North Jersey Municipal Employee Benefits Fund- ADJUSTMENT TO OUT OF NETWORK FEE SCHEDULE

2026 Certified Budget

	Census:		
	Medical Aetna	2,110	25,320
	Rx	937	11,244
	Dental	1,981	23,772
	Medicare Advantage - Medical	959	11,508
	Rx No Medical (Incl in Rx above)	28	336
	Dental Only (Incl in Dental above)	682	8,184
	Medicare Advantage Only	956	11,472

	LINE ITEMS	2025 Annualized Budget	2026 Proposed Budget	$ Change	% Change
1	Medical Claims Aetna	$ 55,177,154	$ 64,344,228	9,167,074	16.61%
2	Medical Claims Aetna BOEs	$ 616,802	$ 733,734	116,932	18.96%
3	**Subtotal Medical Claims**	**$ 55,793,956**	**$ 65,077,962**	**9,284,006**	**16.64%**
4	Prescription Claims	$ 5,990,766	$ 9,051,371	3,060,605	51.09%
5	Prescription Rebates	$ (1,917,045)	$ (2,896,439)	(979,394)	51.09%
6	Dental Claims	$ 1,769,443	$ 1,782,899	13,456	0.76%
7					
8	**Subtotal**	**$ 61,637,120**	**$ 73,015,793**	$ 11,378,673	18.46%
9					
10	Medicare Advantage - United	$ 505,728	$ 645,972	$ 140,244	27.73%
11	Medicare Advantage - Aetna	$ 4,328,472	$ 5,019,343	$ 690,871	15.96%
12	**Subtotal Medicare Advanatage EGWP**	**$ 4,834,200**	**$ 5,665,315**	**$ 831,115**	**17.19%**
13	Reinsurance				
14	Specific	$ 4,559,119	$ 4,540,889	$ (18,230)	-0.40%
15					
16	Wellness	$ 220,000	$ 220,000	$ -	0.00%
17					
18	Claims Contingency	$ 287,360	**$ 1,911,858**	$ 1,624,498	565.32%
19					
20	**Total Loss Fund**	**$ 71,537,799**	**$ 85,353,855**	13,816,056	19.31%
21					
22					
23	Expenses				
24	Legal	$ 20,900	$ 21,325	$ 425	2.03%
25	Treasurer	$ 22,974	$ 23,433	$ 459	2.00%
26	Administrator	$ 554,166	$ 554,166	$ -	0.00%
27	Program Manager	$ 313,392	$ 313,392	$ -	0.00%
28	Program Manager - Brokerage	$ 707,498	$ 721,640	$ 14,143	2.00%
29	TPA - Aetna	$ 1,001,153	$ 1,156,618	$ 155,465	15.53%
30	Wellness Coordinator	$ -	$ -	$ -	0.00%
31	Dental TPA	$ 79,398	$ 79,398	$ -	0.00%
32	Actuary	$ 12,989	$ 13,260	$ 271	2.08%
33	Auditor	$ 14,000	$ 14,280	$ 280	2.00%
34	QPA	$ 3,000	$ 3,000	$ -	0.00%
35					
36	**Subtotal Expenses**	**$ 2,729,470**	**$ 2,900,513**	$ 171,043	6.27%
37					
38	Miscelleneous and Special Services				
39	Misc/Cont(incl. A4 surcharge)	$ 42,500	$ 100,000	$ 57,500	135.29%
40	Claims and Service Audits	$ 40,000	$ 40,000	$ -	0.00%
41	Affordable Care Act Taxes	$ 14,483	$ 14,483	$ -	0.00%
42	**Subtotal Misc/Sp Svcs**	**$ 96,983**	**$ 154,483**	**$ 57,500**	**59.29%**
43					
44	**Total Expenses**	**$ 2,826,453**	**$ 3,054,996**	**$ 228,543**	**8.09%**
45					
46	**Total Budget**	**$ 74,364,252**	**$ 88,408,851**	**$ 14,044,599**	**18.89%**