFERRED TO NOT COVERED	N	NC	4	0.09%

Drug Name	Drug Type	Most Common Indication
QUILLIVANT XR	BRAND	ATTENTION DISORDERS
BOTOX	BRAND	NEUROMUSCULAR CONDITIONS/COSMETIC
LATUDA	BRAND	MENTAL/NEURO DISORDERS
DYANAVAL XR	BRAND	ATTENTION DISORDERS
LEVEMIR FLEXPEN	BRAND	DIABETES
NORDITROPIN FLEXPEN	BRAND	GROWTH DEFICIENCY

CHORIONIC GONADOTROPIN	BRAND	INFERTILITY
LEVEMIR FLEXTOUCH	BRAND	DIABETES

**SavOn** – The SavOn program utilizes manufacturer financial assistance to reduce the cost of medications to the fund and provides members with a zero dollar copay for drugs in the program. Attached is an updated listing of drugs. Members trying to fill any of the drugs on the list will be forwarded to the SaveOn program for enrollment.

Green highlighted were added as of July 1 (48 new drugs added) and red highlighted were removed (1 drug removed).

## Emerging Therapeutics: DrugWatch

July 2023

### Pipeline Drugs: A Closer Look

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

Traditional Pipeline	
<b>Drug:</b> zuranolone	<b>Action Date:</b> Aug. 5, 2023
<b>Manufacturer:</b> Biogen/Sage	<b>Route:</b> Oral
<b>Indication:</b> Major Depressive Disorder/ Postpartum Depression	
<b>Comments:</b> Sage Therapeutics is developing zuranolone, a next-generation GABA-A receptor modulator as a rapid-acting, 14-day oral short course of treatment for adults with major depressive disorder (MDD) or postpartum depression (PPD). Zuranolone has a mechanism of action similar to the company's Zulresso® (brexanolone), an intravenously administered medication approved to treat PPD. In 2020, an estimated 21 million adults in the U.S. had at least one major depressive episode, with 14 million having a diagnosis of MDD and an estimated 500,000 cases of PPD annually. Zuranolone has been granted a priority review and has a Prescription Drug User Fee Act (PDUFA) action date of August 5, 2023.	
Specialty Pipeline	
<b>Drug:</b> avacincaptad pegol (ACP)	<b>Action Date:</b> Aug. 19, 2023
<b>Manufacturer:</b> Iveric Bio	<b>Route:</b> Intravitreal
<b>Indication:</b> Geographic atrophy	
<b>Comments:</b> Iveric Bio's avacincaptad pegol (ACP) is a complement C5 inhibitor for the treatment of geographic atrophy (GA) secondary to dry Age-Related Macular Degeneration (AMD). GA is an inflammatory, degenerative condition characterized as atrophic lesions that can lead to irreversible central vision loss. Approximately one million Americans have GA. ACP is administered as an intravitreal (eye) injection every one or two months. Phase III studies showed that it was effective in reducing GA lesion growth compared to placebo. Syfovre (pegcetacoplan - Apellis) is a complement C3 inhibitor that was the first drug approved for GA in Feb. 2023. Approval of ACP is expected by Aug. 19, 2023.	

### 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
Ycanth (cantharidin)	Verrica	Molluscum Contagiosum	S	Jul-21
Nuthrax (anthrax vaccine)	Emergent BioSolutions	Anthrax Vaccine		Jul-24
Risvan (risperidone ISM)	Laboratorios Farmacéuticos	Schizophrenia		Jul-27
RiVive (naloxone nasal spray)	Harm Reduction	Opioid Overdose		Jul-28
Exxua (gepirone ER)	Fabre-Kramer	Depression		Mid 2023
Eylea biosimilar	Momenta/Biocon	AMD	S	Mid 2023
Ryoncil (remestemcel-L)	Mesoblast	Graft-vs-Host Disease	S	Aug-02
brimonidine tartrate 0.35%	Visiox/Sun	Glaucoma		Aug-04
zuranolone	Sage/Biogen	Major Depressive Disorder		Aug-05
avasopasem manganese	Galera	Oral Mucositis		Aug-09
talquetamab	Janssen/Genmab	Multiple Myeloma	S	Aug-09
Lonsurf (trifluridine/tipiracil)*	Taiho Oncology	Colorectal Cancer	S	Aug-13
Hepzato Kit	Deicath Systems	Ocular melanoma	S	Aug-14
Sohonos (palovarotene)	Ipsen	FOP	S	Aug-16
ACP (avacincaptad pegol)	Iveric	Geographic Atrophy	S	Aug-19
pozelimab	Regeneron	CHAPLE Disease	S	Aug-20
Ingrezza (valbenazine)*	Neurocrine	Huntington's Disease	S	Aug-20
elranatamab	Pfizer	Multiple Myeloma	S	Aug-22
chikungunya vaccine	Valnerva	chikungunya		Aug-22
lotilaner ophth.	Tarsus	Demodex Blepharitis		Aug-25
clobetasol eye drops	Salvat Laboratories	Ocular Inflammation		Aug-25
Reblozyl (lusparcept)*	Accelleron/BMS	Myelodysplastic Syndrome	S	Aug-28
Lytenava (bevacizumab-vikg)	Outlook	AMD	S	Aug-29
toripalimab	Coherus	Nasopharyngeal Carcinoma	S	3Q 2023
Abrysvo (RSV vaccine)*	Pfizer	Respiratory Syncytial Virus		Aug. 2023
Aphexda (motixafortide)	BioLineRX	Multiple Myeloma	S	Sep-09
zilucoplan	UCB	Myasthenia Gravis	S	Sep-14
Tecentriq (atezolizumab)*	Genentech	NSCLC	S	Sep-15
momelotinib	GlaxoSmithKline	Myelofibrosis	S	Sep-16
Neffy (epinephrine nasal)	ARS	Anaphylaxis		Sep-19
metronidazole liquid	Appili/Saptalis	C. difficile Infection		Sep-23

\* = New Indication; "S" = Specialty



## Emerging Therapeutics: DrugWatch

July 2023

### FDA Updates

#### Recent New Drug Approvals

Date	Drug	Manufacturer	Use	S
Jun. 16	Lodoco (colchicine)	AGEPHA Pharma	Cardiovascular Disease	
Jun. 20	Vyvgart (efgartigimod), SC	Argenx	Myasthenia Gravis	S
Jun. 23	Litfulo (ritlectinib)	Pfizer	Alopecia Areata	S
Jun. 27	Rystiggo (rozanolixumab-noli)	UCB	Myasthenia Gravis	S
Jun. 28	Ngenla (somatrogen)	Pfizer	Growth Hormone	S
Jun. 28	Lantidra (donislecel)	CellTrans	Diabetes, Type 1	
Jun. 29	Roctavian (valoctocogene roxaparvovec)	BioMarin	Hemophilia A	S
Jul. 13	Opill, OTC (norgestrel)	HRA Pharma	Contraceptive	
Jul. 18	Beyfortus (nirsevimab)	AstraZeneca/Sanofi	Respiratory Syncytial Virus	
Jul. 20	Vanflyta (quizartinib)	Daiichi Sankyo	Acute Myeloid Leukemia	S

"S" = Specialty

#### Recent Generic Launches

Date	Drug	Manufacturer	Use	Annual Sales <sup>^</sup>
Jun. 01	Prezista	Tibotec	HIV	\$383
Jun. 12	Noxafil injection	Merck	Fungal Infections	\$34
Jun. 20	Fleqsuvy	Azurity	Spasticity	\$13

<sup>^</sup> = Million

### Patent Expirations: 2023

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

Drug	Manufacturer	Use	Patent Expiration	Annual Sales <sup>*</sup>
Amitiza <sup>*</sup>	Sucampo	GI Disorders	Generic	\$94
Trokendi XR <sup>*</sup>	Supernus	Seizures	Generic	\$583
Xyrem (AG) <sup>*</sup>	Jazz	Sleep Disorders	Launched	\$1,406
Cambia <sup>*</sup>	Nautilus	Migraine Headaches	Generic	\$42
Esbriet capsules	Genentech	IPF	Generic	\$867
Dexilant 30mg	Takeda	Heartburn/Ulcer Disease	Generic	\$172
Latuda <sup>*</sup>	Sunovion	Mental/Neuro Disorders	Generic	\$4,322
Aubagio <sup>*</sup>	Sanofi	Multiple Sclerosis	Generic	\$2,010
Naftin 2% gel	Merz	Fungal Infections	Generic	\$14
Iressa	AstraZeneca	Cancer	Generic	\$8
Prezista <sup>*</sup>	Tibotec	HIV	Generic	\$441
Noxafil Inj	Merck	Fungal Infections	Generic	\$34
Fleqsuvy	Azurity	Spasticity	Generic	\$13
Spiriva Handihaler	BI	COPD	Pending	\$1,264
Mozobil	Genzyme	Blood Cell Deficiency	Jul. 22	\$187
Symbicort	AstraZeneca	Asthma	Jul. 29	\$3,795
Cystadrops	Recordati	Ophthalmic Conditions	Aug. 19	\$39
Katerzia	Silvagate	High Blood Pressure	Aug. 23	\$21
Vyvanse	Shire	Attention Disorders	Aug. 25	\$4,082
Votrient	GlaxoSmithKline	Cancer	Oct. 19	\$234
Onglyza <sup>*</sup>	BMS	Diabetes	2023	\$185
Alphagan P (0.1%)	Allergan	Glaucoma	2023	\$251
Byetta	AstraZeneca	Diabetes	2023	\$135
Flovent HFA	GlaxoSmithKline	Asthma	2023	\$1,971
Folotylin	Allos	Cancer	2023	\$38
Gattex	Shire	GI Disorders	2023	\$191
Livalo <sup>*</sup>	Kowa	High Blood Cholesterol	2023	\$364
Mydayis <sup>*</sup>	Takeda	Attention Disorders	2023	\$91
Neupro	Schwarz Pharma	Parkinson's Disease	2023	\$153
Onexton Gel <sup>*</sup>	Valeant	Acne	2023	\$124
Sandostatin LAR	Novartis	Endocrine Disorders	2023	\$1,288
Teflaro <sup>*</sup>	Actavis	Infections	2023	\$163
Thalomid	Celgene	Cancer	2023	\$18

<sup>^</sup> Millions (IQVIA sales [2021]); <sup>\*</sup> = 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.

IPF = Idiopathic Pulmonary Fibrosis

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## Emerging Therapeutics: DrugWatch

August 2023

### Pipeline Drugs: A Closer Look

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

#### Traditional Pipeline

**Drug:** Neffy (epinephrine nasal spray) **Action Date:** Sept. 19, 2023  
**Manufacturer:** ARS Pharmaceuticals **Route:** Intranasal  
**Indication:** Severe allergic reactions, including anaphylaxis

#### Comments:

Neffy (epinephrine intranasal spray), from ARS Pharmaceuticals, is a proprietary nasal formulation of epinephrine for the emergency treatment of Type 1 allergic reactions, including anaphylaxis, in adults and children ≥30 kg (66 lbs). Clinical trials have shown its efficacy compared to other epinephrine injection products. It is estimated that 40 million individuals in the United States have experienced Type 1 severe allergic reactions, of which only three million currently have an epinephrine auto-injector prescription. ARS Pharmaceuticals predicts that the majority of epinephrine pen users will transition to Neffy within two years of its availability. FDA is expected to rule on this product by Sept. 19, 2023.

#### Specialty Pipeline

**Drug:** zilucoplan **Action Date:** Sept. 14, 2023  
**Manufacturer:** Iveric Bio **Route:** Subcutaneous  
**Indication:** Generalized myasthenia gravis

#### Comments:

UCB's zilucoplan is a complement component C5 inhibitor for the treatment of adults with generalized myasthenia gravis (gMG) who are anti-acetylcholine receptor (AChR) antibody positive. MG is an autoimmune disease in which poor nerve signaling causes voluntary muscle weakness. It affects approximately 65,000 Americans and 85% of patients are anti-AChR-positive. Zilucoplan is a self-administered, daily subcutaneous (SC) injection. Soliris, Ultomiris and Vyvgart are infused therapies, and Vyvgart Hytrulo and Rystiggo are healthcare professional-administered SC therapies on the market for anti-AChR+ gMG. Approval of zilucoplan is expected by Sept. 14, 2023.

### 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
clobetasol eyedrops	Salvat	Ocular Inflammation		Aug-25
Reblozyl (luspatercept)*	Accelaron/BMS	Myelodysplastic Syndrome	S	Aug-28
Lytenava (bevacizumab-vikg)	Outlook	AMD	S	Aug-29
brimonidine (PDP-716)	Visiox/Sun	Glaucoma		Aug. 2023
Prevymis (letermovir)*	Merck	CMV Prevention		Sep-07
Aphexda (motixafortide)	BioLineRX	Multiple Myeloma	S	Sep-09
zilucoplan	UCB	Myasthenia Gravis	S	Sep-14
mometonib	GlaxoSmithKline	Myelofibrosis	S	Sep-16
Neffy (epinephrine nasal)	ARS	Anaphylaxis		Sep-19
metronidazole liquid	Appili/Saptalis	C. difficile Infection		Sep-23
sofpironium bromide	Brickell/Botanix	Hyperhidrosis		Sep-26
Lydolyte (lidocaine patch)	MEDRx	Neuropathic Pain		Sep-28
Nyxol (phenolamine ophth.)	Ocuphire	Mydriasis		Sep-28
narsoplimab	Omeros	TMA	S	Sep-30
lebrikizumab	Eli Lilly	Atopic Dermatitis	S	Sept. 2023
nedosiran	Novo Nordisk	Primary Hyperoxaluria	S	Sept. 2023
Bimzelx (bimekizumab)	UCB	Psoriasis	S	3Q:2023
Opfolda (miglustat)*	Amicus	Pompe Disease	S	3Q 2023
Pombiliti (cipaglucosidase alfa)	Amicus	Pompe Disease	S	3Q 2023
clotrimazole (SVT-15652)	Salvat	Fungal Otitis Externa		3Q 2023
toripalimab	Coherus	NPC	S	3Q 2023
Actenra biosimilar	Fresenius/Merck KGaA	Rheumatoid Arthritis	S	3Q 2023
Ryzneuta (efbemalenogastim alfa)	Evive Biotech	Neutropenia	S	2H2023
Actemra biosimilar	Biothera/Biogen	Rheumatoid Arthritis	S	Oct-09
Stelara biosimilar	Alvotech/Teva	Psoriasis	S	Oct-11
Maxigesic (paracetamol / ibuprofen)	Hyloris/Hikma	Pain		Oct-17
Xphozah (tenapanor)	Ardelyx	Hyperphosphatemia		Oct-17
Zoryve (roflumilast cream)*	Arcutis	Plaque Psoriasis		Oct-19
Voxzogo (vosoritide)*	BioMarin	Achondroplasia	S	Oct-21
etrasimod	Pfizer	Ulcerative Colitis	S	Oct-21

\* = New Indication; "S" = Specialty

## Emerging Therapeutics: DrugWatch

August 2023

### FDA Updates

#### Recent New Drug Approvals

Date	Drug	Manufacturer	Use	S
Jul. 21	Balfaxar (prothrombin complex)	Octapharma	Reversal Of Anticoagulation	
Jul. 21	Ycanth (cantharidin 0.7% Soln.)	Verrica	Molluscum Contagiosum	S
Jul. 25	Xdemvy (lotilaner ophth., 0.25%)	Tarsus	Demodex Blepharitis	
Jul. 28	RiVive (naloxone nasal spray)	Harm Reduction Therapeutics	Opioid Overdose	
Aug. 04	Zuruvae (zuranolone)	Sage/Biogen	Postpartum Depression	S
Aug. 04	Izervay (avacincaptad pegol)	Iveric	Geographic Atrophy	S
Aug. 10	Talvey (talquetamab)	Janssen/Genmab	Multiple Myeloma	S
Aug. 14	Elrexio (elranatamab)	Pfizer	Multiple Myeloma	S
Aug. 14	Hepzato Kit (melphalan chemosaturation system)	Delcath Systems	Ocular Melanoma	S
Aug. 15	Flucelvax (influenza vaccine)	CSL Limited	Influenza	
Aug. 16	Sohonos (palovarotene)	Ipsen	Fibrodysplasia Ossificans Progressiva	S
Aug. 18	Veopoz (pozelimab)	Regeneron	CHAPLE Disease	S
Aug. 25	Tyruko (natalizumab-sztn)	Sandoz	Multiple Sclerosis	S

"S" = Specialty

#### Recent Generic Launches

Date	Drug	Manufacturer	Use	Annual Sales <sup>^</sup>
Jul. 22	Mozobil	Genzyme	Blood Cell Deficiency	\$187
Jul. 31	Symbicort	AstraZeneca	Asthma	\$3,846
Jul. 31	Onglyza	BMS	Diabetes	\$133
Aug. 03	Indocin Suppositories	Egalet	Pain	\$95
Aug. 09	Kombiglyze XR	BMS	Diabetes	\$55
Aug. 17	Balcoltra	Avion	Contraceptives	\$50

<sup>^</sup> = Million

### Patent Expirations: 2023

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

Drug	Manufacturer	Use	Patent Expiration	Annual Sales <sup>^</sup>
Amitiza*	Sucampo	GI Disorders	Generic	\$94
Trokendi XR*	Supernus	Seizures	Generic	\$583
Xyrem (AG) *	Jazz	Sleep Disorders	Launched	\$1,406
Cambia*	Nautilus	Migraine Headaches	Generic	\$42
Esbriet capsules	Genentech	IPF	Generic	\$867
Dexilant 30mg	Takeda	Heartburn/Ulcer Disease	Generic	\$172
Latuda*	Sunovion	Mental/Neuro Disorders	Generic	\$4,322
Aubagio*	Sanofi	Multiple Sclerosis	Generic	\$2,010
Naftin 2% gel	Merz	Fungal Infections	Generic	\$14
Iressa	AstraZeneca	Cancer	Generic	\$8
Prezista*	Tibotec	HIV	Generic	\$441
Noxafil Inj	Merck	Fungal Infections	Generic	\$34
Fleqsuvy	Azurity	Spasticity	Generic	\$13
Spiriva Handihaler	BI	COPD	Pending	\$1,264
Mozobil	Genzyme	Blood Cell Deficiency	Generic	\$187
Symbicort	AstraZeneca	Asthma	Generic	\$3,795
Onglyza*	BMS	Diabetes	Generic	\$185
Cystadrops	Recordati	Ophthalmic Conditions	Aug. 19	\$39
Katerzia	Silvergate	High Blood Pressure	Aug. 23	\$21
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Byetta	AstraZeneca	Diabetes	2023	\$135
Flovent HFA	GlaxoSmithKline	Asthma	2023	\$1,971
Folotyn	Allos	Cancer	2023	\$38
Gattex	Shire	GI Disorders	2023	\$191
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Teflaro*	Actavis	Infections	2023	\$163
Thalomid	Celgene	Cancer	2023	\$18

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

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

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

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**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
PROGRAM MANAGERS RESOLUTIONS  
September 21, 2023**

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

**Resolutions**

**Subject Matter**

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

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

**Resolution 30-23:** Offering membership to the Twp of Mount Olive.....Page 33

**RESOLUTION NO. 30-23**

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
RESOLUTION TO OFFER MEMBERSHIP**

**WHEREAS**, the North Jersey Municipal Employee Benefits Fund (hereinafter the Fund) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and;

**WHEREAS**, the Fund held a Public Meeting on **September 21, 2023** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projection for the Township of Mount Olive and recommend offer of membership; and

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

1. Mount Olive Township – Medical

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

**BE IT RESOLVED**, that the North Jersey Municipal Employee Benefits Fund hereby offers membership to the above mentioned entity for medical and prescription coverage on or around January 1, 2024, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

**ADOPTED: September 21, 2023**

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

**CHAIRPERSON**

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

**SECRETARY**

# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

## BILLS LIST

### Confirmation of Payment

**JULY 2023**

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

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

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

### FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002618			
002618	AETNA - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 07/23	190,419.07
			<b>190,419.07</b>
002619			
002619	UNITED - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 07/23	48,152.00
			<b>48,152.00</b>
002620			
002620	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 07/23	6,186.57
			<b>6,186.57</b>
002621			
002621	AETNA	MEDICAL TPA 07/23	65,636.40
			<b>65,636.40</b>
002622			
002622	PAYFLEX SYSTEMS USA, INC.	TWP OF PEQUANNOCK 05/23	3.00
002622	PAYFLEX SYSTEMS USA, INC.	TWP OF PEQUANNOCK 04/23	3.00
002622	PAYFLEX SYSTEMS USA, INC.	TWP OF WEST MILFORD 05/23	3.00
002622	PAYFLEX SYSTEMS USA, INC.	TWP OF WEST MILFORD 04/23	3.00
			<b>12.00</b>
002623			
002623	PERMA	POSTAGE 06/23	21.12
002623	PERMA	ADMIN FEES 07/23	36,671.75
002623	PERMA	POSTAGE OVERPAYMENT 04/23	-140.79
			<b>36,552.08</b>
002624			
002624	ACTUARIAL SOLUTIONS, LLC	3RD QUARTER 2023 ACTUARY FEES	3,120.00
			<b>3,120.00</b>
002625			
002625	MICHAEL J. SOCCIO	TREASURER FEE 07/23	1,914.50
			<b>1,914.50</b>
002626			
002626	JOSEPH L. VOZZA AGENCY INC.	WELLNESS 07/23	2,653.71
002626	JOSEPH L. VOZZA AGENCY INC.	WEBSITE ADA COMPLIANCE 07/23	990.00
002626	JOSEPH L. VOZZA AGENCY INC.	PRIOR PERIOD ADJUSTMENTS 07/23	-352.91
002626	JOSEPH L. VOZZA AGENCY INC.	BROKER FEE 07/23	29,557.70
002626	JOSEPH L. VOZZA AGENCY INC.	PROGRAM MANAGER FEE 07/23	41,669.04
			<b>74,517.54</b>

002627			
002627	DORSEY & SEMRAU	SPECIAL LITIGATION 06/23 INV 20430	697.50
002627	DORSEY & SEMRAU	ATTORNEY RETAINER FEE 07/23	1,667.00
			<b>2,364.50</b>
002628			
002628	EMPLOYEE BENEFITS CONSULTING	BROKER FEES 07/23	2,589.04
			<b>2,589.04</b>
002629			
002629	CORPORATE BENEFIT SOLUTIONS	BROKER FEES 07/23	2,182.25
			<b>2,182.25</b>
002630			
002630	SKYLANDS RISK MANAGEMENT	BROKER FEES 07/23	9,435.80
			<b>9,435.80</b>
002631			
002631	BROWN AND BROWN METRO	BROKER FEES 07/23	6,609.65
			<b>6,609.65</b>
002632			
002632	CIVITAS NEW JERSEY, LLC	WELLNESS CONSULT SERVICES 07/23	2,083.33
			<b>2,083.33</b>
002633			
002633	WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 07/23	1,167.15
			<b>1,167.15</b>
002634			
002634	ACRISURE, LLC	BROKER FEES 07/23	10,529.06
			<b>10,529.06</b>
002635			
002635	ATLANTIC CORPORATE HEALTH	SLEEP ASSESSMENTS 06/23	4,832.00
			<b>4,832.00</b>
002636			
002636	CONNER STRONG & BUCKELEW	SELECT. INS. BOND RENEW 5/1/23-05/01/24	2,003.00
			<b>2,003.00</b>
002637			
002637	NJ ADVANCE MEDIA	ACCT XNJER0555972 AD 6/26/23	38.70
			<b>38.70</b>
002638			
002638	ACCESS	DEPT 421 INV 10261364 05/31/23 FOR JUNE	170.29
			<b>170.29</b>
002639			
002639	NORTH JERSEY MEDIA GROUP	ACCT 396194 DATE 06/23/23	43.48
			<b>43.48</b>
002640			
002640	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 07/23	297,576.07
			<b>297,576.07</b>
		<b>CHECK TOTALS</b>	<b>768,134.48</b>
W7230			
W7230	DEPARTMENT OF TREASURY	PCORI FEES 07/23	10,368.00
			<b>10,368.00</b>
		<b>ACH/WIRE TOTAL</b>	<b>10,368.00</b>
		<b>Total Payments FY 2023</b>	<b>778,502.48</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>778,502.48</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

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

Confirmation of Payment

JULY 2023

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

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

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

**FUND YEAR CLOSED**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002617			
002617	LINCOLN PARK BOROUGH	RETAINED DIVIDEND RELEASE 07/23	54,238.11
			54,238.11
		Total Payments FY CLOSED	54,238.11
		TOTAL PAYMENTS ALL FUND YEARS	54,238.11

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer



# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

## BILLS LIST

Confirmation of Payment .

AUGUST 2023

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

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

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

### FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002641			
002641	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE PREMIUM 08/23	192,308.44
			<b>192,308.44</b>
002642			
002642	UNITED - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 08/23	47,102.00
			<b>47,102.00</b>
002643			
002643	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 08/23	6,167.51
			<b>6,167.51</b>
002644			
002644	AETNA	MEDICAL TPA 08/23	68,285.58
			<b>68,285.58</b>
002645			
002645	PAYFLEX SYSTEMS USA, INC.	TWP OF PEQUANNOCK 07/23	3.00
002645	PAYFLEX SYSTEMS USA, INC.	TWP OF PEQUANNOCK 06/23	3.00
002645	PAYFLEX SYSTEMS USA, INC.	TWP OF PEQUANNOCK 08/23	3.00
002645	PAYFLEX SYSTEMS USA, INC.	TWP OF WEST MILFORD 06/23	3.00
002645	PAYFLEX SYSTEMS USA, INC.	TWP OF WEST MILFORD 07/23	3.00
002645	PAYFLEX SYSTEMS USA, INC.	TWP OF WEST MILFORD 08/23	3.00
			<b>18.00</b>
002646			
002646	PERMA	POSTAGE 07/23	124.08
002646	PERMA	ADMIN FEES 08/23	37,400.25
			<b>37,524.33</b>
002647			
002647	MICHAEL J. SOCCIO	TREASURER FEE 08/23	1,914.50
			<b>1,914.50</b>
002648			
002648	JOSEPH L. VOZZA AGENCY INC.	WELLNESS 08/23	2,683.92
002648	JOSEPH L. VOZZA AGENCY INC.	PROGRAM MANAGER FEE 08/23	41,971.68
002648	JOSEPH L. VOZZA AGENCY INC.	PRIOR PERIOD ADJUSTMENTS 08/23	132.30
002648	JOSEPH L. VOZZA AGENCY INC.	BROKER FEES 08/23	29,460.77
002648	JOSEPH L. VOZZA AGENCY INC.	CHATHAM BOROUGH START UP FEE 8/23	3,500.00
			<b>77,748.67</b>
002649			
002649	DORSEY & SEMRAU	SPECIAL LITIGATION 07/23 INV 20514	201.50
002649	DORSEY & SEMRAU	ATTORNEY RETAINER FEE 08/23	1,667.00
			<b>1,868.50</b>
002650			
002650	EMPLOYEE BENEFITS CONSULTING	BROKER FEES 08/23	2,575.56
			<b>2,575.56</b>
002651			
002651	CORPORATE BENEFIT SOLUTIONS	BROKER FEES 08/23	2,080.75
			<b>2,080.75</b>
002652			
002652	SKYLANDS RISK MANAGEMENT	BROKER FEES 08/23	9,489.00
			<b>9,489.00</b>
002653			
002653	BROWN AND BROWN METRO	BROKER FEES 08/23	6,691.55
			<b>6,691.55</b>

002654			
002654	CIVITAS NEW JERSEY, LLC	WELLNESS CONSULT SERVICES 08/23	2,083.33
			<b>2,083.33</b>
002655			
002655	LIFE LINE SCREENING	SCREENING DEPOSIT-WHARTON & LINCOLN PK	8,500.00
			<b>8,500.00</b>
002656			
002656	WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 08/23	1,240.55
			<b>1,240.55</b>
002657			
002657	VERNON NUTRITIONAL CENTER, LLC	NUTRITION COUNSEL JEFF TWP 6/8-6/9 2023	7,533.46
			<b>7,533.46</b>
002658			
002658	ACRISURE, LLC	BROKER FEES 08/23	10,575.49
			<b>10,575.49</b>
002659			
002659	ATLANTIC CORPORATE HEALTH	SLEEP ASSESS & COACH HARDYSTON 7/23	1,812.00
			<b>1,812.00</b>
002660			
002660	ACCESS	DEPT 421 INV 10382746 7/30/23 FOR AUG	176.62
002660	ACCESS	DEPT 421 INV 10312904 6/30/23 FOR JULY	176.62
			<b>353.24</b>
002661			
002661	NORTH JERSEY MEDIA GROUP	ACCT 396194 DATE 7/13/23 MED TPA	57.56
			<b>57.56</b>
002662			
002662	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 08/23	305,473.41
			<b>305,473.41</b>
		<b>Total Payments FY 2023</b>	<b>791,403.43</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>791,403.43</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

# NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

## BILLS LIST

Confirmation of Payment

SEPTEMBER 2023

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

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

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

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002663			
002663	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE PREMIUM 09/23	223,401.90
			<b>223,401.90</b>
002664			
002664	UNITED - MEDICARE ADVANTAGE	MEDICARE ADVANTAGE PREMIUM 09/23	47,150.00
			<b>47,150.00</b>
002665			
002665	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 09/23	6,310.66
			<b>6,310.66</b>
002666			
002666	AETNA	MEDICAL TPA 09/23	72,437.28
			<b>72,437.28</b>
002667			
002667	PERMA	POSTAGE 08/23	158.10
002667	PERMA	ADMIN FEE 09/23	39,715.00
			<b>39,873.10</b>
002668			
002668	MICHAEL J. SOCCIO	TREASURER FEE 09/23	1,914.50
			<b>1,914.50</b>
002669			
002669	JOSEPH L. VOZZA AGENCY INC.	WELLNESS 09/23	2,919.24
002669	JOSEPH L. VOZZA AGENCY INC.	VERNON START UP FEE 09/23	3,500.00
002669	JOSEPH L. VOZZA AGENCY INC.	PRIOR ADJUSTMENTS 09/23	-219.54
002669	JOSEPH L. VOZZA AGENCY INC.	BROKER FEES 09/23	29,443.27
002669	JOSEPH L. VOZZA AGENCY INC.	PROGRAM MANAGER FEE 09/23	45,655.55
			<b>81,298.52</b>
002670			
002670	DORSEY & SEMRAU	SPECIAL LITIGATION 08/23 INV 20605	589.00
002670	DORSEY & SEMRAU	ATTORNEY RETAINER FEE 09/23	1,667.00
			<b>2,256.00</b>
002671			
002671	EMPLOYEE BENEFITS CONSULTING	BROKER FEES 09/23	2,599.44
			<b>2,599.44</b>
002672			
002672	CORPORATE BENEFIT SOLUTIONS	BROKER FEES 09/23	2,131.50
			<b>2,131.50</b>

002673			
002673	SKYLANDS RISK MANAGEMENT	BROKER FEES 09/23	9,747.44
			<b>9,747.44</b>
002674			
002674	BROWN AND BROWN METRO	BROKER FEES 09/23	6,691.55
			<b>6,691.55</b>
002675			
002675	CIVITAS NEW JERSEY, LLC	WELLNESS CONSULT SERVICES 09/23	2,083.33
			<b>2,083.33</b>
002676			
002676	WORLD INSURANCE ASSOCIATES, LLC	BROKER FEES 09/23	1,246.70
			<b>1,246.70</b>
002677			
002677	ACRISURE, LLC	BROKER FEES 09/23	10,668.35
			<b>10,668.35</b>
002678			
002678	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 09/23	314,154.54
			<b>314,154.54</b>
		<b>Total Payments FY 2023</b>	<b>823,964.81</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>823,964.81</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

North Jersey Municipal Employee Benefits Fund										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2023 Month Ending: July										
	Medical	Dental	Rx	Reinsurance	Dividend Reserve	LFC	Admin	0	0	TOTAL
OPEN BALANCE	13,848,112.98	180,077.04	758,065.80	(16,559.71)	2,141,247.91	0.00	(264,239.23)	0.00	0.00	16,646,704.79
RECEIPTS										
Assessments	4,321,458.35	175,005.70	287,612.78	435,142.61	0.00	0.00	285,257.83	0.00	0.00	5,504,477.27
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	38,908.58	513.31	2,223.24	52.34	6,016.19	0.00	0.00	0.00	0.00	47,713.66
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	38,908.58	513.31	2,223.24	52.34	6,016.19	0.00	0.00	0.00	0.00	47,713.66
Other *	292,910.86	717.97	65,342.60	0.00	0.00	0.00	0.00	0.00	0.00	358,971.43
TOTAL	4,653,277.79	176,236.98	355,178.62	435,194.95	6,016.19	0.00	285,257.83	0.00	0.00	5,911,162.36
EXPENSES										
Claims Transfers	2,975,220.23	116,714.93	304,799.12	0.00	0.00	0.00	0.00	0.00	0.00	3,396,734.28
Expenses	0.00	0.00	0.00	297,576.07	54,238.11	0.00	480,926.41	0.00	0.00	832,740.59
Other *	59,643.08	0.00	0.00	0.00	0.00	0.00	1,074.17	0.00	0.00	60,717.25
TOTAL	3,034,863.31	116,714.93	304,799.12	297,576.07	54,238.11	0.00	482,000.58	0.00	0.00	4,290,192.12
END BALANCE	15,466,527.46	239,599.09	808,445.30	121,059.17	2,093,025.99	0.00	(460,981.98)	0.00	0.00	18,267,675.03

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
North Jersey Municipal Employee Benefits Fund									
Month		July							
Current Fund Year		2023							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2023	Medical	15,326,218.24	2,821,506.20	0.00	18,147,724.44	0.00	18,147,724.44	15,326,218.24	2,821,506.20
	Dental	732,161.50	116,136.03	0.00	848,297.53	0.00	848,297.53	732,161.50	116,136.03
	Rx	1,379,282.88	304,799.12	0.00	1,684,082.00	0.00	1,684,082.00	1,379,282.88	304,799.12
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	17,437,662.62	3,242,441.35	0.00	20,680,103.97	0.00	20,680,103.97	17,437,662.62	3,242,441.35

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
North Jersey Municipal Employee Benefits Fund							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
CURRENT FUND YEAR	2023						
			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	\$16,646,704.77	3086401.68	7163229.23	-	0	6397073.86	
Opening Interest Accrual Balance	\$25,523.33	0	25523.33	0	0	0	
1	Interest Accrued and/or Interest Cost	\$16,256.54	\$0.00	\$16,256.54	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$35,393.66	\$13,326.41	\$937.74	\$0.00	\$0.00	\$21,129.51
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$12,320.00	\$0.00	\$12,320.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$63,970.20	\$13,326.41	\$29,514.28	\$0.00	\$0.00	\$21,129.51
9	Deposits - Purchases	\$5,803,805.62	\$0.00	\$0.00	\$0.00	\$0.00	\$5,803,805.62
10	(Withdrawals - Sales)	-\$4,230,549.04	\$0.00	-\$1,074.17	\$0.00	\$0.00	-\$4,229,474.87
Ending Cash & Investment Balance			\$18,267,675.01	\$3,099,728.09	\$7,175,412.80	\$0.00	\$7,992,534.12
Ending Interest Accrual Balance			\$41,779.87	\$0.00	\$41,779.87	\$0.00	\$0.00
Plus Outstanding Checks			\$559,866.30	\$0.00	\$0.00	\$0.00	\$559,866.30
(Less Deposits in Transit)			-\$388,131.00	\$0.00	\$0.00	\$0.00	-\$388,131.00
Balance per Bank			\$18,439,410.31	\$3,099,728.09	\$7,175,412.80	\$0.00	\$8,164,269.42

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE JULY, AUGUST AND SEPTEMBER 2023 BILLS LISTS**

**WHEREAS**, the North Jersey Municipal Employee Benefits Fund held a Public Meeting on **September 21, 2023** the purposes of conducting the official business of the Fund; and

**WHEREAS**, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months July, August and September 2023 for consideration and approval of the Executive Committee; and

**WHEREAS**, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of July 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 July, August and September 2023 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

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

**ADOPTED: September 21, 2023**

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

**ATTEST:**

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





**TO: NJMEBF Executive Committee and Commissioners**

**FROM: Marianne Eskilson, VP Civitas NJ; NJMEBF Wellness Consultant**

**DATE: September 12, 2023**

**RE: Report of Activity and Progress**

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#### **STATUS UPDATE**

1. **Education:** Education participation at the close of August remains strong. Webinar content continues to be diverse and outstanding. Feedback from participants continues to be highly positive. Our office coordinates weekly with Valley's staff regarding various issues associated with education and our partnership. The on-demand flyer of 2023 live aired webinars is attached, together with flyers announcing October's offerings. We have worked together with Valley to create a working draft of over 70 potential topic options that we have circulated to all program ambassadors for their input as we formalize the schedule for 2024 educational webinar content. To date, participants within the 11 participating towns have viewed health and wellness webinars offered by Valley Health Services over 500 times. During the fall there is a flurry of additional viewing, as participants who haven't yet met their eligibility requirements scurry to view multiple recordings or live webinars to meet program minimums. I anticipate that by year's end, total views will approach the 1,000 mark.
2. **Surveys:** Individual program evaluation/opinion surveys were created by our office for each participating agency. The surveys were deployed via Survey Monkey to the employees of participating agencies this spring/summer and response activity was strong. Completion of the survey is a requirement for program participants to be eligible for their participation incentive. The survey periods have closed, and we have distributed final results information to each agency's program ambassador for their review and consideration. Approximately 350 participants completed the survey. Copies of the results have also been provided to the Wellness Committee for their review and consideration. We believe that this data will be helpful at both the Fund and local levels for future program planning.

3. **Newsletter:** The monthly newsletter continues to be sent to all local wellness program ambassadors monthly for distribution to their entire full-time employee population. We continue to seek guidance from non-participating fund agencies as to whom they would like monthly links to educational programming and newsletters to be sent so that they can be distributed to their full-time employee population. The newsletter is available in both an interactive digital version, as well as a static pdf. Our office creates a specialized article for the Fund that can be found on the right-hand column of the first page of each edition. A copy of the September edition is attached.
4. **Partnerships:**
- a. **NY/NJ Trails Conference:** Our partnership opportunity with the NY/NJ Trails Conference continues. Sponsorship of employee participation in their annual Trail-a-Thon continues to offer a wonderful option for local agencies to implement into their local program as an activity/challenge. This year's Trail-A-Thon has been reduced in scope to be one month long. Information on how agencies can take advantage of our partnership with the NY/NJ Trails Conference and sponsor their employees to participate in the Trail-A-Thon as part of their employee wellness program is also attached.
  - b. **Valley Health Services:** See Item 1
  - c. **Atlantic Health System:** This summer, the Fund contracted with Atlantic Health Systems to provide sleep assessment services as a component without the Fund's health and wellness program. This is the first year of working in partnership with Atlantic. This is also the first year that the Fund has provided the sleep assessment/awareness as a component of the wellness program. Agencies receiving this component are in the process of receiving these services from Atlantic. The Wellness Committee will consider feedback from member towns receiving the component to assess its effectiveness. A meeting will be held this month to explore whether there are other opportunities to partner with Atlantic in the future.
5. **Projected Program Growth for 2024:** We have received confirmation from one new agency so far (Dover) that of their interest in participating in the program in 2024. We are working with Dover to help them to collect information regarding their employees' input relative to program planning. A survey was created and distributed via SurveyMonkey to Dover employees to solicit input. Over 30 Dover employees have voluntarily participated in the survey. Contact is also being made with other agencies who are new to the fund to determine whether there is interest in joining the program in 2024.
6. **Vision for the Future:** It was with much consideration that I decided that I will be taking the final step into full retirement in early 2024. I will not be submitting a proposal seeking a renewal of my contract to serve the Fund as its Health and Wellness Consultant/Coordinator for the upcoming new contract cycle. I have found such satisfaction working with you all over the years and have been pleased to watch the program expand and mature. My contract officially concludes at the reorg meeting in January; however, I have advised Emily, Brandon and the Wellness Committee of my willingness to stay on until March 30, 2024 (an additional 60 days past my current

contract expiration), should the Fund find it advantageous for me to work with my replacement to launch the 2024 program and help them gain a firm footing and understand of the various aspects and responsibilities of the position. I have appreciated the Fund's confidence in me and the opportunity to serve in this capacity over the last 3 years.

7. **Next Steps:** Specific areas we are focused for the summer/fall season will include the following:
- a. The review and integration of annual claims data reports, (they generally become available in late June) together with survey results will be a cornerstone of 2024 program planning.
  - b. The scheduling of a virtual broker meeting to engage brokers to share their thoughts and ideas associated with wellness programming, planning, incentivization and trending they are seeing amongst their books of business and to answer any questions they may have about the Fund's program.
  - c. Campaign to assist towns who have shown interest in 2024 participation continues to help create a firm foundation for their future program to get off to a strong start in 2024.
  - d. The establishment of a date this fall for ambassadors to engage in a virtual meeting together to exchange ideas, share successes and concerns and brainstorm together with our office.
  - e. Engage in outreach to other non-participating agencies to solicit input, offer to deploy a survey of their staff to help gauge their ideas and sentiments relating to the possibility of initiating a Fund/employer sponsored health and wellness program.



**NORTH JERSEY MUNICIPAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***September 21, 2023***



## 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	\$2,046,453	1,357	\$ 1,508	\$2,295,816	1,496	\$ 1,535
FEBRUARY	\$2,000,969	1,357	\$ 1,475	\$2,276,872	1,502	\$ 1,516
MARCH	\$2,490,470	1,363	\$ 1,827	\$2,379,988	1,503	\$ 1,583
APRIL	\$1,875,739	1,370	\$ 1,369	\$2,612,511	1,605	\$ 1,628
MAY	\$2,619,507	1,364	\$ 1,920	\$3,090,950	1,668	\$ 1,853
JUNE	\$2,316,285	1,360	\$ 1,703	\$3,170,703	1,662	\$ 1,908
JULY	\$2,116,211	1,354	\$ 1,563	\$2,465,662	1,669	\$ 1,477
AUGUST	\$2,519,012	1,352	\$ 1,863			
SEPTEMBER	\$2,017,188	1,353	\$ 1,491			
OCTOBER	\$2,151,983	1,353	\$ 1,591			
NOVEMBER	\$2,365,176	1,357	\$ 1,743			
DECEMBER	\$2,206,152	1,345	\$ 1,640			
<b>TOTALS</b>	<b>\$26,725,146</b>			<b>\$18,292,502</b>		
				<b>2023 Average</b>	<b>1,586</b>	<b>\$1,643</b>
				<b>2022 Average</b>	<b>1,357</b>	<b>\$1,641</b>

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

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

Paid Dates: 05/01/2023 - 05/31/2023  
 Service Dates: 01/01/2011 - 05/31/2023  
 Line of Business: All

	Billed Amt	Paid Amt
	\$230,598.58	\$230,014.05
	\$139,998.10	\$68,565.15
	\$160,665.98	\$60,022.60
	\$120,576.00	\$53,187.63
	\$160,669.82	\$53,122.83
	\$53,346.01	\$51,947.76
<b>Total:</b>	<b>\$865,854.49</b>	<b>\$516,860.02</b>

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

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

Paid Dates: 06/01/2023 - 06/30/2023  
 Service Dates: 01/01/2011 - 06/30/2023  
 Line of Business: All

	Billed Amt	Paid Amt
	\$211,767.19	\$168,165.85
	\$326,823.77	\$157,288.90
	\$1,593,984.57	\$108,467.86
	\$267,446.51	\$84,034.35
	\$235,967.71	\$78,390.46
	\$173,210.24	\$53,672.25
	\$77,310.58	\$52,557.36
	\$107,956.95	\$51,851.06
<b>Total:</b>	<b>\$2,994,467.52</b>	<b>\$754,428.09</b>

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

Plan Sponsor Unique ID :	All	Paid Dates:	07/01/2023 - 07/31/2023
Customer:	North Jersey Municipal Employee Benefits Fund	Service Dates:	01/01/2011 - 07/31/2023
Group / Control:	00727848,00866355,SI220763	Line of Business:	All

	Billed Amt	Paid Amt
	\$95,132.00	\$78,960.38
	\$140,629.74	\$70,452.66
	\$130,173.78	\$54,659.44
Total:	\$365,935.52	\$204,072.48



**Medical Claims Paid:**  
**January 2023- July 2023**

Total Medical Paid per EE: **\$1,643**

**Network Discounts**

Inpatient: **64.3%**  
Ambulatory: **68.0%**  
Physician/Other: **67.2%**  
**TOTAL: 66.9%**

**Provider Network**

% Admissions In-Network: **97.3%**  
% Physician Office: **91.2%**

**Aetna Book of Business:**  
Admissions 98.7%; Physician 91.1%

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

- Morristown Medical Center
- MSK
- Chilton Medical Center
- Hackensack University Medical
- Newton Medical Center

**Catastrophic Claim Impact**  
**January 2023- July 2023**

Number of Claims Over \$50,000: **45**  
Claimants per 1000 members: **11.2**  
Avg. Paid per Claimant: **\$120,526**  
Percent of Total Paid: **31.9%**  
• Aetna BOB- HCC account for an average of 42.3% of total Medical Cost

**Aetna One Flex Member Outreach:**  
**thru July 2023**

Total Members Identified: **962**  
Members Targeted for 1:1 Nurse Support : **179**  
Members Targeted for digital activity: **783**  
Member 1:1 outreach completed: **170**  
Member 1:1 Outreach in Progress: **9**

**Teladoc Activity:**  
**January 2023 thru July 2023**

Total Registrations: **68**  
Total Online Visits: **158**  
Total Net Claims Savings: **\$77,042**  
Total Visits w/ Rx: **120**  
  
Mental Health Visits: **10**  
Dermatology Visits: **13**

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

**Customer Service Performance**

1<sup>st</sup> Call Resolution: **94.05%**  
Abandonment Rate: **0.62%**  
Avg. Speed of Answer: **17.1 sec**

**Claims Performance**

Financial Accuracy: **97.71%**  
(Q1 23)

90% processed w/in: **9.5 days**  
95% processed w/in: **19.5 days**

\*\*\*\*\*

**Claims Performance (Monthly)**  
(June 2023)

90% processed w/in: **13.1 days**  
95% processed w/in: **19.5 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**





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

Total Component/Date of Service (Month)	2022 01	2022 02	2022 03	2022 Q 1	2022 04	2022 05	2022 06	2022 Q 2	2022 07	2022 08	2022 09	2022 Q 3	2022 10	2022 11	2022 12	2022 Q 4	2022 YTD
Membership	3,561	3,560	3,584	3,568	3,606	3,609	3,603	3,606	3,580	3,565	3,552	3,566	3,546	3,555	3,537	3,546	3,572
Total Days	143,010	129,864	147,150	420,024	137,024	146,662	144,973	428,659	139,497	145,998	140,931	426,426	138,727	137,897	140,550	418,866	1,693,975
Total Patients	1,400	1,339	1,413	2,073	1,444	1,463	1,432	2,194	1,382	1,401	1,413	2,133	1,492	1,470	1,529	2,281	3,002
Total Plan Cost	\$637,740	\$579,941	\$682,215	\$1,899,897	\$511,780	\$671,311	\$706,968	\$1,890,059	\$616,577	\$664,894	\$613,161	\$1,894,632	\$626,187	\$585,755	\$605,192	\$1,911,149	\$7,595,737
Generic Fill Rate (GFR) - Total	86.3%	85.5%	86.1%	86.0%	87.4%	85.9%	86.1%	86.4%	84.8%	84.3%	85.1%	84.7%	81.0%	82.1%	83.2%	81.9%	84.7%
<b>Plan Cost PMPM</b>	<b>\$179.09</b>	<b>\$182.90</b>	<b>\$190.35</b>	<b>\$177.48</b>	<b>\$141.92</b>	<b>\$186.01</b>	<b>\$196.22</b>	<b>\$174.71</b>	<b>\$172.23</b>	<b>\$186.51</b>	<b>\$172.62</b>	<b>\$177.12</b>	<b>\$176.59</b>	<b>\$164.77</b>	<b>\$171.10</b>	<b>\$179.65</b>	<b>\$177.23</b>
Total Specialty Plan Cost	\$337,516	\$288,902	\$344,531	\$970,949	\$203,313	\$376,740	\$375,552	\$955,605	\$294,572	\$328,945	\$290,566	\$914,083	\$331,113	\$249,783	\$248,637	\$915,316	\$3,755,953
Specialty % of Total Specialty Plan Cost	52.9%	49.8%	50.5%	51.1%	39.7%	56.1%	53.1%	50.6%	47.8%	49.5%	47.4%	48.2%	52.9%	42.6%	41.1%	47.9%	49.4%

Total Component/Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q 1	2023 04	2023 05	2023 06	2023 Q 2	2023 07	2023 08	2023 09	2023 Q 3	2023 10	2023 11	2023 12	2023 Q 4	2023 YTD
Membership	3,873	3,863	3,887	3,874	4,143	4,320	4,331	4,265	4,342								
Total Days	153,428	137,350	155,154	445,932	150,070	171,649	167,757	489,476	167,535								
Total Patients	1,550	1,471	1,554	2,316	1,556	1,713	1,692	2,575	1,657								
Total Plan Cost	\$548,171	\$576,692	\$660,747	\$1,785,610	\$584,135	\$747,708	\$850,724	\$2,182,567	\$816,422								
Generic Fill Rate (GFR) - Total	83.3%	84.4%	84.9%	84.2%	85.6%	86.8%	85.0%	85.8%	85.2%								
<b>Plan Cost PMPM</b>	<b>\$141.54</b>	<b>\$149.29</b>	<b>\$169.99</b>	<b>\$153.63</b>	<b>\$140.99</b>	<b>\$173.08</b>	<b>\$196.43</b>	<b>\$170.59</b>	<b>\$188.03</b>								
<b>% Change Plan Cost PMPM</b>	<b>-21.0%</b>	<b>-8.4%</b>	<b>-10.7%</b>	<b>-13.4%</b>	<b>-0.7%</b>	<b>-7.0%</b>	<b>0.1%</b>	<b>-2.4%</b>	<b>9.2%</b>								
Total Specialty Plan Cost	\$192,512	\$223,063	\$248,701	\$664,276	\$205,135	\$301,686	\$387,694	\$894,515	\$362,152								
Specialty % of Total Specialty Plan Cost	35.1%	38.7%	37.6%	37.2%	35.1%	40.3%	45.6%	41.0%	44.4%								

PMPM	
2Q 22	\$174.71
2Q 23	\$170.59
Trend - Q 122-Q 123	-2.4%

# APPENDIX I

**NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
JUNE 22, 2023  
RANDOLPH MUNICIPAL HALL- 9:30 AM**

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

**ROLL CALL OF 2023 EXECUTIVE COMMITTEE AND FUND COMMISSIONERS**

<b>2023 Executive Committee</b>		
Scott Heck, Chair	Borough of Ringwood	Present
Tom Russo, Secretary	Town of Newton	Present
Barbara Russo	Township of Berkeley Heights	Present
Dina Valente - Stoel	Borough of Lincoln Park	Present
Tammy Smith	Knowlton BOE	Absent
Silvio Esposito	Township of Hanover	Present
Carinne Piccolo- Kaufer	Township of Hardyston	Present
<b>Executive Committee Alternates:</b>		
Cathy Shanahan	Township of West Milford	Absent
Adam Brewer	Township of Pequannock	Present
Greg Poff	Borough of Randolph*	Absent

<b>Fund Commissioners</b>		
Mike Sondermeyer	Borough of Bloomingdale	Absent
Michael Restel	Township of Wantage	Present
Grant Rome	Township of Sparta	Absent
Diana Francisco	Andover Township*	Absent
Ralph Blakeslee	Borough of Netcong*	Absent
Keith Kazmark	Borough of Woodland Park	Absent
Rey Julve	Township of Dover	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
Open	Township of Prospect Park*	Absent
John Shepherd	Township of Roxbury*	Absent
Debra Millikin	Township of Jefferson*	Present
Open	Kinnelon	Absent
Gabby Evangelista	Borough of Wharton	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	Present
Open	Borough of Netcong*	Absent
Open	Township of Dover	Absent
Sandra Emmerich	Borough of Madison*	Absent
Nancy VanHorn	Township of Wantage	Absent
Deborah Bonanno	Mountain Lakes	Present
William Egan	Township of Jefferson	Absent
Dana Vitz	Township of Hardyston	Absent
	Town of Boonton	Absent
	Madison Housing Authority	Absent

#### APPOINTED OFFICIALS PRESENT:

Executive Director	PERMA Risk Management Services	<b>Brandon Lodics Emily Koval Jordyn DeLorenzo</b>
Program Manager	Vozza Agency	<b>David Vozza Randi Gerber</b>
Attorney	Dorsey & Semrau	<b>Edward Pasternak</b>
Claims Administrator	Aetna	<b>Jason Silverstein</b>
Dental Administrator	Delta Dental	<b>Brian Remlinger</b>
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>
Wellness Coordinator	Cavitas	<b>Absent</b>

#### PRESENT FUND PROFESSIONALS:

**Brittany Vozza**  
**Frank Covelli**  
**Renee Gear**  
**Staci Grant**  
**Vicki D.**  
**Candy Bronco**  
**Joe Rude**

#### FLAG SALUTE

#### CORRESPONDENCE -

## **APPROVAL OF OPEN APRIL 27, 2023 MINUTES:**

### **MOTION TO APPROVE OPEN MINUTES OF APRIL 27, 2023:**

**MOTION:** Commissioner Esposito

**SECOND:** Commissioner T. Russo

**VOTE:** 12 Ayes, 0 Nays, 1 Abstain  
(Bonanno)

## **REPORTS:**

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

**Fast Track Financial Reports** as of March 2023 - Executive Director reviewed the fast track included in the agenda. She stated that there was a surplus gained for the month of March.

### **AUDITOR AND ACTUARY YEAR-END REPORTS**

Bud Jones Nisivoccia is expected to present the report. He reviewed the Audit that was handed out to the executive committee. A copy of the Annual Financial Audit for the period ending December 31, 2022. Once approved, we will make a filing with the Departments of Insurance and Community Affairs to meet their deadline. The Affidavit of Certification and Resolution 23-23 approving the 2022 Audit is on page 12.

### **REQUEST FOR PROPOSALS**

Mrs. Koval stated that the following table contains the contract terms and RFP schedule. The Professionals must go out for RFP and the EUS contracts may be extended an additional year. The Contracts Committee approved the QPA to release these RFPs via competitive contracting, which will allow the Fund to contract up to 5 years.

<u>Professional</u>	<u>Current Contract Term</u>	<u>Last RFP</u>
Executive Director	1/1/2023 - 12/31/2025	8/11/2022
Program Manager	1/1/2022-12/31/2024	7/1/2021
Attorney	1/1/2023- 12/31/2023	7/29/2020
Treasurer	1/1/2023- 12/31/2023	7/29/2020
Actuary	1/1/2023- 12/31/2023	7/29/2020
Auditor	1/1/2023- 12/31/2023	7/29/2020
Aetna	*one year renewals negotiated	RFP Released at MRHIF level
UHC	*one year renewals negotiated	May RFP at MRHIF Level
Delta Dental	1/1/2023- 12/31/2023	RFP Released at MRHIF level
Wellness Education & Nutrition	1/1/2023-12/31/2023	Under threshold
Heart Scan Services	1/1/2021-12/31/2023	7/29/2020
Wellness Coordinator	1/1/2023-12/31/2023	10/21/2021
Fitness Component	1/1/2023-12/31/2023	10/1/2023
Sleep Study	6/1/2023-12/31/2025	3/7/2023

**MOTION TO RELEASE RFPS THROUGH COMPETITIVE CONTRACTING FOR ATTORNEY, TREASURER, ACTUARY, AUDITOR, HEART SCAN SERVICES, EDUCATION FOR THE WELLNESS PROGRAM, WELLNESS COORDINATOR AND THE FITNESS PROGRAM**

**MOTION:** Commissioner Piccolo Kaufer

**SECOND:** Commissioner Esposito

**VOTE:** 11 Ayes, 0 Nays

**OPERATIONS**

**OPERATIONS COMMITTEE**

The Operations Committee met last week to discuss new member policies. Minutes from this meeting are included. The Committee is recommending an acceptance of a New Member Application process policy which is included on Appendix III.

**MOTION TO ACCEPT THE NEW MEMBER APPLICATION PROCESS FLOW CHART, AS PRESENTED.**

**MOTION:** Commissioner T. Russo

**SECOND:** Commissioner Valente-Stoel

**VOTE:** 11 Ayes, 0 Nays

**MRHIF MEETING**

Mrs. Koval stated that the MRHIF meet on June 14, 2023. The 2022 Fund Audit was approved with no comments or recommendations. It is available on the MRHIF website. The following RFPs are being facilitated at the MRHIF level and being issued shortly:

1. Benefits Administration System
2. Medical TPA
3. Dental TPA
4. Near Site Health Centers
5. Marketing Consultant
6. Reinsurance

All RFPs will be reviewed by the MRHIF contracts committee before approval in September. The Contracts Committee recently lost some membership and is seeking new Commissioners! *Any Commissioner may join the Committee!*

A State-Wide new Business status was provided. All Funds are gaining membership in light of the SHBP renewal:

<b>New Members by Fund</b>	
<b>July 1 - August 1, 2023</b>	
	<b>New Groups</b>
BMED	3
Metro	4
NJHIF	5
CJHIF	3
SNJHIF	8
Coastal	1
SHIF	13

Also, the Commissioners approved to quote a new Fund, the Metropolitan HIF, which is currently a sub Fund of the BMED and expected to become independent on 1/1/2024.

Lastly, the MRHIF Attorney and Program Manager finalized a stop loss confidentiality agreement with AmeriHealth between the Funds that have a contract with the carrier.

**RETAINED DIVIDENDS** - Mrs. Koval stated a few members retain past dividends with Fund for future release. The list is included on in Appendix IV. These dividends are available to the members at any time via a retained dividend form which is also in Appendix IV.

**PCORI FEE** - Mrs. Koval stated that the Fund will continue to pay this fee on behalf of the members in July.

## **INDEMNITY AND TRUST AGREEMENTS**



PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements that were due by December 31, 2022, and older. Please reach out to [jdelorenzo@permainc.com](mailto:jdelorenzo@permainc.com) for a blank form to be executed. The list was last updated on June 16, 2023

MEMBER	I&T END DATE
TOWNSHIP OF ROXBURY	12/31/2022
BOROUGH OF PROSPECT PARK	12/31/2022

**PRORAM MANAGER REPORT** - Program Manager reviewed the following items from the report included in the agenda:

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

Mr. Voza stated that the 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 [northernrollments@permainc.com](mailto:northernrollments@permainc.com)

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

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

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

Wednesday	July 19th	10:00 am - 11:00 am
Wednesday	August 16th	10:00 am - 11:00 am
Wednesday	September 20th	10:00 am - 11:00 am
Wednesday	October 18th	10:00 am - 11:00 am
Wednesday	November 15th	10:00 am - 11:00 am

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

In the subject line of the email, please include ***Training - Fund Name and Client Name***. Please be sure to add the date of the training you would like to attend to your email so an invite can be sent.

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

### **NEW MEMBERS**

The Madison Housing Authority and the Town of Boonton are now fully implemented with the fund effective 5/1/2023. The Borough of Chatham is on target for an 8/1/2023 effective date.

### **NEW MEMBER SUBMISSIONS**

Vernon – Mr. Vozza’s office has received a verbal confirmation that the Twp of Vernon has passed a resolution to join the NJHIF. We are still waiting for confirmation of the effective date. We will be working with the brokers office through the implementation process.

### **NEW PROSPECTS**

The Operations Committee met on June 1<sup>st</sup> to discuss new prospects for the NJHIF.

Items of discussion included:

1. **Considering lowering or eliminating the Min 25 lives guideline for membership.**
2. **Review current growth plans.**
3. **Review of prospect workflow chart.**

**The committee reviewed the current 25 minimum lives requirement and has decided that the limit is no longer necessary. Each new member prospect will be reviewed under the underwriting guidelines of the fund, which was also discussed as a more formalized procedure for underwriting has been established.**

Mr. Brewer stated that the concept of the fund is to help towns out with collective bargaining and more lives would give more bargaining power. After discussion, the Committee agreed to get rid of the 25 minimum lives requirement as mentioned above. They agreed that the fund is not going with the unofficial past practice and they want to Protect the fund and Protect the members.

### **NJMEBF WEBSITE**

**Website- [www.NJMEBF.com](http://www.NJMEBF.com)**

We have made several changes and updates to our website to help promote the NJMEBF and to allow employers to direct their employees to the new employee resource page. The site will include forms and FAQs available as well as newsletters and basic contact information. The wellness blog has been updated to include articles on trending topics like E-cigarette use, smart device usage and the importance of walking etc. We have also posted

a video testimonial from a wellness member in Bloomingdale regarding the program offered by Fitness knocking and their services.

In accordance with new ADA guidelines, we will be upgrading the website to make it accessible to people with disabilities. The ADA requires that websites be accessible, as they are considered places of public accommodation. In 2022, the Department of Justice (DOJ) reaffirmed and clarified its 2018 ruling that websites are places of public accommodation and are subject to the ADA's requirements of general non-discrimination and effective communication.

We have received the attached proposal from our current website provider to upgrade the website for a \$500 setup fee and a \$490/year fee to maintain compliance. See attached proposal.

The Committee verbally approved to go ahead with the ADA compliance transformations of the website.

## **WELLNESS PROGRAM**

### **Wellness**

The 2023 Fund provided components are underway. Jefferson has started their Nutritional counseling program, Bloomingdale and Wantage have started their fitness coaching program, Hardyston, Sparta, and Randolph have scheduled their sleep screenings and Hanover, Wharton, Lincoln Park, Pequannock, and Ringwood have scheduled their Lifeline Screenings.

June is Alzheimer's Awareness Month. According to the Alzheimer's association, more than 6 million Americans have Alzheimer's. Please see the attached flier on Risk factors, symptoms, and prevention.

As we approach summer, please remember that according to the Skin Cancer Foundation, using SPF 15 daily can reduce your risk of developing squamous cell carcinoma by about 40% and melanoma by 50%. See attached for more information.

We have four wellness contracts for the following services that expire on 12/31/2023.

- Wellness Coordinator
- Cardiovascular, stroke and other chronic diseases screenings
- Fitness Coaching
- Nutritional Counseling

## **HSA MAX CONTRIBUTIONS FOR 2024**

For 2024, individuals under a high deductible health plan (HDHP) will have an HSA contribution limit of \$4,150. The HSA contribution limit for family coverage will be \$8,300. Those amounts are about a 7% increase over what you can contribute this year for 2023.

If you are age 55 or older, the catch-up contribution is currently \$1,000. That still applies for 2024. You can see the difference between the 2023 and 2024 HSA maximum contribution amounts in the chart below.

### ***Contribution Limits for Health Savings Accounts Under HDHPs***

(\*Individual means self-only coverage.)

	2024	2023	Change
HSA Contribution Limit	Individual: \$4,150	Individual: \$3,850	Individual: +\$300
	Family: \$8,300	Family: \$7,750	Family: +\$550
HSA Catch-Up Contribution	\$1,000	\$1,000	No Change
HDHP Minimum Deductible	Individual: \$1,600	Individual: \$1,500	Individual +\$100
	Family: \$3,200	Family: \$3,000	Family: +\$200
HDHP Max Out-of-Pocket	Individual: \$8,050	Individual: \$7,500	Individual: +\$550
	Family: \$16,100	Family: \$15,000	Family: +\$1,100

### **EXPRESS – SCRIPTS**

#### **EXPRESS SCRIPTS UPDATE**

ESI has changed their requirements for members being prescribed the drug, Ozempic. This drug has received a lot of attention recently due to providers prescribing the drug for weigh loss. The drug is only FDA approved for patients with Type 2 diabetes. Weight loss drugs are not covered by the Fund.

Effective 4/1/23, members receiving a new script for Ozempic will be required to go through the prior authorization process to confirm they have met the criteria to be prescribed the drug. Those who were taking the drug prior to 4/1/23 will be grandfathered, prior authorization will not be required unless the member's script for the drug has changed.

**TREASURER:** Mr. Soccio reviewed the bills list for the months of May and June 2023.

**ATTORNEY:** Fund Attorney stated that there is a few pre-litigation claims that were reviewed by the claims committee which gives an opportunity to vet the claims and discuss it with the committee. He stated that there is one claim that was presented to the committee about an out of network emergency surgery. It was settled that the fund would pay to avoid pre litigation. The attorney is stating that

Motion to accept the claim for the \$26,000. We will ad the motion to the end of the meeting.

**AETNA:** Mr. Silverstein reviewed the claims report for the months of March and April 2023. He stated that there were 3 high-cost claimants for the month of March over the threshold of \$50,000 and 2 for the month of April. He reviewed the dashboard metrics stating that there has been added a monthly claims performance box added to the metrics. Mr. Lodics stated that Aetna has reallocated their resources to correct the problem and has invested a lot due to the relationship with the fund.

**EXPRESS SCRIPTS:** Mr. Yuk reviewed the April 2023 report included in the agenda. He stated that all costs continue to stay down.

**DELTA DENTAL:** Mr. Remlinger reviewed the reports included in the agenda. He reviewed health risks of Gum disease and stated some facts of medical conditions that are caused by neglecting annual cleanings. He stated that he wants to see the utilization of the dental insurance to go up.

**CONSENT AGENDA:**

MOTION TO APPROVE resolutions and including the motions:

**MOTION:** Commissioner T, Russo

**SECOND:** Commissioner Brewer

**VOTE:** 11 Ayes, 0 Nays

**OLD BUSINESS:** None.

**NEW BUSINESS:** None.

**PUBLIC COMMENT:** None.

**EXECUTIVE SESSION:** None.

**MOTION TO ADJOURN:**

<b>MOTION:</b>	Commissioner T. Russo
<b>SECOND:</b>	Commissioner Brewer
<b>VOTE:</b>	All in Favor

**MEETING ADJOURNED AT: 10:19 am**

**NEXT MEETING: September 21, 2023, 9:30 am**

**RANDOLPH MUNICIPAL BUILDING**

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*Jordyn DeLorenzo*

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**Tom Russo, Secretary**

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**Date Prepared: 6/22/2023**

# APPENDIX II

**NJHIF**  
**Operations Committee**  
**September 13, 2023**  
**Zoom**

**Adam Brewer**  
**Scott Heck**  
**Carrine Kaufer**  
**Randi Gerber**  
**Dave Vozza**  
**Emily Koval**

Mr. Vozza opened the meeting with a review of the new members experience. He said that overall, they are slightly above their premium income. He reviewed the experience by member, he said that Jefferson had a large month but overall, the groups are performing well.

Adam asked if these new members are in line with what is budgeted for the new budget. Mr. Vozza said it is right in line with what is budgeted, but any group that can be perfectly underwritten can have one bad claimant that could skew the loss ratio significantly.

Mount Olive – Mr. Vozza said that there are 148 actives and 43 Medicare advantage lives. The relativity of the age/sex is not taken into account anymore since data is available. This group is 14% lower than the whole group. The actuary included 3% margin. In response to Mr. Brewer, this group would be one of the larger groups should they enter. The Committee agreed to offer membership.

Mr. Vozza said that Boonton township has not responded lately. Mendham Borough has requested their experience from the State. He said applications are slowing down but could pick up soon.



## **Finance Committee Meeting**

**August 31, 2023 - Zoom**

Adam Brewer  
Scott Heck  
Tom Russo  
John Vataha  
Randi Gerber  
Dave Vozza  
Emily Koval  
Brandon Lodics  
Jordyn DeLorenzo

### **Actuary**

NJHIF Actuary, John Vataha, Actuarial Solutions. John reviewed the process of underwriting a new budget. He takes a couple things into consideration, which are national trend, trend of the Fund and industry changes. For this Fund, there was significant growth, which is in addition to historical trend of the Fund. IN addition, the Aetna claim processing pattern which they had a backlog. Instead of first in first out claims, they were processing the larger claims first. There was a disproportionate level of claim payments for all Funds across the state. Aetna provided us with additional information of how they were going to process the claims and project that out. We did make an adjustment for this. He ran 3 models with how to project the claims and they were all similar and were comfortable with the results. The Fund's trend is below the industry of 7%.

In response to Mr. Brewer, Mr. Lodics said that the new members, there were only 2 groups that had experience in this projection. The newer member's per employee month factors were taken into consideration and they were very much in line with john's 2024 projection. This Fund a decrease in Rx spend this year, which is unusual. Most of the spend is in medical. New members were not driving this renewal. Mr. Vataha confirmed there was very little difference between the new groups and the existing Fund. Mr. Vozza confirmed that the prescription dropped and helped the overall spend. He said the new member loss ratios was within 3% of the Fund. Mr. Heck said he thinks the Fund should review the new members on a month to month

basis. We would want to review this before accepting new members. Mr. Vataha said it is good to monitor new membership before accepting new members. Mr. Lodics thanked JV for his time.

### **2024 Budget Review**

Mr. Lodics reviewed the Budget Introduction Power Point Presentation that was shown which included the 2024 Budget overview, member assessments, billing assessments, development of the 2024 budget, medical claims, reinsurance, and expenses.

He stated that for the budget, the Medical Claims and embedded Rx are increasing by 6.18%, the stand alone Rx Claims are increasing by more than we have seen in the past at 6.18%. He stated that this due to the spike in utilization of weight loss drugs as well as cancer treatment medications. Dental Claims are seeing no change. MRHIF reinsurance is projected to increase by 5.98%. The number can change once the MRHIF adopts their 2024 Budget. Medicare Advantage is up 2.39% and expenses are up 2.02%. Loss Fund Contingency is discretionary budget income utilized for balancing the budget. Mr. Lodics stated that the wellness program is increasing 20%. Mr. Brewer asked about the 20% increase and Mr. Lodics stated that this is going with trend with the new enrollment. Mr. Vozza stated the thinking behind it overall is for new members and growth.

Mr. Lodics reviewed the Member assessments showing that the change in line of coverage for the Fund. He stated that individual group assessment factors are; loss ratio adjustments of up to +/- 2.5% are applied for members with at least two years of claims experience and renewal factors and loss ratio factors are applied multiplicative as well as lines of coverage in the fund. He stated that the average renewal for a group with medical and prescription is 5.07%. Mr. Lodics stated that the 5-year average budget renewal is at 1.56% which is great for the fund considering the increase for 2023 and 2024. Mr. Vozza stated that the trend for the stated is over 7%.

Mr. Lodics stated that when developing the 2024 budget, the actuary had to take into consideration medical, Rx and Dental claims that incurred in 2021 through June 30, 2023. Mr. Lodics reviewed the MRHIF Renewal slide in the Power Point presentation. He stated that the 5.98% is just a placeholder until the 2024 budget is finalized. The 5 year composite of the NJHIF MRHIF Loss Ratio is at 80.35%. Mr. Vozza stated that some of the high-cost claimants have left the fund which will bring the claims down.

Mr. Lodics reviewed expenses stating that it is up 2.02%. All RFP responses on average increase about 2%. Mr. Lodics reviewed the Assessment Changes by entity. Mr. Lodics reviewed the assessments by line and the +/-2.5% loss ratio factor for members running better or worse than the whole, although credibility is taken into consideration. The lines of coverage also benefit or hurt overall increasing. For example, a group does not offer retiree coverage, would not benefit from the lower line of coverage. There is one dental only member that has a very high LR, and it will receive an adjustment which is not something we typically do, but the loss ratio was absorbent, and the member had not received increases in many years.

Overall, the Fund is receiving lower than trend increases and dividends are being released.

### **Utilization Statistics Review**

Mr. Voza reviewed the claims review presentation that was distributed. He said there is an increase in enrollment effecting the medical increase. The prescription drug decrease was driven by a decrease in specialty. There were 2 patients with a rare diseases that appear to be controlled. In addition, gene therapy is becoming popular, but extremely expensive. But the therapy is curable. Our reinsurance company will build this into trend because they will likely hit the reinsurance level. He said there is an increase in weight loss medications that are being monitored.

Mr. Loidcs reviewed the FFT as of June 30, 2023 – he stated that stop loss claimants from 2022 – He stated that June is going strong. There were some high claimant reimbursements, which were reduced from the claims projection in the budget

### **Dividends**

As for the dividend, Mr. Lodics reviewed the analysis which is based off the claims 2024 projection, including trended growth, inclusive of two groups that are not in the claims data but are members. The Fund's policy of 2.5 months of claims expenses is the considered, leaving about \$1.8 million available. The recommendation is lower than prior years. This is from the new members not building surplus, yet claims are being paid. There has to be assumption of these new member's risk.

Mr. Heck said he thinks the fund should hold off until after the budget.

Mr. Brewer said that with the new members, but dividends should be released back to the members. He asked if the dividends should be used in the towards the budget. Mr. Lodics said dividends can be used towards the whole up to 2.5%.

Mr. Russo said the retention could be changed. He said he feared the new members are affecting the dividend availability. Mr. Vozza said the long-term members own the surplus, not the new members.

Mr. Lodics said we can continue to monitor the new members, growth policy and impact on the current members.

Mr. Heck said he would like to see a budget increase around 4%. Mr. Lodics said we could go back with the actuary and sharpen our pencils, although the June data might not help. Mr. Heck said he thinks we should go back and look at certain lines that the Fund is spending and see if we can get it lower.

The Committee requested an additional look at the Fund and see if it can get lower. Mr. Brewer said he is not trying to reduce the budget and hurt future budgets. Is there something that we can reduce or remove. Mr. Lodics said the claims are the driver, not the expenses. We will go back to the actuary and see if we can sharpen, although knowing the leaner the budget, less dividends.

Mr. Heck said to be careful of how it is presented to the EC, especially with the new members and how they impact the increase. Mr. Lodics clarified that the new members are not driving the increase.

## **Finance Committee Meeting**

**September 11, 2023 - Zoom**

Adam brewer  
Scott heck  
Tom Russo  
Dave Vozza  
Britany Vozza  
Emily Koval  
Jordyn DeLorenzo

### **2024 HIF Budget Discussion (continued)**

Mrs. Koval stated that version 2 of the 2024 NJMEBF budget was sent out. One major change that was made was how the actuary projected the claims and it could be done one of three ways. The Actuary usually takes the claims in a rolling 12 which is May 22 to May 23. He could also take the first half of 2023 or using 2022 and not 2023 at all. The past 3 budget we have been using a rolling 12. He redid the budget this time and went with the first half of 2023.

This new budget gives the fund a few points 5.56 from 5.93. Also took in projected rebates into consideration. The actuary also gave the dental claims their true -5 point decrease. Aetna lines - 5% increase - at the result of the RFP they are going to stay about flat. 5.17% for the overall budget.

Assessments are coming in a n average 4.46%. This is the lowest that the actuary will feel comfortable with. Mrs. Koval asked if this is what they were looking for or are more satisfied with these numbers. Mr. Heck said be careful when you say new members are helping the budget. Mr. Brewer stated that he wants the correct budget. He doesn't want to push too far and cut into the budget to much that puts the fund in a bad position.

Mr. Vozza stated that in recent years there have been very favorable budgets. As mentioned, the PBM RFP has helped with many savings with rebates back on drugs that are purchased. He stated that this creates a good cushion. He stated that claims are trending upward.

As you can see while still very green the new members are performing slightly higher although very close to the balance of the membership. Trend is running 6 - 7.5 % and that's the driver of the claims budget. In recent years after the PBM RFP a significant amount of the savings in prescription cost was increased rebates. When budgets were put together since 2021 the amount anticipated was much lower than was ultimately realized and that amount when brought closer to the actual over the next few years was able to offset some of the trend resulting in lower-than-normal trend increases. That cushion is about used up so unless there is savings in claims cost or plan design changes about trend is what can be expected.

Mr. Vozza stated that you want to keep a cushion in the budget to help the fund as well as its new members.

Mrs. Vozza touched on the wellness program and its participants. She stated that having a cushion will leave room for new members joining the wellness program. She stated that we want to be able to still offer that to them because the new members who came from the State had a wellness program and we offer equal to or better than.

Mr. Heck stated that splitting the difference to 5.4%. Mr. Heck asked the recommendation of the Executive Director's Office. Mrs. Koval stated that it is the recommendation of the Executive Director's Office to go with the first version of the budget that was presented. Mr. Heck agreed with Mr. Brewer stated that the wellness program should get the increase. 5.4% for the overall budget. Mr. Russo disagreed and he would like the budget to go to 5.25% after putting the wellness back in and feels there is enough contingency in the budget not to increase. Mr. Heck is not as comfortable rolling the dice and wants more of a cushion with the 5.4.

2 out of 3 voted yes to get as close as possible to the 5.4%.

# APPENDIX II

# On Demand Wellness Webinars

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



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

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

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

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



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

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

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

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



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

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

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

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



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

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

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

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



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

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

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

Link for survey: <https://forms.office.com/r/0frKtWbPPy>



# On Demand Wellness Webinars



## **Signs You Might Have an Undiagnosed Heart Condition** presented by Paul Burns, MD

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

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

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



Oral, Head, and Neck  
Cancer Awareness

## **Oral, Head & Neck Cancer Awareness** presented by Kevin Wood, MD

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

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

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



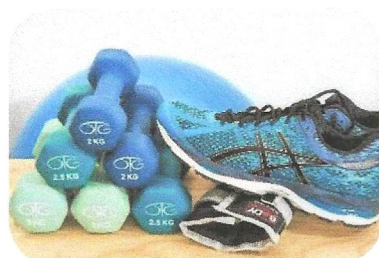
## **First Aid/ Stroke Awareness** presented by Jim Warin, Valley Hospital Emergency Services

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

Link for video:

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

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



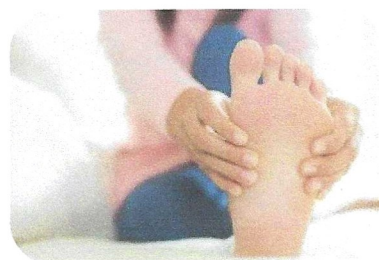
## **Strength Training: Anytime is a Good Time to Start!**

presented by Jen Reynolds, LifeStyles Exercise Specialist  
Strength training to the rescue! Strength training is a key component of overall health and fitness for everyone.

Link for video:

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

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



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

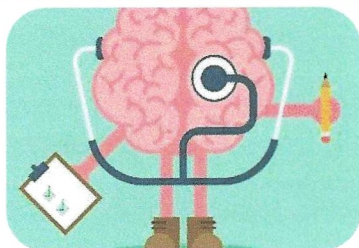
Join us to hear about some of the issues related to our feet and what we can do to manage them.

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

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



# On Demand Wellness Webinars



## **Mental Health First Aid** presented by West Bergen Mental Health

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

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

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



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

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

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

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

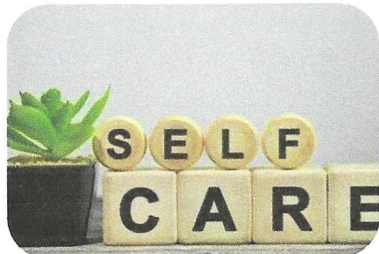


## **The Top Summer Injuries & How to Avoid Them** presented by Masood Ranginwala, DO

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

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

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



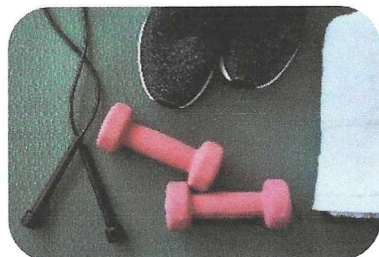
## **Self-Care for Caregivers** presented by

Jessica Cording, MS, RD, CDN

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

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

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



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

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

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

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

Link for survey: <https://forms.office.com/r/fU6CqcGrijx>



# On Demand Wellness Webinars



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

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

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

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



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

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

Link for video: Live on 9/20

Link for survey:



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

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

Link for video: Live on 10/4

Link for survey:



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

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

Link for video: Live on 10/18

Link for survey:



## **Better Balance: Better Life** presented by Valley Physical Therapist

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

Link for video: Live on 11/2

Link for survey:



# SIGNS YOU NEED PELVIC FLOOR REHAB

**OCTOBER 4TH, 2023 @ 12:00 PM**



Join us **Wednesday, October 4th, 2023** for an informative webinar presentation and discussion on **Signs You Need Pelvic Floor Rehab.**

The pelvic floor is a group of skeletal muscles in the base of your torso that are responsible for bowel and bladder function and sexual pleasure. If your pelvic floor muscles are weak or are not working correctly, you may experience uncomfortable, inconvenient, or embarrassing symptoms. But the good news is that a physical therapist specializing in pelvic floor rehabilitation may be able to help. This presentation is led by **Justine Ward, Valley Pelvic Floor Physical Therapist.** A moderated Q&A will follow the presentation.

Register for the presentation on <https://www.valleyhealth.com/events/corporatewellness> or **Click on the link below for Signs You Need Pelvic Floor Rehab:**

[https://teams.microsoft.com/l/meetup-join/19%3ameeting\\_ZDgyZjBhNWYtM2JkMi00YjVjLWE1N2ItZmZiZTliYTEyZTkx%40threa%20v2/0?context=%7B%22Tid%22%3A%2295bedc6a-bf88-45a8-8131-afc1f7f8b9fe%22%2C%22Oid%22%3A%22ef31e47e-d0b1-4c6a-ba1d-bf8e1af4d6e0%22%2C%22IsBroadcastMeeting%22%3Atrue%2C%22role%22%3A%22a%22%7D&btype=a&role=a](https://teams.microsoft.com/l/meetup-join/19%3ameeting_ZDgyZjBhNWYtM2JkMi00YjVjLWE1N2ItZmZiZTliYTEyZTkx%40threa%20v2/0?context=%7B%22Tid%22%3A%2295bedc6a-bf88-45a8-8131-afc1f7f8b9fe%22%2C%22Oid%22%3A%22ef31e47e-d0b1-4c6a-ba1d-bf8e1af4d6e0%22%2C%22IsBroadcastMeeting%22%3Atrue%2C%22role%22%3A%22a%22%7D&btype=a&role=a)

*Not available to join a live session? Watch later! Broadcasts are recorded and available within 24 hours \*Wellness topics & dates are selected based on health professional availability and are subject to change.*



# My Aching Knees

**OCTOBER 18TH, 2023 @ 12:00 PM**



Join us **Wednesday, October 18th, 2023** for an informative webinar presentation and discussion on **My Aching Knees**.

Knee pain can be caused by a number of issues. Join us to learn more about the anatomy of the knee and problems that occur as we age. Total knee replacement surgery is a treatment for knee pain usually caused by arthritis. Join us to learn about surgical considerations and procedures, including surgery with the Mako Robotic-Arm Assisted Surgical System. This presentation is led by **Erik Zachwieja, MD, Garden State Orthopedic Associates**. A moderated Q&A will follow the presentation.

Register for the presentation on <https://www.valleyhealth.com/events/corporatewellness> or **Click on the link below for My Aching Knees:**

[https://teams.microsoft.com/l/meetup-join/19%3ameeting\\_MGFIODgwYjltMWUxMi00NDZhLWJiOTYtZWQyNDkxNTFiMmI2%40thread.v2/0?context=%7B%22Tid%22%3A%2295bedc6a-bf88-45a8-8131-afc1f7f8b9fe%22%2C%22Oid%22%3A%22ef31e47e-d0b1-4c6a-ba1d-bfbe1af4d6e0%22%2C%22IsBroadcastMeeting%22%3Atrue%2C%22role%22%3A%22a%22%7D&btype=a&role=a](https://teams.microsoft.com/l/meetup-join/19%3ameeting_MGFIODgwYjltMWUxMi00NDZhLWJiOTYtZWQyNDkxNTFiMmI2%40thread.v2/0?context=%7B%22Tid%22%3A%2295bedc6a-bf88-45a8-8131-afc1f7f8b9fe%22%2C%22Oid%22%3A%22ef31e47e-d0b1-4c6a-ba1d-bfbe1af4d6e0%22%2C%22IsBroadcastMeeting%22%3Atrue%2C%22role%22%3A%22a%22%7D&btype=a&role=a)

*Not available to join a live session? Watch later! Broadcasts are recorded and available within 24 hours \*Wellness topics & dates are selected based on health professional availability and are subject to change.*



## Amp Up Your Walk 5 Ways

Walking is a great form of exercise, especially if you enjoy moving in comfort. It's widely accessible and easy for most. As you adjust to walking for fitness, here are some ways to step up the intensity, benefits and pleasure of your walking workouts.



### 1. Add speed. Here's how:

Take your normal-sized steps or slightly smaller steps and focus on a quicker movement. Keep your shoulders relaxed as you pump your arms close to your body for additional momentum and balance.

**2. Add incline.** If you walk outdoors, take to the hills. If you use a treadmill, you can ramp up the incline. When walking on flat surfaces begins to feel easier, challenge yourself to ramp up the incline — maintaining the same pace, you'll burn more calories. Extra: Walking uphill also helps strengthen your bones better than walking on flat surfaces does.

**3. Add intervals.** Alternating between higher and lower intensities throughout your workout yields better fitness improvements and more calorie burn than a continuous steady pace. It's a natural way to boost your speed and walking intensity gradually.

**4. Add some music.** Studies suggest music helps walkers move faster and longer before feeling their fatigue. Why not consider adding a soundtrack to your workouts for an extra push and pleasure? **Note:** Don't play your favorite tunes too loudly. Protect your hearing and make sure you can still hear sounds around you, such as cars.

**5. If you have a dog who loves to walk, lucky you.** Add a park route to your walks and spend a few minutes playing fetch along the way with your canine buddy.

**If you're not used to regular exercise, get your health care provider's okay first.** If you have a chronic condition, such as heart disease, consult your provider before intensifying your walking routine.

The Smart Moves Toolkit, including this issue's printable download, **Health Benefits of Volunteering**, is at [personalbest.com/extras/23V9tools](https://personalbest.com/extras/23V9tools).

## NJMEBF notes

### Hiking our Way into the Fall Season

**September is here!!** Fall is an amazing season to take advantage of outdoor recreation. It brings us brilliant colors, cool days and opportunities to walk in our neighborhoods, parks and trail system many of which you may not even know are right within your own communities. In partnership with the NY/NJ Trails Conference, the Fund's Health and Wellness Program is spotlighting the value of walking and or hiking this month. Many member agencies of the NJMEBF are sponsoring their employees to participate in the Conference's annual Trail-a-Thon that begins on October 1 and runs through October 31. It is a great way to stay focused and motivated as participants walk and log their steps in the pursuit of meeting your own personal step goals. The Conference is a non-profit organization that helps to maintain area trails and provides education on the value of being outdoors, hiking and preserving the integrity of New Jersey and New York's magnificent trail systems.

Here are 10 good reasons to put on your sneakers or hiking boots - Hiking/walking:

1. Helps Lose Weight
2. Good for Mental Health
3. Good for the Heart
4. Helps Build Leg Muscles
5. Helps Control Glucose Levels Relative to Diabetes
6. Helps Lower Blood Pressure
7. Hiking/Walking Can Be Social
8. Boosts Your Bone Density, Reducing Fall Risks
9. Increases Mood
10. Opens Your World to New Experiences

>>Continued on page 4.



# How You Can Guard Against Cancer

**Cancer is the second-leading cause of death in the U.S. after heart disease.** Controllable lifestyle and environmental factors cause some cancers. Abundant scientific evidence shows you can significantly lower your cancer risk with healthy lifestyle changes. These include:



**Avoiding or quitting tobacco.** Tobacco products and secondhand smoke have many chemicals that damage DNA, potentially leading to conditions, such as leukemia and cancers of the lung, bladder, kidney, liver, stomach, pancreas, colon and rectum and cervix.

**Avoiding heavy alcohol use** (more than one or two drinks per day), which raises your risk of several cancers (e.g., liver, breast). The more you drink, the higher your risks.

**Avoiding obesity** to lower your risk of several cancers, including cancers of the breast (in women past menopause), colon, rectum, kidney, pancreas and gallbladder.

**Avoiding excess sun exposure** to reduce ultraviolet (UV) radiation, which causes early skin aging and damage that can lead to skin cancer.

**Reducing exposure to cancer-causing environmental substances**, such as asbestos, benzene, cadmium, formaldehyde and radon.

**Asking your health care provider** if you need the human papillomavirus (HPV) vaccine.

**Getting regular physical activity.** This is associated with a lower risk for several types of cancer, including breast, prostate, colon, endometrium and possibly pancreatic cancer.

**Eating a balanced, plant-based diet.** To help prevent cancer, enjoy vegetables, fruit, whole grains, nuts and beans often. Avoid excessive amounts of red or processed meat.

## Overcome That Exercise Plateau

**After exercising regularly for weeks or months, you have more stamina and have lost weight.** But you're not seeing more weight loss, more muscle definition or the ability to move faster — signs you've reached an exercise plateau.

**Don't despair.** Hitting a fitness plateau means you've **improved** your fitness, up to a point.

**You can overcome the plateau by remembering FITT**, which stands for these exercise principles to help you overcome an exercise plateau:

- **F is for frequency.** Add more sessions.
- **I is for intensity.** Rev up your heart rate, if you don't have heart problems, to 65% to 90% of the heart rate maximum for your age (with your health care provider's okay).
- **T is for time.** Did you reach your exercise plateau after 20 to 30 minutes? Exercise for 60 minutes.
- **T is for type of exercise.** Vary your workouts. Consider exercises you may not have tried, such as biking, swimming, tennis and weight training.



**Consider a personal trainer for at least a session or two.** But don't overdo it; get plenty of rest, stay hydrated and explore ways to have fun as you exercise.

## Making Sense of Medical Studies



Scientists use medical studies to test new medicines, surgeries, procedures or medical devices among groups of people. These studies can help confirm how and if new proposed treatments are effective and safe. Medical research includes experiments, comparative analyses, surveys and interviews.

**Clinical studies are the most thorough.**

Example: Comparing a new medicine against (a) the current medicine used to treat the same disease, (b) a treatment that contains no active ingredients, called a **placebo** or (c) no treatment.

**Observational studies** review what occurs when people follow a certain treatment or behavior. Example: Comparing the health of people who exercise every day with the health of those who don't exercise routinely.

**Randomized trials** help determine if treatments or diagnostic tests are effective. Example: A trial compares diabetic patients with implanted insulin pumps against diabetic patients (control group) who receive multiple insulin injections.

**Cohort studies** follow large groups of people typically for a long period of time. Researchers use data from cohort studies to understand human health and the factors that influence it.

**Note:** One study rarely provides a scientific standard of proof.





## It's National Cholesterol Education Month,

a perfect time to learn about high-density lipoprotein (HDL). You probably know unhealthy cholesterol levels can be a major risk factor for heart disease. But your total cholesterol number isn't the whole story. While low-density lipoprotein (LDL) is the bad cholesterol that collects in blood vessel walls, HDL helps protect the heart by moving some of the LDL to the liver for elimination. **Bottom line:** To raise your HDL and help protect your heart health, Harvard heart experts advise losing weight if needed, exercising regularly, replacing refined carbs with whole grains and adding more proteins, such as fresh, frozen or canned fish, lean chicken or ground turkey, or plant-based options, to your diet. Also, if you smoke, quit.



## TIP of the MONTH

### Family Meals

Family meals are a time when children can learn important life skills, including table manners, communication and how to recognize and enjoy a wide variety of foods. A recent study shows that sharing leisurely meals as a family can also help increase a child's vegetable and fruit intake. Researchers found that just ten extra minutes at the dining table can help kids eat about three to four more bites of fruits and vegetables compared to rushed or shorter meals.

# Cancer-Fighting Foods

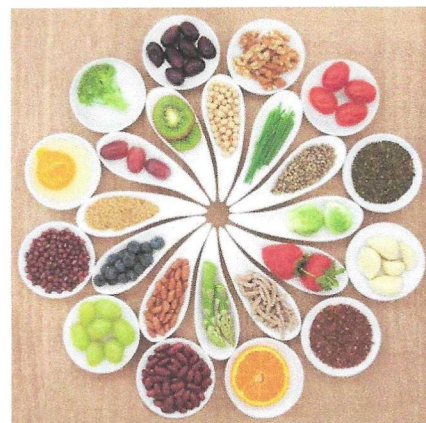
By Cara Rosenbloom, RD

**Research shows that certain dietary patterns can help prevent cancer or slow its growth.** Specifically, a Mediterranean or plant-based diet — where most of the foods on your plate come from vegetables, fruits, whole grains, nuts, seeds and legumes — is often recommended for cancer prevention.

**The cancer-fighting foods in this dietary pattern** are filled with antioxidants, vitamins and other compounds that reduce inflammation, protect cells from damage and may prevent the growth and spread of cancer cells.

**There is no single food that can prevent or treat cancer.** The overall dietary pattern matters more than any one food, so consume a variety of these nourishing foods daily:

- Cruciferous vegetables, such as broccoli, kale and cauliflower.
- Berries, such as blueberries, strawberries and raspberries.
- Leafy green vegetables, such as spinach and romaine.
- Orange vegetables and fruits, such as carrots, squash and oranges.
- Garlic, onions, ginger and turmeric.
- Tomatoes.
- Tea and coffee.
- Nuts and seeds, such as flax, chia and walnuts.
- Beans, peas, lentils and soy.



**Note:** These foods have been researched for their anti-cancer potential when consumed as part of a healthy dietary pattern.

**Now that you have a long list of foods to include more often,** there's also a short list of foods and beverages to consume less often, since they may contain cancer-promoting compounds. It's wise to cut back on:

- Alcohol, including beer, wine and spirits.
- Processed meat, such as salami, hotdogs and sausages.
- Burnt and charred foods, such as barbecued meat.
- Sugary foods, such as soda and candy.
- Refined grain products, such as white bread, cookies and cake.

**An occasional hotdog or sweet treat is not a problem.** It's overall daily eating habits that have the largest impact on cancer prevention and matter more than any one meal.

## Rainbow Oven-Roasted Vegetables

## EASY recipe

- |   |                               |
|---|-------------------------------|
| 1 red pepper, seeded and diced (1 inch)         | 2 tbsp extra-virgin olive oil |
| 2 medium carrots, peeled and sliced into rounds | 1 tbsp balsamic vinegar       |
| 1 yellow pepper, seeded and diced (1 inch)      | ½ tsp salt                    |
| 3 cups broccoli florets                         | 1 tsp oregano                 |
| 3 cups purple cabbage, diced (1 inch)           | ¼ cup crumbled goat cheese    |



**Preheat** oven to 400°F. **Line** baking tray with parchment or foil. **Add** vegetables in rows according to the rainbow: red pepper, carrot, yellow pepper, broccoli and cabbage. **Drizzle** with olive oil, vinegar, salt and oregano. **Roast** in oven 20-25 minutes, until vegetables are tender-crisp. **Top** with goat cheese and serve.

**Makes 4 servings. Per serving:** 142 calories | 4g protein | 8g total fat | 1g saturated fat | 3g mono fat | 3g poly fat | 17g carb | 9g sugar (0 added sugar) | 6g fiber | 355mg sodium



## Stay in Touch

Keep those questions and suggestions coming!

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## EXPERT advice — Elizabeth Smoots, MD

### Q: What is cardiomyopathy?

**A:** **Cardiomyopathy is a heart muscle disorder.** The condition can weaken your heart muscle and make it harder for it to pump blood throughout your body. Viral illnesses, such as COVID-19, can cause cardiomyopathy as can heart attacks, heart valve problems and high blood pressure. Other culprits include obesity, diabetes, thyroid disease and drug or alcohol abuse. Genetic factors may play a role.

**Signs and symptoms:** Cardiomyopathy can cause shortness of breath, swelling of the legs or feet, abdominal bloating and coughing or trouble breathing while lying down. Other symptoms include fatigue, chest discomfort, palpitations or dizziness. Contact your health care provider if you have these symptoms. Call 911 if you experience severe breathlessness, fainting or chest pain lasting more than a few minutes.

**Health care options:** Treatments for cardiomyopathy include medications, surgery or, more rarely, heart transplantation. Lifestyle measures can help manage this condition. Losing excess weight, quitting smoking, restricting salt, avoiding alcohol and exercising with your health care provider's guidance may provide protection and benefits.



The following three interesting webinar topics are on tap for September courtesy of the NJMEBF's partnership with Valley Health Systems – be sure to tune in:

**The Newest Techniques to Treat Your Varicose and Spider Veins – September 7, 2023 @ 12:00 pm** – Now is your chance to learn the newest techniques and options to finally treat your varicose and spider veins. The presentation is led by Daniel Char, MD, FACS, Director, Vascular Intervention. A moderated Q&A will follow the presentation.

**Pancreatic & Liver Cancer – September 20th, 2023 @ 12:00 pm** – Pancreatic cancer has made headlines in recent years with celebrities such as Alex Trebek and Steve Jobs. Pancreatic cancer is often called the silent killer, and with good reason: Most patients don't experience symptoms until the cancer is big enough to impact the surrounding organs. Even then, the systems are often vague, which is why this testing is so important. Dr. Winkler, Surgical Oncologist, will discuss symptoms and treatment options and provide answers to frequently asked questions about liver and pancreatic cancer. A moderated P&A will follow the presentation.

Marianne Eskilson, *North Jersey Municipal Employee Benefit Fund Health and Wellness Coordinator* [meskilon.civitasnj@gmail.com](mailto:meskilon.civitasnj@gmail.com) • 973-944-8693

September is National Food Safety Education Month.



## 8 Tips to Prevent Foodborne Illness

**Food poisoning can happen to anyone,** but people older than 65 years, children under five years, pregnant women and people with compromised immune systems are more at risk. Here are eight ways to help avoid foodborne illness:

1. Wash your hands and food surfaces with warm, soapy water before and after preparing foods.
2. Rinse produce under running water before eating or preparing it even if you don't plan on eating the peel. Don't wash raw meat, poultry or eggs.
3. Keep raw meat, poultry, seafood and eggs separate in the refrigerator and use one cutting board for raw meats, poultry and seafood and another cutting board for everything else to avoid cross-contamination.
4. Use a food thermometer to ensure that foods are cooked to the correct internal temperature.
5. Refrigerate food promptly before bacteria can multiply. **Caution:** Bacteria can multiply rapidly in the danger zone between 40°F and 140°F. **Tip:** Divide warm or hot leftovers into small containers to help them chill faster.
6. Never leave out perishable foods for more than two hours (or one hour if the temperature exceeds 90°F).
7. Thaw frozen foods in the refrigerator overnight, in cold water or in the microwave. Never leave frozen foods on the counter to thaw out.
8. Never eat raw batter, dough or other foods with uncooked eggs or flour.

Learn more at [foodsafety.gov/food-safety-charts](https://foodsafety.gov/food-safety-charts).



**If you live with chronic pain, you aren't alone.** September is **Pain Awareness Month**, an opportunity to learn about chronic pain, which lasts for more than three months. It affects more than one in five Americans and can range from ongoing back and nerve pain to chronic migraines and pain from past injuries or ongoing conditions, such as arthritis and diabetes. Chronic pain can interfere with work, recreation and family relationships. If you have chronic pain, talk to your health care provider about pain-relieving procedures, medications, exercises and relaxation techniques which may reduce discomfort and, if needed, counseling to help you cope. Learn more at [acpanow.com](https://acpanow.com).





# Sponsor Trail-A-Thon 2023

*Where will your challenge take you?*

Trails give us so much: from respite to adventure to a pathway towards physical, mental, and emotional health. By sponsoring Trail-A-Thon, your company can support safe and sustainable trails and healthy parks. Support trails and healthy lifestyles. Help your employees explore a new park or trail, walk their neighborhoods, or even hit the treadmill!

Registration Opens: September 18

Walk, run, hike, bike:  
October 1 - October 31<sup>st</sup>

Where: Anywhere, any place, with anyone!

## **Corporate Challenge Sponsorship Levels**

**Service Partner Level \$600:** Register as many interested employees to participate in the Trail-A-Thon.

**Land Steward Level \$800:** Register as many interested employees to participate in the Trail-A-Thon, plus receive a region-specific Trail Conference digital download map set (paper copies of maps are available upon request). Participants will also receive a finishers medal.

**Trail Angel Level \$1,000:** Register as many interested employees to participate in the Trail-A-Thon, plus receive a region-specific Trail Conference digital download map set (paper copies of maps are available upon request) and a Trail-A-Thon logo apparel shirt.

**To register, contact Jennifer Zack at [jennifer@nynjtc.org](mailto:jennifer@nynjtc.org) or 973.600.5642. Instructions will be sent on how employees can register on RunSignUp at no charge and join your corporate team!**





## Achieve Your Health and Wellness Program Challenge Goals through participation in the 2023 Trail-A-Thon hosted by the New York-New Jersey Trail Conference

Trails give us so much: from respite to adventure to a pathway towards physical, mental, and emotional health. Through a partnership with the Trail Conference, the Township of \_\_\_\_\_ is encouraging their employees to get up, get out, get moving and connect with nature over the course of four weeks to walk, hike, run or bike while logging miles. Your Township will sponsor the entrance fee for employees to participate in the Trail Conference's annual Trail-A-Thon. **All employees who participate will receive 3 credits towards their NJMEBF program incentive eligibility requirement.**



### What is the Trail-A-Thon?

- The Trail Conference's Trail-A-Thon is a chance to support safe and sustainable trails and healthy parks, many which are in the borders of your Township! An organized event that encourages daily personal movement, exploration of nature and healthy personal goal setting through friendly competition and fellowship with other participants.

### How long does the Trail-A-Thon last?

- The event runs between **October 1 – October 31, 2023**



### What do I have to do to participate in the Trail-A-Thon? Is it just about hiking?

- Registration is easy – see the attached instructions
- The goal of each participant is to move daily to, set their own mileage goal.
- **Steps can be earned by movement in general** – walking, hiking, biking (conversion 3:1) or running and can be done anywhere, at home, the office, outside/inside, at the gym, in your basement, on a trail, treadmill, mountain, beach or a sidewalk. You get the idea...anywhere with anyone.
- Step calculation is self-monitored and logged using whatever device is available to you – watch, FitBit, phone app, etc. Daily entries are logged by participants into the Trail Conference's tracker page.
- Milestone prizes given to those who first hit the 25, 50, 75 and 100 mile goals.
- Daily logging in is.

### What are the benefits of participating in this event?

- Comradery within your organization and across the spectrum of other participants
- Awareness of the benefits of moving our body daily
- Celebrating being active, feeling vibrant and achieving goals
- Merely walking daily can prevent and/or help to manage many preventable diseases and reduce stress

### Who is the New York-New Jersey Trail Conference?

The New York-New Jersey Trail Conference is a volunteer-powered organization that builds, maintains, and protects public trails. Together with our partners, we strive to ensure that the trails and natural areas we share are sustainable and accessible for all to enjoy for generations to come.



Connecting People with Nature since 1920

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## Trail-A-Thon Agreement

Contact Person: \_\_\_\_\_

Company/Township Name: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_

Trail-A-Thon Level: *(Please select one)*

☐ **Service Partner Level \$600:** Register as many interested employees to participate in the Trail-A-Thon.

☐ **Land Steward Level \$800:** Register as many interested employees to participate in the Trail-A-Thon, plus receive a region-specific Trail Conference digital download map set (paper copies of maps are available upon request). Participants will also receive a finishers medal.

☐ **Trail Angel Level \$1,000:** Register as many interested employees to participate in the Trail-A-Thon, plus receive a region-specific Trail Conference digital download map set (paper copies of maps are available upon request) and a Trail-A-Thon logo apparel shirt.

*Registration information and event details will be provided promptly after received payment. Employee's may extend registration code to spouse/one other household member.*

### Payment Information:

Please make checks payable to the New York-New Jersey Trail Conference and write "Trail-A-Thon Sponsor" in the pay memo.

**Mail to:** New York-New Jersey Trail Conference  
Attn: Jennifer Zack  
600 Ramapo Valley Road, Mahwah, NJ 07430

☐ Check enclosed  
Check # \_\_\_\_\_

**Jennifer Zack**  
Charitable Gifts and Events Manager  
**New York-New Jersey Trail Conference**  
*Connecting People with Nature Since 1920*

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