

Southern Jersey ^{FUND}



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

AGENDA & REPORTS

APRIL 27, 2020

CONFERENCE CALL

6:00 PM

Join Zoom Meeting

<https://connerstrong.zoom.us/j/5455080980>

Meeting ID: 545 508 0980

1- 646- 876 -9923

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HERewith TO THE BURLINGTON COUNTY TIMES AND THE COURIER POST

(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.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
AGENDA
MEETING: APRIL 27, 2020
CONFERENCE CALL
6:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE - MOMENT OF SILENCE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: February 24, 2020 Open (**Appendix I**)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly ReportPage 1

PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly ReportPage 9

TREASURER - (Michael Zambito/Verrill & Verrill)

March 2020 Voucher List (Confirmation of Payment).....Page 12

April 2020 Voucher List (Resolution 15-20)Page 14

April 2020 Voucher List (Supplemental)TBD

Treasurers Report.....Page 16

Resolution 15-20: March and April 2020 Bills ListPage 19

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (J. Kenneth Harris)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aenta)

Monthly ReportPage 20

NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

Monthly ReportPage 24

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly ReportPage 27

DENTAL ADMINISTRATOR - (Delta Dental)

Monthly Report

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

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

MEETING ADJOURNED

**Southern New Jersey Regional Employee Benefits Fund
Executive Director's Report
April 27, 2020**

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of February 28, 2020 (page 3)
 - Claims exceeded the budget for January and February but late 2019 trends were stable.
 - The HIF is well positioned to absorb claims from the Covid-19 crisis but we will be closely monitoring claims as they develop.

IBNR - ACTUARY CERTIFICATION

At the end of each Fund year, the Actuary must certify that the Fund is reserving enough funds for incurred but not reported (IBNR) claims. The Actuary has reviewed the claims and financial fast track through the end of the year and has determined a range for which he believes will be a conservative reserve. Enclosed on page 6 is his certification and range development. This will be filed with the annual audit in June.

MRHIF ACTION ON PHARMACY CONSULTANT AND ESI CONTRACT

MRHIF has awarded a contract to ELMC, Inc., the incumbent consultant, to assist the MRHIF in negotiating a contract renewal with ESI for the period 1/1/2021 to 6/30/2021. MRHIF will also be issuing an RFP later this year for a consultant to assist with issuing and RFP for a new multi-year contract with ESI or another provider effective 7/1/2021.

MRHIF AUDIT OF AMERIHEALTH

MRHIF commissioned an audit of AHA for our HIF, the Schools HIF, the Coastal HIF, and the Central Jersey HIF. The report was completed with favorable results for AHA in terms of processing accuracy but with some observations and recommendations regarding service metrics. AHA is preparing a response to the recommendations that we hope to have for our next meeting.

MRHIF REINSURANCE AGREEMENT

The reinsurance agreement between the SNJREBF and the MRHIF has been completed. A copy of this agreement was distributed with the Agenda. We request authorization to allow the Fund Secretary to execute the agreement.

MOTION : *Motion to allow the Fund Secretary to execute the reinsurance agreement between the MRHIF and the SNJREBF.*

FINANCIAL DISCLOSURE STATEMENTS

As done in prior years and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. The 2020 notice with instructions has been released. The deadline to file is April 30, 2020. Fines will be issued for noncompliance. A listing of compliance is included below. This list was updated as of April 21, 2020.

Last Name	First Name	Filed
Brennan	Edward	Yes
Burton	Robert	No
DiAngelo	Louis	Yes
Flynn	Jack	Yes
Freijomil	Barbara	Yes
Giles	Ryan	Yes
Godfrey	Mark	Yes
Harris	J. Kenneth	Yes
Hendricks	Patricia	No
Hill	Edward	Yes
Kelly	Eleanor	Yes
Laracy	Paul	Yes
Lipsett	John	Yes
Maybury	Robert	No
Mevoli	Michael	Yes
Passanante	Gary	Yes
Picariello	Mary	Yes
Rankins	Angelique	No
Razze	Michael	Yes
Rigberg	Marc	Yes
Rochford	Neal	No
Santosusso	Kelly	Yes
Shannon	Terry	No
Stevenson	Gary	No
Sweeney	Karen	Yes
Theokas	Michael	No
Umba	Brandon	Yes
Underwood	Catherine	Yes
Verrill	Ken	Yes
Wolk	Joseph	Yes
Zambito	Michael	Yes

FUTURE MEETINGS

In accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey, the Fund may conduct electronic meetings. PERMA will contact the Fund Chair on a monthly basis to determine how the meetings should convene and contact the Commissioner as soon as possible.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

FINANCIAL FAST TRACK REPORT

AS OF **February 28, 2020**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	3,428,667	6,890,541	1,232,741,536	1,239,632,077
2. CLAIM EXPENSES				
Paid Claims	2,942,029	6,365,388	1,001,411,152	1,007,776,540
IBNR	76,979	4,183	2,544,000	2,548,183
Less Specific Excess	-	5,721	(18,208,251)	(18,202,529)
Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)
TOTAL CLAIMS	3,019,008	6,375,292	983,939,541	990,314,833
3. EXPENSES				
MA & HMO Premiums	243,521	511,594	24,524,136	25,035,730
Excess Premiums	64,278	134,457	46,832,415	46,966,871
Administrative	194,719	407,030	113,256,723	113,663,753
TOTAL EXPENSES	502,517	1,053,080	184,613,274	185,666,354
4. UNDERWRITING PROFIT (1-2-3)	(92,858)	(537,832)	64,188,721	63,650,889
5. INVESTMENT INCOME	21,944	51,198	3,190,281	3,241,478
6. DIVIDEND INCOME	0	0	10,666,639	10,666,639
7. STATUTORY PROFIT (4+5+6)	(70,915)	(486,634)	78,045,640	77,559,006
8. DIVIDEND	0	0	63,812,333	63,812,333
9. STATUTORY SURPLUS (7-8)	(70,915)	(486,634)	14,233,307	13,746,673

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	6,928	11,006	5,926,266	5,937,272
	Cash	210,157	(3,561,419)	11,247,844	7,686,425
2018	Surplus	14,822	48,451	5,217,124	5,265,576
	Cash	14,109	9,713	4,861,445	4,871,159
2019	Surplus	6,985	(443,991)	3,089,917	2,645,926
	Cash	(584,121)	(2,786,619)	5,219,908	2,433,289
2020	Surplus	(99,650)	(102,100)		(102,100)
	Cash	(805,667)	(1,709,823)		(1,709,823)
TOTAL SURPLUS (DEFICITS)		(70,915)	(486,634)	14,233,307	13,746,673
TOTAL CASH		(1,165,522)	(8,048,147)	21,329,197	13,281,050

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	1,382	11,638	918,934,919	918,946,557
FUND YEAR 2018				
Paid Claims	(8,249)	2,599	31,815,573	31,818,172
IBNR	-	(37,440)	37,440	0
Less Specific Excess	-	0	0	0
Less Aggregate Excess	-	0	0	0
TOTAL FY 2018 CLAIMS	(8,249)	(34,841)	31,853,014	31,818,172
FUND YEAR 2019				
Paid Claims	441,816	2,517,134	30,791,245	33,308,378
IBNR	(441,816)	(2,063,995)	2,506,560	442,564
Less Specific Excess	0	5,721	(146,194)	(140,473)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	0	458,860	33,151,610	33,610,470
FUND YEAR 2020				
Paid Claims	2,507,080	3,834,017		3,834,017
IBNR	518,795	2,105,619		2,105,619
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	3,025,875	5,939,636		5,939,636
COMBINED TOTAL CLAIMS	3,019,008	6,375,292	983,939,543	990,314,835

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.

Southern New Jersey Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET

AS OF FEBRUARY 28, 2020

BY FUND YEAR

	SNJREBF 2020	SNJREBF 2019	SNJREBF 2018	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(1,709,823)	2,433,289	4,871,159	7,686,425	13,281,050
Assesstments Receivable (Prepaid)	3,720,257	542,427	406,575	-	4,669,259
Interest Receivable	8	3,054	3,117	7,449	13,628
Specific Excess Receivable	-	140,473	-	-	140,473
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	2,125	-	-	-	2,125
Other Assets	-	-	-	-	-
Total Assets	2,012,567	3,119,242	5,280,851	7,693,874	18,106,534
LIABILITIES					
Accounts Payable	-	(0)	15,275	-	15,275
IBNR Reserve	2,105,619	442,564	-	-	2,548,183
A4 Retiree Surcharge	(0)	-	-	-	(0)
Dividends Payable	-	-	-	1,756,610	1,756,610
Accrued/Other Liabilities	9,048	30,752	-	-	39,800
Total Liabilities	2,114,667	473,316	15,275	1,756,610	4,359,869
EQUITY					
Surplus / (Deficit)	(102,100)	2,645,926	5,265,576	5,937,264	13,746,666
Total Equity	(102,100)	2,645,926	5,265,576	5,937,264	13,746,666
Total Liabilities & Equity	2,012,567	3,119,242	5,280,851	7,693,874	18,106,534
BALANCE	-	-	-	-	-

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

Fund Year allocation of claims have been estimated.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND RATIOS

INDICES	2019	JAN	FEB
Cash Position	21,329,197	\$ 14,446,571	\$ 13,281,050
IBNR	2,544,000	\$ 2,471,204	\$ 2,548,183
Assets	22,467,492	\$ 18,582,076	\$ 18,106,534
Liabilities	8,234,192	\$ 4,764,496	\$ 4,359,869
Surplus	14,233,300	\$ 13,817,580	\$ 13,746,666
Claims Paid -- Month	2,584,731	\$ 3,423,359	\$ 2,942,029
Claims Budget -- Month	2,964,473	\$ 2,879,874	\$ 2,879,874
Claims Paid -- YTD	33,070,144	\$ 3,423,359	\$ 6,365,388
Claims Budget -- YTD	35,772,910	\$ 2,879,874	\$ 5,759,749
RATIOS			
Cash Position to Claims Paid	8.25	4.22	4.51
Claims Paid to Claims Budget -- Month	0.87	1.19	1.02
Claims Paid to Claims Budget -- YTD	0.92	1.19	1.11
Cash Position to IBNR	8.38	5.85	5.21
Assets to Liabilities	2.73	3.9	4.15
Surplus as Months of Claims	4.80	4.8	4.77
IBNR to Claims Budget -- Month	0.86	0.86	0.88

ACTUARIAL SOLUTIONS, LLC

STATEMENT OF ACTUARIAL OPINION

March 17, 2020

Executive Committee
Southern Jersey Regional Employee Benefits Fund

I, John Vataha, am a member of the American Academy of Actuaries ("the Academy"), and a consulting health care actuary. I have been retained by Southern Jersey Regional Employee Benefits Fund (SJ) to issue this opinion. I meet the Academy qualification standards for issuing this opinion, and I am familiar with the valuation requirements applicable to the Company.

I have reviewed the actuarial assumptions and actuarial methods used in determining the reserves and related actuarial items listed below, as prepared by the management of SJ, for filing with the Company's December 31, 2019 report to New Jersey Department of Banking and Insurance. My responsibility is to express an opinion on these reserves and related actuarial items based on my review. The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Actuarial Standards of Practice and Actuarial Compliance Guidelines as promulgated by the Actuarial Standards Board, and form the basis of this statement of opinion.

<u>Item</u>	<u>Amount</u>
Claims unpaid	\$2,544,000

The reserves and related actuarial items listed above represent the estimates made by management of SJ for all unpaid claims as of December 31, 2019. Considerable uncertainty and variability are inherent in such estimates, and, accordingly, the subsequent development of the unpaid claims liability may not conform to the assumptions used in the determination of the unpaid claims liability and therefore may vary from the amounts in the foregoing table.

I have relied on Paul Laracy, Executive Director, for the listings and summaries of claims and other relevant data, and for the accuracy of that data, as expressed in the attached statement.

My examination included a review of the actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary.

In my opinion, the reserves and related actuarial items identified above:

- (a) Are computed in accordance with presently accepted actuarial standards consistently applied, and are fairly stated in accordance with sound actuarial principles except that consideration of the adequacy of the Company's reserves and related actuarial items in conjunction with the assets which support them has not been performed;
- (b) Are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the unpaid claims liability was prepared, and provide for all reasonably anticipated unpaid claims under the contracts;
- (c) Are computed on the basis of assumptions consistent with those used in computing the corresponding items of the preceding year;
- (d) Include provision for all actuarial reserves and related actuarial items which ought to be established.

My review did not include asset adequacy analysis, as such analysis is not in the scope of my assignment. I have not reviewed any of SJ's assets and I have not formed any opinion as to their validity or value. My opinion rests on the assumption that SJ's December 31, 2019 unpaid claims liability is funded by valid assets that have suitably scheduled maturities and/or adequate liquidity to meet future cash flow requirements.

My review relates only to those reserves and related actuarial items identified herein, and I do not express an opinion on the Company's financial statements taken as a whole.

This opinion has been prepared solely for the Executive Committee and the management of SJ and for filing with the New Jersey Department of Banking and Insurance, and is not intended for any other purpose.



John Vataha, ASA, MAAA, FCA

REGULATORY

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	9/30/2019 Filed
Annual Audit	12/31/2018 filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	To Be Filed pending reorg
Benefit Changes	N/A

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
PROGRAM MANAGERS REPORT**

April 2020

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: kkidd@permainc.com

Enrollments/Eligibility/Billing: southernnj_enrollments@permainc.com

Brokers: brokerservice@permainc.com

ONLINE ENROLLMENT SYSTEM TRAINING

The Executive Committee voted and approved mandatory use of the online enrollment system by each member group. If you need training or would like a refresher course on the online enrollment system, please reach out to Karen Kidd at kkidd@permainc.com of PERMA.

ENROLLMENT & ELIGIBILITY CONTACT

Please continue to direct any eligibility, enrollment, billing or system related questions to our dedicated Southern NJ Enrollment Team. The team can be reached by email at southernnj_enrollments@permainc.com.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the SNJREBF enrollment team. The Fund's policy is to limit retro corrections, *including terminations*, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60 day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to the enrollment team's attention.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated SNJREBF Client Servicing Team. The team can be reached by email at brokerservices@permainc.com.

Enrollment & Eligibility Update

Benefit Express Systems Update- In a previous report we advised the Benefit Express system was undergoing a system update that included cosmetic updates as well as operational and processing improvements. We are happy to report that the system update has been completed and now all SNJREBF users can access the latest version of Benefit Express using the following link- <https://mbe50.mybenefitexpress.com/Logon/MbeLogon.aspx?cid=684>.

COVID-19 Carrier Update

Both Aetna and AHA are waiving cost-share related to COVID-19 treatments and testing. They are also relaxing inpatient requirements regarding precerts will waive copays for all diagnostic testing related to COVID-19. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all commercial, Medicare, and Medicaid plans. Please follow the below links for more member information on how the carriers are handling benefit developments:

- Aetna-
 - <https://www.aetna.com/individuals-families/member-rights-resources/need-to-know-coronavirus.html>.

- AmeriHealth Administrators
 - <https://www.ahatpa.com/html/custom/covid-19/index.html>

AETNA UPDATE

Network Update- In last month's report we reported that Aetna's contract with Deborah Heart and Lung Center was dated to terminate on 4/15/2020. On March 26,2020 we were advised Deborah Heart and Lung Center rescinded their intention to terminate the contract. Deborah Heart and Lung Center and Aetna have reached an agreement and Deborah Heart and Lung Center will continue to participate in Aetna's Southern NJ Network. There has been no interruption to member access because the termination was rescinded before the contract's termination date. Member retraction letters were issued announcing Deborah's continued participation with Aetna.

EXPRESS SCRIPTS UPDATE

NPF Formulary Updates- Included in your report is a copy of this midyear National Preferred Formulary list of most commonly prescribed medications, which is effective 7/1/2020. Members currently using impacted medications will be grandfathered until 01/01/2021.

Silvercloud

In response to COVID 19, Express Scripts has updated the resources available to members. Silvercloud is an online platform with activities and tools to address the stress and worry associated with the COVID-19 pandemic. Recently enhancements have been added for users to access additional content within the original programs on stress, resilience and insomnia along with a new program designed specifically for the COVID 19 pandemic.

Market Withdrawal of All Ranitidine Products- U.S. Food and Drug Administration (FDA) announced it is requesting manufacturers withdraw all prescription and over-the-counter (OTC) ranitidine drugs from the market immediately. This is the latest step in an ongoing investigation of a contaminant known as N-Nitrosodimethylamine (NDMA) in ranitidine medications (commonly known by the brand name Zantac). ESI ran a disruption report and advised 6 members in the SNJREBF will be impacted by the withdrawal of the product.

Effective 4/01/2020, ESI will be the initial contact for first level prescription appeals. 2nd Level and Urgent appeals request process will not change.

DELTA DENTAL

Due to COVID 19, effective immediately Delta Dental will not be printing ID cards for members. Attached is a flyer that will help members in need of an ID card.

ADMINISTRATIVE AUTHORIZATIONS

There are no appeals or authorizations to report

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

MARCH 2020

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

BE IT RESOLVED that the Southern NJ Regional 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>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001965			
001965	CAMDEN COUNTY BOARD OF SOCIAL SERVCIES	VOID	-1,215,140.78
			-1,215,140.78
		Total Payments FY CLOSED	-1,215,140.78

FUND YEAR 2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002008			
002008	SOUTHERN COASTAL REG EMP BENEFITS FUND	COBRA CHECKS SENT TO WRONG FUND	15,275.00
			15,275.00
		Total Payments FY 2018	15,275.00

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002009			
002009	MGL PRINTING SOLUTIONS	CHECKS - 2000-2499 - S194-08	208.00
			208.00
		Total Payments FY 2019	208.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002010			
002010	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 3/20	121,688.60
			121,688.60
002011			
002011	UHC-MEDICARE ADVANTAGE	MEDICARE ADVTG 2/20	169,218.00
			169,218.00
002012			
002012	FLAGSHIP HEALTH SYSTEMS INC	DMO 3/20	245.04
			245.04
002013			
002013	SAVEON SP LLC	CLAIMS ADMIN - ESI - 2/20	21,584.50
			21,584.50
002014			
002014	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 3/20	7,216.56
			7,216.56
002015			
002015	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 3/20	84,103.60
			84,103.60
002016			
002016	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 3/20	-190.00
002016	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 3/20	6,432.00
			6,242.00
002017			
002017	PERMA	POSTAGE 2/20	62.50
002017	PERMA	ADMIN FEES 3/20	27,645.80
			27,708.30
002018			
002018	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOC PREP 3/20	4,387.50
002018	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 3/20	1,775.17
			6,162.67
002019			
002019	VERRILL & VERRILL, LLC	TREASURER FEE 3/20	770.83
			770.83
002020			
002020	MICHAEL S. ZAMBITO	TREASURER FEE 3/20	505.15
			505.15

002021			
002021	FINIZIOS ITALIAN EATERY	MEETING 2/20	278.89
			278.89
002022			
002022	CONNER STRONG & BUCKELEW	MEDICAL 3/20	54,545.90
002022	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 3/20	653.45
002022	CONNER STRONG & BUCKELEW	RX 3/20	8,843.38
002022	CONNER STRONG & BUCKELEW	ARTEMIS TERM 2 Q1	2,381.40
002022	CONNER STRONG & BUCKELEW	BROKER FEE 3/20	23,797.10
002022	CONNER STRONG & BUCKELEW	DENTAL 3/20	6,231.22
			96,452.45
002023			
002023	ALLSTATE INFORMATION MANAGEMNT	ACCT#419 - ARC & STOR - 2.29.20	87.61
			87.61
002024			
002024	MEDICAL EVALUATION SPECIALISTS	MES# 1075977 & 1081075	475.00
			475.00
002025			
002025	WELLNESS COACHES USA	WELLNESS COACHING 3/20	6,032.00
			6,032.00
		Total Payments FY 2020	548,771.20
		TOTAL PAYMENTS ALL FUND YEARS	\$ (650,886.58)

Chairperson

Attest:

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

Dated: _____

Treasurer

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 15-20

APRIL 2020

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

BE IT RESOLVED that the Southern NJ Regional 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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002026			
002026		VOID	0.00
002027			
002027	PERMA	1099 AATRIX 2019	29.77
			29.77
		Total Payments FY 2019	29.77

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002028			
002028		VOID	0.00
002029			
002029	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 4/20	98,747.70
			98,747.70
002030			
002030	UHC-MEDICARE ADVANTAGE	MEDICARE ADVTG 4/20	169,227.78
			169,227.78
002031			
002031	FLAGSHIP HEALTH SYSTEMS INC	DMO 4/20	245.04
			245.04
002032			
002032	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 4/20	5,653.44
			5,653.44
002033			
002033	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 4/20	78,414.96
			78,414.96
002034			
002034	AMERIHEALTH ADMINISTRATORS	MEDICAL 4/20	5,431.00
			5,431.00
002035			
002035	PERMA	ADMIN FEE 4/20	24,998.40
			24,998.40
002036			
002036	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT FEE 4/20	5,647.50
002036	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 4/20	1,775.17
			7,422.67
002037			
002037	VERRILL & VERRILL, LLC	TREASURER FEE 4/20	770.83
			770.83
002038			
002038	MICHAEL S. ZAMBITO	TREASURER FEE 4/20	505.15
			505.15
002039			
002039	COURIER TIMES INC.	AD - 4/20	117.52
			117.52

002040			
002040	COURIER POST	AD - 4/20	34.40
			34.40
002041			
002041	CONNER STRONG & BUCKELEW	RX 4/20	8,915.62
002041	CONNER STRONG & BUCKELEW	MEDICAL 4/20	50,565.90
002041	CONNER STRONG & BUCKELEW	BROKER FEE 4/20	22,416.13
002041	CONNER STRONG & BUCKELEW	DENTAL 4/20	4,881.52
002041	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 4/20	605.85
			87,385.02
		Total Payments FY 2020	478,953.91
		TOTAL PAYMENTS ALL FUND YEARS \$	478,983.68

Chairperson

Attest:

Dated: _____

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

Treasurer

Month		March							
Current Fund Year		2020							
		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	March	March	March	March	Reconciled	Variance From	Month
2020	Med	4,852,879.44	2,458,341.57	0.00	7,311,221.01	0.00	7,311,221.01	4,852,879.44	2,458,341.57
	Dental	181,312.25	119,055.86	0.00	300,368.11	0.00	300,368.11	181,312.25	119,055.86
	Rx	1,307,729.38	615,294.52	0.00	1,923,023.90	0.00	1,923,023.90	1,307,729.38	615,294.52
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	6,341,921.07	3,192,691.95	0.00	9,534,613.02	0.00	9,534,613.02	6,341,921.07	3,192,691.95

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2020 Month Ending: March										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	3,539,209.28	149,588.86	1,797,644.92	0.00	5,584,361.16	149,768.74	1,951,557.63	434,702.86	(325,791.87)	13,281,041.58
RECEIPTS										
Assessments	2,183,603.56	94,967.05	575,383.89	0.00	241,202.81	65,132.73	0.00	36,495.87	205,471.45	3,402,257.36
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	20,944.39	438.76	4,419.13	0.00	9,354.02	389.83	2,101.24	709.28	662.50	39,019.15
Invest Adj	(0.26)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.26)
Subtotal Invest	20,944.13	438.76	4,419.13	0.00	9,354.02	389.83	2,101.24	709.28	662.50	39,018.89
Other *	23,035.13	0.00	249,763.44	0.00	0.00	0.00	0.00	0.00	0.00	272,798.57
TOTAL	2,227,582.82	95,405.81	829,566.46	0.00	250,556.83	65,522.56	2,101.24	37,205.15	206,133.95	3,714,074.82
EXPENSES										
Claims Transfers	2,458,341.57	119,055.86	615,294.52	0.00	0.00	0.00	0.00	0.00	0.00	3,192,691.95
Expenses	(908,959.18)	245.04	21,584.50	0.00	0.00	0.00	0.00	0.00	236,243.06	(650,886.58)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135.55	135.55
TOTAL	1,549,382.39	119,300.90	636,879.02	0.00	0.00	0.00	0.00	0.00	236,378.61	2,541,940.92
END BALANCE	4,217,409.71	125,693.77	1,990,332.36	0.00	5,834,917.99	215,291.30	1,953,658.87	471,908.01	(356,036.53)	14,453,175.48

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	March											
CURRENT FUND YEAR	2020											
Description:		SNJ Inv.	Investors Bank	Parke Bank	Republic Bank	Republic Bank - General Account	Republic Bank - Admin Account	Ocean First Investment Account	New Jersey Cash Management	William Penn Bank Certificate of Deposit #0603000068		
ID Number:												
Maturity (Yrs)											6/3/2020	
Purchase Yield:		5.02	1.05	1.45	0.75	0.75	0.75	1.50	1.04		3.00	
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$	13,281,041.32	\$ 2,033,282.07	\$ 2,322.77	\$ 4,200,625.49	\$ 535,197.18	\$ 1,024,486.51	\$ 19,732.68	\$ 3,163,884.50	\$ 1,551,510.12	\$ 750,000.00	
Opening Interest Accrual Balance	\$	13,627.98	\$ 13,627.98	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost		\$2,655.51	\$2,655.51	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2 Interest Accrued - discounted Instr.s		\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Instr.s		\$17,159.15	\$27.98	\$2.06	\$6,923.00	\$431.52	\$847.65	\$1,263.54	\$4,030.82	\$1,842.86	\$1,789.72	
6 Interest Paid - Term Instr.s		\$16,000.00	\$16,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
7 Realized Gain (Loss)		\$5,860.00	\$5,860.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income		\$25,674.66	\$8,543.49	\$2.06	\$6,923.00	\$431.52	\$847.65	\$1,263.54	\$4,030.82	\$1,842.86	\$1,789.72	
9 Deposits - Purchases		\$4,891,986.43	\$0.00	\$0.00	\$0.00	\$0.00	\$3,676,845.65	\$1,215,140.78	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)		-\$3,758,871.42	-\$135.55	\$0.00	\$0.00	\$0.00	-\$3,192,691.95	-\$564,254.20	\$0.00	\$0.00	-\$1,789.72	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance		\$14,453,175.48	\$2,055,034.50	\$2,324.83	\$4,207,548.49	\$535,628.70	\$1,509,487.86	\$671,882.80	\$3,167,915.32	\$1,553,352.98	\$750,000.00	
Ending Interest Accrual Balance		\$283.49	\$283.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks		\$450,452.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$450,452.50	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank		\$14,903,627.98	\$2,055,034.50	\$2,324.83	\$4,207,548.49	\$535,628.70	\$1,509,487.86	\$1,122,335.30	\$3,167,915.32	\$1,553,352.98	\$750,000.00	

RESOLUTION NO. 15-20

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MARCH AND APRIL 2020 BILLS LISTS**

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **April 27, 2020** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months March and April 2020 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 Southern New Jersey Regional Employee Benefits Fund hereby approve the Bills List for March and April 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 Southern New Jersey Regional 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: April 27, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

April 27, 2020



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	<u>CAPITATION</u>	<u>MEDICAL CLAIMS PAID 2020</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$198,316	\$2,306,456	\$2,504,772	1,611	\$ 1,555
FEBRUARY	\$198,395	\$1,969,030	\$2,167,425	1,607	\$ 1,349
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS		\$4,275,486			
			2020 Average	1,609	\$ 1,452
			2019 Average	1,606	\$ 1,326

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

Plan Sponsor Unique ID : All
Customer: SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
Group / Control: 00727871,00737391,00866356,00866357,SI030217,SI416902,SI431318
Subgroup / Suffix: All

Paid Dates: 02/01/2020 - 02/29/2020
Service Dates: 01/01/1900 - 02/29/2020
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$351,411.53	\$120,798.83
	\$338,141.30	\$112,973.85
	\$293,959.18	\$78,547.99
	\$85,254.44	\$57,725.14
TOTAL:	\$1,068,766.45	\$370,045.81

© 2020 Aetna Inc.

THIS DOCUMENT CONTAINS PROPRIETARY AND/OR CONFIDENTIAL HEALTH INFORMATION.

DISCLOSURE IS STRICTLY PROHIBITED EXCEPT AS PERMITTED OR REQUIRED BY APPLICABLE LAW.

IMPORTANT: Aetna makes no representation or warranty of any kind, whether express or implied, with respect to the information in this report and cannot guarantee



SNJ Regional Employee Benefits Fund

3/1/2019 through 2/29/2020

Medical Claims Paid: Jan 20 – Feb 20

Total Medical Paid per EE: **\$1,452**

Network Discounts

Inpatient: **69.0%**
Ambulatory: **68.2%**
Physician/Other: **62.5%**
TOTAL: 66.5%

Provider Network

% Admissions In-Network: **98.6%**
% Physician Office: **98.7%**

Aetna Book of Business:
Admissions 98.6%; Physician 92.5%

Top Facilities Utilized (by total Medical Spend)

- Virtua West Jersey Health System
- Kennedy Health
- Cooper Hospital
- U of Penn

Catastrophic Claim Impact

Number of Claims Over \$50,000: **59**
Claimants per 1000 members: **14.7**
Avg. Paid per Claimant: **\$123,755**
Percent of Total Paid: **32.4%**
• Aetna BOB- HCC account for an average of 39.9% of total Medical Cost

Nurse Case Member Outreach: Through Q4 2019

Unique Members Identified: **143**
Outreach Opportunities Identified: **211**
Outreach in Progress: **6**
Completed Outreach: **205**

Closed with Engagement: **93 (45.4%)**
Unable to Reach: **112 (54.6%)**
Member Declined: **0**

Teladoc Activity: Jan 20 – Feb 20

Total Registrations: **18**
Total Online Visits: **22**
Total Net Claims Savings: **\$2,117**
Total Visits w/ Rx: **16**
Member Satisfaction Rating / Avg. **100% - Outstanding**
Member Rating of Provider: **100% - Outstanding**

Allentown Service Center Performance: Q4 2019 Metrics

Customer Service

Call Quality: **98.2%**
1st Call Resolution: **95.1%**
Abandonment Rate: **1.3%**
Avg. Speed of Answer: **32.4 sec**

Claims Performance

Financial Accuracy: **99.5% (Q3)**
Turnaround w/in 15 days: **5.0 days**
Turnaround w/in 31 days: **7.3 days**

Performance Goals

Call Quality: **94%**
1st Call Resolution: **89%**
Abandonment Rate less than: **3.5%**
Average Speed of Answer: **31sec**

Financial Accuracy: **98%**

Turnaround Time

90% processed w/in: **15 days**
95% processed w/in: **31 days**





2020 SNJ HIF							
			MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE	
JANUARY			\$ 124,253.00	\$ 124,253.00	135	\$ 920.39	
FEBRUARY			\$ 163,740.17	\$ 163,740.17	135	\$ 1,212.89	
MARCH			\$ 115,953.08	\$ 115,953.08	135	\$ 858.91	
APRIL							
MAY							
JUNE							
JULY							
AUGUST							
SEPTEMBER							
OCTOBER							
NOVEMBER							
DECEMBER							
TOTALS							
				2019 Average	135	\$ 997.40	
				2019 Average	135		



PLAN SPONSOR INFORMATION SERVICES
Large Claimant Report- Claims Over \$50,000.00

Group:	Southern New Jersey HIF	Service Dates:	-
Paid Dates:	3/1/20 thru 3/31/20	Line of Business:	All
Network Service	ALL	Product Line:	All

Claimant	Paid	Diagnosis
1		
2		
3		
4		
5		

CONFIDENTIALITY NOTICE: This Report is intended only for the use of the entity indicated above and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this document in error, please do not distribute. Please destroy the original document and notify the AmeriHealth Administrators at AHAReporting@ahatpa.com. Thank you for your compliance.



EXPRESS SCRIPTS®

Southern New Jersey Regional Employee Benefits Fund

Total Component/Date of Service (Month)	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	2019YTD
Average Member Age - 35.1																	
Membership	3,852	3,840	3,835	3,842	3,839	3,837	3,844	3,840	3,834	3,846	3,838	3,839	3,817	3,830	3,833	3,827	3,837
Total Days	165,177	151,837	147,352	464,366	161,478	164,045	146,912	472,435	162,962	151,533	157,441	471,936	169,889	141,016	156,450	467,355	1,876,092
Total Patients	1,604	1,501	1,499	2,301	1,515	1,526	1,414	2,197	1,452	1,417	1,461	2,149	1,496	1,424	1,498	2,202	3,044
Total Plan Cost	\$616,262	\$627,612	\$512,345	\$1,756,219	\$611,808	\$630,646	\$553,330	\$1,795,785	\$600,418	\$687,812	\$569,150	\$1,857,380	\$598,824	\$730,657	\$578,470	\$1,907,951	\$7,317,335
Generic Fill Rate (GFR) - Total	83.7%	83.3%	84.3%	83.8%	83.1%	82.9%	83.1%	83.0%	83.0%	82.5%	82.9%	82.8%	83.2%	82.7%	83.4%	83.1%	83.2%
Plan Cost PMPM	\$159.98	\$163.44	\$133.60	\$152.36	\$159.37	\$164.36	\$143.95	\$155.88	\$156.60	\$178.84	\$148.29	\$161.26	\$156.88	\$190.77	\$150.92	\$166.20	\$158.92
Total Specialty Plan Cost	\$172,226	\$222,485	\$145,933	\$540,644	\$199,322	\$160,216	\$161,437	\$520,976	\$201,830	\$246,387	\$142,239	\$590,456	\$190,795	\$356,438	\$179,121	\$726,354	\$2,378,430
Specialty % of Total Specialty Plan Cost	27.9%	35.5%	28.5%	30.8%	32.6%	25.4%	29.1%	29.0%	33.6%	35.8%	25.0%	31.8%	31.9%	48.8%	31.0%	38.1%	32.5%

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Average Member Age - 35																	
Membership	3,889	3,788	3,794	3,824													
Total Days	169,870	150,524	178,540	498,934													
Total Patients	1,622	1,517	1,530	2,292													
Total Plan Cost	\$580,258	\$663,690	\$592,727	\$1,836,675													
Generic Fill Rate (GFR) - Total	84.1%	83.8%	83.3%	83.7%													
Plan Cost PMPM	\$149.20	\$175.21	\$156.23	\$160.11													
% Change Plan Cost PMPM	-6.7%	7.2%	16.9%	5.1%													
Total Specialty Plan Cost	\$163,972	\$244,876	\$138,081	\$546,928													
Specialty % of Total Specialty Plan Cost	28.3%	36.9%	23.3%	29.8%													

PMPM	
Jan - Mar 2019	\$152.36
Jan - Mar 2020	\$160.11
Trend Jan - Mar 2020	5.1%

New Member Resources

- **Buoy Health for Express Scripts COVID-19 Symptom Checker:** We are working with Buoy Health to help enable access to an easy-to-use online symptom checker. This robust tool could serve as an early intervention for COVID-19, helping people understand symptoms they may be experiencing and what steps to take based on their risk level. You can try the Buoy for Express Scripts COVID-19 tool here: www.express-scripts.com/buoy.

By providing this tool to your members, you acknowledge and agree to the following:

- *You wish to share the Buoy Health COVID-19 tool with your members*
- *Buoy Health may communicate with your members in connection with their use of the tool, if members opt in*
- *The Buoy Health tool is only applicable for individuals within the United States*
- *The Buoy Health tool and any associated services are provided by Buoy Health, Inc., that Buoy Health, Inc. is an independent contractor of Express Scripts, and that Express Scripts shall have no liability with respect to the Buoy tool or services*
- *Client-specific reporting will not be available*

Attached you will find information to copy and share with your members.

The Buoy Health website is provided by Buoy Health, Inc. Buoy Health and Buoy are trademarks of Buoy Health, Inc. Buoy uses the information it receives through its platform in accordance with its contract with Express Scripts. Buoy Health's services are not intended to be a substitute for professional medical advice, diagnosis, or treatment. Your use of the services is voluntary and subject to Buoy Health's Terms of Use and Privacy Policy.

Express Scripts and E Logo are trademarks of Express Scripts Strategic Development, Inc.

Buoy for Express Scripts COVID-19 tool

Member communication draft

Please **copy and paste** the information below to promote the Buoy for Express Scripts COVID-19 symptom checker tool with your members. Please double check that hyperlinks transfer when copied to new format.

We're closely monitoring coronavirus (COVID-19) so we can best support you and your family's health and safety. To accelerate our support for you, we wanted to share an easy-to-use online information tool and symptom checker. If you would like to learn more about symptoms and information about COVID-19, please click on the link below.

[Visit Buoy Health for Express Scripts symptom checker](#)

Your health, wellness and peace of mind are our primary concerns during this time.

The Buoy Health website is provided by Buoy Health, Inc. Buoy Health and Buoy are trademarks of Buoy Health, Inc. Buoy uses the information it receives through its platform in accordance with its contract with Express Scripts. Buoy Health's services are not intended to be a substitute for professional medical advice, diagnosis, or treatment. Your use of the services is voluntary and subject to Buoy Health's [Terms of Use](#) and [Privacy Policy](#).

Express Scripts, E Logo is a trademark of Express Scripts. Express Scripts manages your prescription plan for your employer, plan sponsor, health plan or benefit fund. Buoy Health Inc. is an independent contractor of Express Scripts and Express Scripts shall have no liability for the Buoy platform.

Impact of COVID-19

Express Scripts Book of Business Insights | April 17, 2020

As the Pharmacy Benefit Manager for more than 100 million Americans, Express Scripts has a unique vantage point on the current drug landscape. As expected, COVID-19 caused a significant increase in overall claims volume and utilization in March, which also drove an increase in cost. While we cannot release actual results before publicly disclosing, the samples below provide general guidance for comparison purposes.

CLAIMS VOLUME, UTILIZATION AND COST

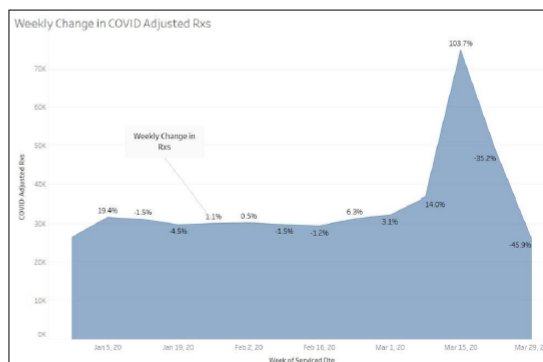
Book-of-Business Sample	Claims Volume (adjusted Rx)			Utilization (days/member)			Gross Cost (net of rebates)		
	March (vs. Feb 2020)	March (vs. March 2019)	YTD 2020 (vs. 2019)	March (vs. Feb 2020)	March (vs. March 2019)	YTD 2020 (vs. 2019)	March (vs. Feb 2020)	March (vs. March 2019)	YTD 2020 (vs. 2019)
Commercial	+16.2%	+12.7%	+7.1%	+18.5%	+15.1%	+7.9%	+19.1%	+20.6%	+12.0%
Health Plan	+17.0%	+13.4%	+7.3%	+19.4%	+15.5%	+8.0%	+20.6%	+21.4%	+12.6%

Results versus equivalent time period in 2019 | YTD = through 3/31/2020

DRUGS WE ARE MONITORING (COMMERCIAL SAMPLE)

- Claims increased 175% from Feb. to March 2020 for potential COVID therapies (Hydroxychloroquine, Chloroquine). While these medications represent a small portion (0.2%) of all claims and are relatively inexpensive (2019 cost of coverage \$1.03 PMPY; 2020 initial projection range is \$1.07 - \$1.17 PMPY), they are important for members being treated for evidence-based use, including lupus and rheumatoid arthritis.

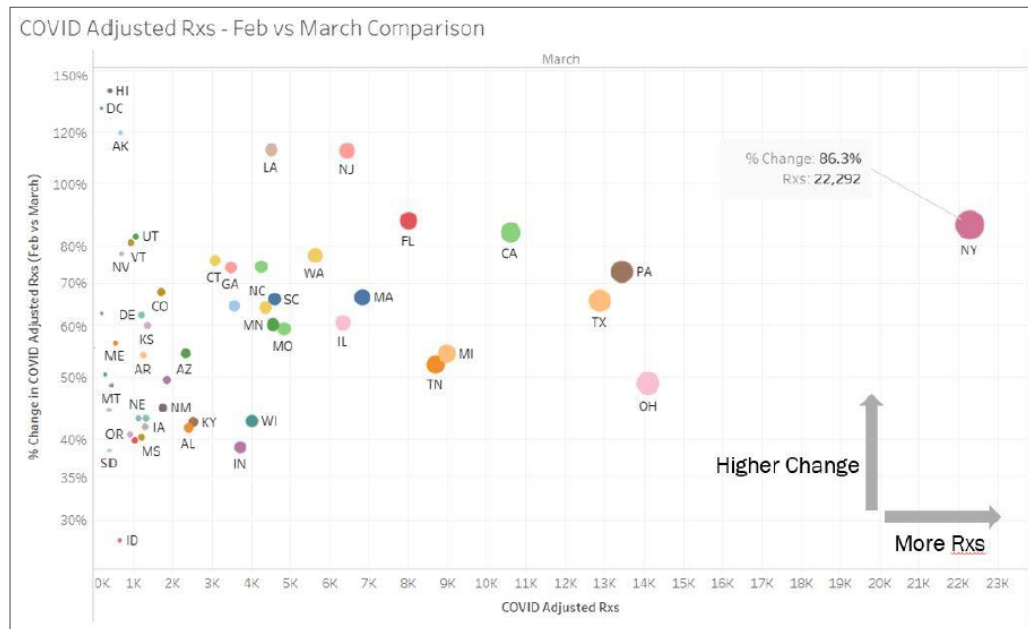
- In response, Express Scripts PBM created optional anti-stockpiling quantity limits to help protect the supply of five COVID-related therapies. We implemented new Concurrent Drug Utilization Review (CDUR) alerts to ensure consistency and clarity for pharmacists/pharmacies, encouraged pharmacy partners to not participate in stockpiling activities and put policies in place at our own home delivery pharmacy.
- Future utilization may be affected by state actions, including some imposing restrictions specifically for prescribing of Hydroxychloroquine and Chloroquine*
 - Quantity limits
 - Prescriber limitations, including scope of practice
 - Positive COVID test result documentation required



Dramatic increase in COVID-associated drugs the week of March 15

*Anti-stockpiling medications include: Hydroxychloroquine, chloroquine, azithromycin, Kaletra, and albuterol inhalers

- Claims for asthma inhalers increased 69.6% in March, +25.2% year-to-date. Some is seasonal effect, but published data suggests physicians may be treating COVID symptoms, especially in the hospital setting where inhalers are replacing nebulizers.** This led us to include albuterol inhalers to our anti-stockpiling limits.
- **Mental health claims spiked in March (vs. Feb.),** particularly for those that treat Anxiety (+13%), Depression (+8%) and Sleep Disorders (+6%). For more on this finding, see Express Scripts' [America's State of Mind Report](#). In response to this alarming trend, Express Scripts [partnered with SilverCloud Health](#) to make its digital mental health platform available to clients and their members at no cost.



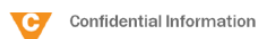
Geographic impact of COVID-adjusted prescriptions

REFILL TOO SOON

The Refill Too Soon (RTS) edit is a point-of-sale alert aimed at preventing patients from obtaining medication too early. With COVID-19, the industry saw a rise in the volume for these edits, primarily driven by quarantine orders and shelter-in-place directives across the country. RTS claims are overridden under normal circumstances for reasons such as lost medication, vacation supply or changes in dosing. However, the March 2020 RTS override rate was significantly higher than normal across the board.

- The March 2020 RTS override rate for Commercial clients peaked at **6.2% the week of March 15**, compared to an average 1.4%. It has been trending downward since then, but continues to pace higher than the normal rate.
- The March 2020 RTS override rate for Health Plan/Medicare/Medicaid clients **peaked at 9.6% the week of March 22**, compared to an average 2.7%. It also has been trending downward since then, but continues to pace higher than the normal rate.
- The medications most frequently overridden include chronic medications. The top five categories include: Hypertension, Diabetes, Depression, High Cholesterol and Thyroid Disorders.

** American College of Allergy, Asthma and Immunology. "A message to asthma sufferers about a shortage of albuterol metered dose inhalers." 9 April 2020.



© 2020 Express Scripts. All Rights Reserved.



- **SilverCloud for Express Scripts Members Online Cognitive Behavioral Therapy:** We are working with SilverCloud to provide your members with a platform to address the stress and worry associated with the COVID-19 pandemic. Please follow these steps to learn more and access a PIN that you can pass along to your members:
 1. To learn more, please review the attached overview of the SilverCloud platform.
 2. You must register for a PIN to access the platform [here](#). Upon registration you will receive an overview of the platform that you can share with your members.

The platform will be available from March 30, 2020, through June 30, 2020, expiring on July 1, 2020.

SilverCloud is a trademark of SilverCloud Health Limited. SilverCloud is operated by SilverCloud Health Limited. SilverCloud uses the information it receives through its platform in accordance with its contract with Express Scripts.

Express Scripts and E Logo are trademarks of Express Scripts Strategic Development, Inc.



SilverCloud
Digital Mental Health Platform

FEELING STRESSED, OVERWHELMED OR DISCONNECTED? HAVING TROUBLE SLEEPING?

GET HELP TO THINK AND FEEL
BETTER - ANYTIME, ANYWHERE



SilverCloud is a clinically-proven online platform with programs to help you reduce symptoms of stress, improve your sleep and build resilience.



WHY USE IT?

- Over 94% of users find SilverCloud programs relevant, interesting and helpful in supporting them to make progress towards their goals

WHEN AND HOW SHOULD I USE IT?

- You can access the programs on your desktop, cell phone, or tablet
- The recommendation is to use it at least once a week

CHOOSE FROM 4 PROGRAMS

All programs offer bonus content, including the Challenging Times module specifically developed to support you as you navigate the current COVID-19 crisis.



COVID-19

Manage stress & self-care during challenging times



SLEEP ISSUES

Build healthy sleep habits



RESILIENCE

Enhance your wellbeing and build work-life balance

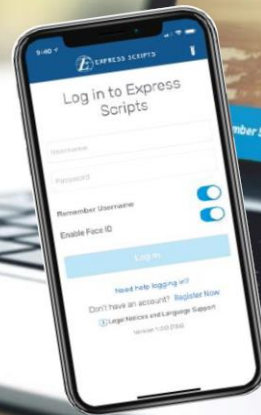


STRESS

Overcome and manage your stressors

Express Scripts Member Web-Site and Mobile APP-Making information available wherever and whenever

- Offers the services members expect right up front
 - Order status
 - Pharmacy look-up
 - Formulary look-up
 - Price a medication
 - Refilling a prescription
 - Visibility to pharmacy options and savings
 - Transferring prescriptions to home delivery



EASY TO USE SELF-SERVICE TOOLS

- EASY RX REFILL OR RENEWAL
- PRINT FORMS, ID CARDS
- SUBMIT REIMBURSEMENT CLAIMS ONLINE

Long-term maintenance medications

- Leveraging Home Delivery today to get your long-term medicine – through the Express Scripts PharmacySM
 - www.Express-Scripts.com for all pharmacy information
 - Drug coverage and pricing
 - Pharmacy look-up
 - Home delivery
 - Tracking orders



APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
FEBRUARY 24 2020
HADDON TOWNSHIP
6:00 PM

Meeting of Executive Committee called to order by Chair Mevoli. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE AND MOMENT OF SILENCE

WELCOME – Chair Mevoli welcomed everyone to Haddon Township

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. Joseph Wolk, Secretary	Borough of Mt. Ephraim	Present
Louis Di Angelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Jack Lipsett	Gloucester City	Present
Neal Rochford	Haddonfield	Present
Edward Hill	CCBOSS	Present
Robert Maybury	Mt. Holly MUA	Present

APPOINTED PROFESSIONALS PRESENT:

Executive Director/ Adm.	PERMA Risk Management Services Paul Laracy Karen Kamprath
Program Manager	Conner Strong & Buckelew Maggie Friel
Attorney	J. Kenneth Harris, Esq.
Medical TPA – AmeriHealth	Lane Hindman
Medical TPA – Aetna	Jason Silverstein
Express Scripts	Kyle Colalillo
Treasurer	Lorraine Verrill

PRESENT FUND COMMISSIONERS AND PROFESSIONALS:

Robert Weil, CSB
Larry Pennock, Audobon Park

Georganna Marian, Hardenbergh Ins.
Kim Porter, CHB Group

APPROVAL OF MINUTES: January 27, 2020 Open

MOTION TO APPROVE OPEN MINUTES OF JANUARY 27, 2020:

Moved:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

CORRESPONDENCE – None

EXECUTIVE DIRECTOR’S REPORT

FINANCIAL FAST TRACK – as of December 31, 2019 – Executive Director said the fast track shows a deficit however operationally the Fund made almost \$2 million and paid a dividend of \$4 million.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND – Executive Director said the Municipal Reinsurance Health Insurance Fund met on February 12th to reorganize for 2020. Silvio Esposito (NJHIF) was elected Chair and Richard Kunze (BMED) was elected Secretary. In addition, the Marketing Consultant contract was awarded to Princeton Strategic Communications. The Pharmacy Benefits Manager Consultant continues to be in review, in which a special meeting may be scheduled to award the contract.

2020 MEL & MR HIF EDUCATIONAL SEMINAR – Executive Director said the annual seminar is scheduled for Friday, May 1st and there is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs.

PROGRAM MANAGERS REPORT

ONLINE ENROLLMENT SYSTEM TRAINING

The Executive Committee voted and approved mandatory use of the online enrollment system by each member group. If you need training or would like a refresher course on the online enrollment system, please reach out to Karen Kidd at kkidd@permainc.com of PERMA.

NEW CONTACT

As of October 1, 2019 Renny Maier will replace Liz Cronrath as the Lead Benefits Administrator for SNJREBF. Renny and Liz have been working closely for the last several months to ensure a smooth transition. Liz will still be a part of the PERMA team but will be focusing on other areas. Please continue to direct any eligibility, enrollment, billing or system related questions to our dedicated Southern NJ Enrollment Team. The team can be reached by email at southernnj_enrollments@permainc.com.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the SNJREBF enrollment team. The Fund’s policy is to limit retro corrections,

including terminations, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60 day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to the enrollment team's attention.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated SNJREBF Client Servicing Team. The team can be reached by email at brokerservices@permainc.com.

ID CARD UPDATE

Program Manager said as previously reported Aetna and Amerihealth would be issuing new ID cards. Amerihealth cards went out at the end of December and Aetna cards went out last week.

SNJHIF ONLINE ENROLLMENT SYSTEM UPDATE

Program Manager said the Benefit Express enrollment system underwent a mandatory system update. There was a system black out period on Thursday Feb. 13th and Friday Feb. 14th. The update will bring several updates including an improved HR Dashboard, increased site security, and technical support. Please know the underlying database architecture has not changed and the upgrade is seamless with no re-implementation of existing groups required. Also user IDs and passwords will not need to change.

EXPRESS SCRIPTS UPDATE

Program Manager said as of December 12, 2019 NuvaRing[®] faced generic competition for the first time. EluRyng[™] and etonogestrel/ethinyl estradiol vaginal ring have recently entered the market and, as a result, the brand NuvaRing is now considered excluded. Effective February 26, 2020 ESI will begin blocking the brand name product. Members can still obtain the brand NuvaRing with a PA override or other exception but they will now be able to receive the generic with no issue. Each impacted member was notified by mail on or around January 27, 2020. The SNJREBF had approximately 13 members impacted.

NJ INDIVIDUAL MANDATE UPDATE- Employer Reporting Requirement

Program Manager said the state of New Jersey has adopted an individual mandate as of January 1, 2019 requiring residents of the state to have health insurance. As a part of the NJ law there are now reporting requirements that must be complied with. Now insurers and employers will also have to meet reporting requirements with the state of NJ for their NJ resident employees. NJ has to obtain certain information from coverage providers. Accordingly, insurers, employers, government agencies, multiemployer plans and other entities (regardless of size) that provide health insurance must electronically submit required information returns to NJ reporting on NJ resident individuals' health insurance coverage. This applies to both part-year and full-year NJ residents. There is no paper filing option available. These requirements are not limited to businesses that withhold NJ payroll taxes.

To help employers comply, NJ has launched an official website (see link: <https://nj.gov/treasury/njhealthinsurancemandate/employers.shtml>) which addresses the reporting requirement as well as the application of the rules to out-of-state employers of NJ residents, employers with fewer than 50 employees, insured vs. self-insured employers, and adult children. Under the law, reporting entities are required to send a return to the NJ State Treasurer as

well as to the individual. The website information has changed over time and this information reflects updated guidance posted January 21, 2020 for NJ health coverage filings.

In response to Commissioner Shannon, Fund Attorney said there is a penalty if someone does not have insurance.

TREASURER'S REPORT - Deputy Treasurer reviewed the bills list and treasurers report.

Resolution #14-20 - February 2020 Bills List

FYClosed	(\$256,762.81)
FY2019	\$150,380.00
FY2020	\$537,713.20
Total	\$431,330.39

MOTION TO APPROVE RESOLUTION 14-20:

Moved:	Commissioner Lipsett
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO APPROVE THE REMAINDER OF THE TREASURERS REPORT:

Moved:	Commissioner DiAngelo
Second:	Commissioner Lipsett
Vote:	Unanimous

FUND ATTORNEY: Fund Attorney said in regards to the NJ individual mandate reporting forms should be sent to employees by March 2nd.

AETNA: Mr. Silverstein reviewed the claims for December 2019 with an average pepm for the month of \$1,393.00. He said there were no high claims for December. He reviewed the dashboard report and noted the Q4 metrics are running well.

AMERIHEALTH: Ms. Hindman reviewed the claims for January 2020 with an average pepm of \$920.39. She said there were no high claims for January.

EXPRESS SCRIPTS: Mr. Colalillo said the January 2020 trend is -17% however that is due to low specialty fills for the month. He also reviewed the Accredo program.

DENTAL ADMINISTRATOR: None

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED:

NEXT MEETING: APRIL 27, 2020

Karen Kamprath , Assisting Secretary
for

JOSEPH WOLK, SECRETARY