

Southern Jersey ^{FUND}



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

**AGENDA & REPORTS
OCTOBER 26, 2020
CONFERENCE CALL
5:45 PM**

Join Zoom Meeting

<https://permainc.zoom.us/j/5455080980?pwd=c3VQUEs0eGRoc3h3eWdHV0lSRFpuZz09>

Meeting ID: 545 508 0980

Passcode for Video: Oct2020#

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Meeting ID: 545 508 0980

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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: OCTOBER 26, 2020
CONFERENCE CALL
5:45 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE - MOMENT OF SILENCE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: September 28, 2020 Open (Appendix I)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly ReportPage 1

PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Michael Zambito/Verrill & Verrill)

October 2020 Voucher List (Resolution 29-20).....Page 14

September Treasurers Report.....Page 16

Confirmation of Claims Paid/ Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (J. Kenneth Harris)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aenta)

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NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

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PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly ReportPage 30

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
October 26, 2020**

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of August 31, 2020 (page 3)
- **Budget Ratio Report**
- **Consolidated Balance Sheet**
- **Budget/Billing Reconciliation**

2021 BUDGET ADOPTION (page 7)

Enclosed is the 2021 SNJHIF Budget. Draft rates have been released to all members and final rates will be included in member Open Enrollment packets.

Motion: *Motion to open the Public Hearing on the 2021 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to adopt resolution 28-20 and approve the 2021 Southern New Jersey Employee Benefits Fund Budget in the amount of \$43,045,212*

AMERIHEALTH (AHA) CONTRACT

We have continued to work with AHA on updating their contract. We have reached verbal agreement on many items and are awaiting their redraft of the contract. We will update the Executive Committee upon receipt of the revision.

AUDITOR RFP

The Contracts Committee will be meeting this week to finalize this contract award recommendation. An update will be provided at the meeting.

FINANCE COMMITTEE

A few groups in the Fund received higher than anticipated increases this year, particularly for groups with only medical in the Fund. There has been a few requests to revisit the release of another dividend. We recommend a Finance Committee zoom call prior to the November meeting to discuss options.

INDEMNITY AND TRUST AGREEMENTS

In order to be in compliance with the Fund bylaws all members should have a current indemnity & trust agreement with the Fund that also needs to be filed with the State. Included on page 11 is a list of members who have renewing agreements due by December 31, 2020. Please reach out to kkamprath@permainc.com for a blank form and resolution to renew membership to be executed.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

FINANCIAL FAST TRACK REPORT

AS OF August 31, 2020

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	3,399,298	27,470,158	1,232,741,536	1,260,211,694
2. CLAIM EXPENSES				
Paid Claims	3,005,691	22,897,967	1,001,411,152	1,024,309,119
IBNR	41,175	254,514	2,544,000	2,798,514
Less Specific Excess	-	(742,947)	(18,208,251)	(18,951,198)
Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)
TOTAL CLAIMS	3,046,866	22,409,533	983,939,541	1,006,349,074
3. EXPENSES				
MA & HMO Premiums	247,031	2,125,916	24,524,136	26,650,052
Excess Premiums	69,290	556,625	46,832,415	47,389,040
Administrative	204,333	1,706,794	113,259,971	114,966,766
TOTAL EXPENSES	520,654	4,389,335	184,616,522	189,005,857
4. UNDERWRITING PROFIT (1-2-3)	(168,222)	671,290	64,185,473	64,856,762
5. INVESTMENT INCOME	10,108	136,967	3,190,281	3,327,248
6. DIVIDEND INCOME	0	517,797	10,666,639	11,184,436
7. STATUTORY PROFIT (4+5+6)	(158,113)	1,326,054	78,042,392	79,368,446
8. DIVIDEND	0	2,947,739	63,812,333	66,760,072
9. STATUTORY SURPLUS (7-8)	(158,113)	(1,621,685)	14,230,059	12,608,374

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	10,627	(2,321,141)	11,143,390	8,822,250
	Cash	(342,856)	(3,855,779)	16,109,289	12,253,510
2019	Surplus	(28,860)	550,018	3,086,669	3,636,687
	Cash	(29,543)	(2,532,078)	5,219,908	2,687,830
2020	Surplus	(139,881)	149,437		149,437
	Cash	(1,023,392)	2,109,801		2,109,801
TOTAL SURPLUS (DEFICITS)		(158,113)	(1,621,685)	14,230,059	12,608,374
TOTAL CASH		(1,395,792)	(4,278,056)	21,329,197	17,051,141

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(4,859)	(18,014)	950,787,932	950,769,919
FUND YEAR 2019				
Paid Claims	31,702	2,540,635	30,791,245	33,331,880
IBNR	0	(2,506,560)	2,506,560	-
Less Specific Excess	0	(544,913)	(146,194)	(691,107)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	31,702	(510,838)	33,151,610	32,640,773
FUND YEAR 2020				
Paid Claims	2,978,848	20,337,905		20,337,905
IBNR	41,175	2,798,514		2,798,514
Less Specific Excess	0	(198,035)		(198,035)
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	3,020,023	22,938,385		22,938,385
COMBINED TOTAL CLAIMS	3,046,866	22,409,533	983,939,543	1,006,349,076

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 RATIOS

INDICES	2019	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	21,329,197	\$ 14,446,571	\$ 13,281,050	\$ 14,453,184	\$ 18,058,343	\$ 19,013,129	\$ 18,592,177	\$ 18,446,932	\$ 17,051,141
IBNR	2,544,000	\$ 2,471,204	\$ 2,548,183	\$ 2,546,421	\$ 2,532,385	\$ 2,626,177	\$ 2,699,006	\$ 2,757,339	\$ 2,798,514
Assets	22,467,492	\$ 18,582,076	\$ 18,106,534	\$ 19,842,406	\$ 20,040,866	\$ 20,623,982	\$ 20,991,230	\$ 19,998,289	\$ 19,532,323
Liabilities	8,237,440	\$ 4,767,744	\$ 4,363,117	\$ 5,632,875	\$ 5,696,247	\$ 5,675,712	\$ 8,317,750	\$ 7,231,809	\$ 6,923,957
Surplus	14,230,052	\$ 13,814,332	\$ 13,743,418	\$ 14,209,532	\$ 14,344,619	\$ 14,948,271	\$ 12,673,480	\$ 12,766,480	\$ 12,608,366
Claims Paid -- Month	2,584,731	\$ 3,423,359	\$ 2,942,029	\$ 2,964,513	\$ 2,787,036	\$ 2,191,279	\$ 2,880,381	\$ 2,703,679	\$ 3,005,691
Claims Budget -- Month	2,964,473	\$ 2,870,280	\$ 2,870,280	\$ 2,870,280	\$ 2,870,280	\$ 2,870,280	\$ 2,870,280	\$ 2,870,280	\$ 2,870,280
Claims Paid -- YTD	33,070,144	\$ 3,423,359	\$ 6,365,388	\$ 9,329,901	\$ 12,116,937	\$ 14,308,216	\$ 17,188,596	\$ 19,892,276	\$ 22,897,967
Claims Budget -- YTD	35,772,910	\$ 2,870,280	\$ 5,740,561	\$ 8,610,841	\$ 11,481,121	\$ 14,351,401	\$ 17,221,682	\$ 20,091,962	\$ 22,962,242
RATIOS									
Cash Position to Claims Paid	8.25	4.22	4.51	4.88	6.48	8.68	6.45	6.82	5.67
Claims Paid to Claims Budget -- Month	0.87	1.19	1.02	1.03	0.97	0.76	1	0.94	1.05
Claims Paid to Claims Budget -- YTD	0.92	1.19	1.11	1.08	1.06	1	1	0.99	1
Cash Position to IBNR	8.38	5.85	5.21	5.68	7.13	7.24	6.89	6.69	6.09
Assets to Liabilities	2.73	3.9	4.15	3.52	3.52	3.63	2.52	2.77	2.82
Surplus as Months of Claims	4.80	4.81	4.79	4.95	5	5.21	4.42	4.45	4.39
IBNR to Claims Budget -- Month	0.86	0.86	0.89	0.89	0.88	0.91	0.94	0.96	0.97

Southern New Jersey Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF AUGUST 31, 2020

BY FUND YEAR

	SNJREBF 2020	SNJREBF 2019	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	2,109,801	2,687,830	12,253,510	17,051,141
Assesstments Receivable (Prepaid)	656,978	282,471	132,542	1,071,991
Interest Receivable	1,296	3,752	8,553	13,601
Spefic Excess Receivable	198,035	677,634	-	875,668
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	517,797	517,797
Prepaid Admin Fees	2,125	-	-	2,125
Other Assets	-	-	-	-
Total Assets	2,968,234	3,651,687	12,912,402	19,532,323
LIABILITIES				
Accounts Payable	-	(0)	-	(0)
IBNR Reserve	2,798,514	0	-	2,798,514
A4 Retiree Surcharge	(0)	-	-	(0)
Dividends Payable	-	-	4,090,160	4,090,160
Accrued/Other Liabilities	20,283	15,000	-	35,283
Total Liabilities	2,818,797	15,000	4,090,160	6,923,957
EQUITY				
Surplus / (Deficit)	149,437	3,636,687	8,822,242	12,608,366
Total Equity	149,437	3,636,687	8,822,242	12,608,366
Total Liabilities & Equity	2,968,234	3,651,687	12,912,402	19,532,323
BALANCE	0	-	-	-

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 NJ Municipal Employee Benefits Fund
2020 Budget/Billing Reconciliation
as of August 31st, 2020

Expected Losses	Cumulative	Annual	Latest Filed	Cumulative Expensed	\$ Variance	% Variance
Medical Claims - All Other	11,656,881	17,457,587	17,753,836			
Medical Claims - CCBOSS	5,324,542	7,948,258	8,426,350			
Subtotal Medical	16,981,423	25,405,846	26,180,186	17,061,378	(79,956)	0%
Prescription Claims - All Other	3,507,784	5,241,163	5,261,144			
Prescription Claims - CCBOSS	1,791,695	2,674,163	2,814,264			
Subtotal Prescription	4,875,521	7,282,100	7,431,296	5,276,079	(400,558)	-8%
Rx Rebates	(423,958)	(633,226)	(644,112)			
Dental Claims - All Other	833,254	1,247,318	1,183,113			
Dental Claims - CCBOSS	112,863	169,779	173,196			
Subtotal Dental	946,117	1,417,097	1,356,309	600,928	345,189	36%
Subtotal Claims	22,803,060	34,105,042	34,967,791	22,938,385	(135,325)	-1%
Loss Fund Contingency	310,965	466,448	466,448			
DMO Premiums	1,960	2,940	2,521	1,907	54	3%
Medicare Advantage - All Other	788,534	1,186,178	1,180,524			
Medicare Advantage - CCBOSS	1,354,080	2,038,676	1,990,332			
Subtotal Insured Programs	2,144,574	3,227,794	3,173,377	2,124,009	18,605	1%
Reinsurance						
Specific	556,180	831,522	844,579			
Subtotal Reinsurance	556,180	831,522	844,579	556,625	(445)	0%
Total Loss Fund	25,814,780	38,630,806	39,452,196	25,620,925	193,855	1%
Expenses						
Legal	14,201	21,302	21,302	14,201	-	0%
Treasurer	10,208	15,312	15,312	10,216	(8)	0%
Administrator	199,076	298,184	299,564	199,562	(486)	0%
Program Manager	517,240	774,558	778,593	697,376	(722)	0%
Brokerage	179,414	270,502	267,595	Included above in Program Manager		
TPA - Med Aetna	625,674	935,255	945,099	665,482	4,294	1%
TPA - Med AmeriHealth Admin	44,102	66,071	66,699	Included above in TPA		
TPA - Dental	44,934	67,314	67,167	45,156	(222)	0%
Actuary	17,000	25,500	25,500	17,000	-	0%
Auditor	12,667	19,000	19,000	12,664	3	0%
Subtotal Expenses	1,664,516	2,492,998	2,505,831	1,661,657	2,859	0%
Misc/Cont	12,351	18,527	18,527	11,514	837	7%
Data Analysis System	10,000	15,000	15,000	10,000	-	0%
Affordable Care Act Taxes	6,810	10,182	10,341	10,515	(3,705)	-54%
Plan Documents	10,000	15,000	15,000	12,870	(2,870)	-29%
Total Expenses	1,703,678	2,551,706	2,564,700	1,706,557	(2,879)	0%
Total Budget	27,518,458	41,182,513	42,016,896	27,327,482	190,976	1%

Southern NJ Municipal Employee Benefits Fund					
2021 Certified Budget				Print date	01-Sep-20
	Census:	Census All Members		Census Excl CCBoss	
	Medical - Aetna	1,567	18,804	1,051	12,612
	Medical - AmeriHealth Admin	137	1,644	85	1,020
	Rx	1,466	17,592	898	10,776
	Dental	1,794	21,528	1,516	18,192
	Medicare Advantage - Medical	814	9,768	306	3,672
	Rx No Medical (Incl in Rx above)	6	72	6	72
	Dental Only (Incl in Dental above)	952	11,424	729	8,748
	Medicare Adv Only (Incl above)	195	2,340	195	2,340
	DMO Only	1	12	1	12
	LINE ITEMS	2020 Annualized Budget	2021 Proposed Budget	\$ Change	% Change
1	Medical Claims AETNA - All Other	\$ 16,190,466	\$ 18,073,875	\$ 1,883,409	11.63%
2	Medical Claims AmeriHealth - All Other	\$ 1,250,729	\$ 2,053,426	\$ 802,697	64.18%
3	Medical Claims - CCBoss	\$ 7,863,734	\$ 8,701,317	\$ 837,583	10.65%
4	Subtotal Medical	\$ 25,304,929	\$ 28,828,618	\$ 3,523,689	13.92%
5	Prescription Claims - All Other	\$ 5,225,490	\$ 5,623,611	\$ 398,121	7.62%
6	Prescription Claims - CCBoss	\$ 2,646,842	\$ 2,872,216	\$ 225,374	8.51%
7	Rx Rebates	\$ (629,787)	\$ (1,719,131)	\$ (1,089,344)	172.97%
8	Subtotal Prescription	\$ 7,242,545	\$ 6,776,697	\$ (465,849)	-6.43%
9	Dental Claims - All Other	\$ 1,243,627	\$ 1,073,682	\$ (169,945)	-13.67%
10	Dental Claims - CCBoss	\$ 170,136	\$ 163,464	\$ (6,672)	-3.92%
11	Subtotal Dental	\$ 1,413,763	\$ 1,237,146	\$ (176,617)	-12.49%
12	Subtotal Claims	33,961,237	36,842,461	\$ 2,881,224	8.48%
13					
14	Loss Fund Contingency	\$ 456,966	\$ -	\$ (456,966)	-100.00%
15					
16					
17	DMO Premiums	\$ 2,940	\$ 3,078	\$ 138	4.68%
18	Medicare Advantage - All Other	\$ 1,193,258	\$ 1,119,982	\$ (73,276)	-6.14%
19	Medicare Advantage - CCBoss	\$ 2,046,732	\$ 1,842,089	\$ (204,643)	-10.00%
20	Subtotal Insured Programs	3,242,930	2,965,149	\$ (277,781)	-8.57%
21					
22	Reinsurance				
23	Specific	\$ 826,630	\$ 727,725	\$ (98,905)	-11.96%
24					
25	Total Loss Fund	\$ 38,487,764	\$ 40,535,335	\$ 2,047,571	5.32%
26					
27	Expenses				
28	Legal	\$ 21,302	\$ 21,728	\$ 426	2.00%
29	Treasurer	\$ 15,312	\$ 15,312	\$ -	0.00%
30	Administrator	\$ 297,689	\$ 303,643	\$ 5,954	2.00%
31	Program Manager	\$ 772,355	\$ 787,661	\$ 15,305	1.98%
32	Brokerage	\$ 268,259	\$ 273,628	\$ 5,369	2.00%
33	TPA - Med Aetna	\$ 927,413	\$ 899,207	\$ (28,206)	-3.04%
34	TPA - Med AmeriHealth Admin	\$ 67,617	\$ 67,617	\$ -	0.00%
35	TPA - Dental	\$ 67,167	\$ 67,167	\$ -	0.00%
36	Actuary	\$ 25,500	\$ 11,000	\$ (14,500)	-56.86%
37	Auditor	\$ 19,000	\$ 19,000	\$ -	0.00%
38	Subtotal Expenses	\$ 2,481,616	\$ 2,465,963	\$ (15,652)	-0.63%
39					
40	Misc/Cont	\$ 18,527	\$ 18,792	\$ 265	1.43%
41	Data Analysis System	\$ 15,000	\$ -	\$ (15,000)	-100.00%
42	Affordable Care Act Taxes	\$ 10,122	\$ 10,122	\$ -	0.00%
43	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
44					
45	Total Expenses	\$ 2,540,264	\$ 2,509,877	\$ (30,387)	-1.20%
46					
47	Total Budget	\$ 41,028,028	\$ 43,045,212	\$ 2,017,184	4.92%
48	Total Billing	\$ 41,027,266	\$ 43,045,212	\$ 2,017,946	4.92%

	Annualized Assessments FY2020				Proposed Assessments FY2021				Difference \$			Difference %		
Group Name	Member Billed	Dividend Applied to Rates	Direct Billed	Total	Member Billed	Dividend Applied to Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Barrington	1,105,068	-	-	1,105,068	1,142,148	-	-	1,142,148	37,080	-	37,080	3.36%	0.00%	3.36%
Bellmawr	2,217,552	-	-	2,217,552	2,289,408	-	-	2,289,408	71,856	-	71,856	3.24%	0.00%	3.24%
Berlin	42,216	-	-	42,216	42,216	-	-	42,216	-	-	-	0.00%	0.00%	0.00%
Bordentown	1,140,216	-	-	1,140,216	1,239,684	-	-	1,239,684	99,468	-	99,468	8.72%	0.00%	8.72%
Brooklawn	229,560	-	-	229,560	251,340	-	-	251,340	21,780	-	21,780	9.49%	0.00%	9.49%
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	13,409,532	-	225,684	13,635,216	13,881,948	-	223,200	14,105,148	472,416	(2,484)	469,932	3.52%	-1.10%	3.45%
Chesilhurst Borough	166,116	-	-	166,116	178,188	-	-	178,188	12,072	-	12,072	7.27%	0.00%	7.27%
Franklin	1,707,180	-	8,928	1,716,108	1,789,596	-	9,156	1,798,752	82,416	228	82,644	4.83%	2.55%	4.82%
Gibbsboro	200,400	-	-	200,400	219,108	-	-	219,108	18,708	-	18,708	9.34%	0.00%	9.34%
Gloucester City	3,108,444	-	-	3,108,444	3,277,452	-	-	3,277,452	169,008	-	169,008	5.44%	0.00%	5.44%
Haddon Heights	986,088	-	4,632	990,720	1,034,808	-	4,512	1,039,320	48,720	(120)	48,600	4.94%	-2.59%	4.91%
Haddonfield Borough	2,084,232	-	-	2,084,232	2,247,444	-	-	2,247,444	163,212	-	163,212	7.83%	0.00%	7.83%
Lawnside	514,860	-	-	514,860	566,508	-	-	566,508	51,648	-	51,648	10.03%	0.00%	10.03%
Lindenwald	86,808	-	348	87,156	86,844	-	348	87,192	36	-	36	0.04%	0.00%	0.04%
Lumberton Township	851,640	-	-	851,640	890,460	-	-	890,460	38,820	-	38,820	4.56%	0.00%	4.56%
Magnolia	504,108	-	-	504,108	549,420	-	-	549,420	45,312	-	45,312	8.99%	0.00%	8.99%
Mantua Township	2,021,628	57,000	8,184	2,086,812	2,266,800	-	8,376	2,275,176	188,172	192	188,364	9.31%	2.35%	9.03%
Maple Shade	1,477,668	-	-	1,477,668	1,618,032	-	-	1,618,032	140,364	-	140,364	9.50%	0.00%	9.50%
Medford Lakes	24,648	-	-	24,648	24,648	-	-	24,648	-	-	-	0.00%	0.00%	0.00%
Merchantville	370,104	-	-	370,104	404,544	-	-	404,544	34,440	-	34,440	9.31%	0.00%	9.31%
Mount Ephraim	983,544	-	-	983,544	1,007,760	-	-	1,007,760	24,216	-	24,216	2.46%	0.00%	2.46%
MT. Holly MUA	1,153,764	-	-	1,153,764	1,201,632	-	-	1,201,632	47,868	-	47,868	4.15%	0.00%	4.15%
North Hanover Township	10,260	-	-	10,260	10,260	-	-	10,260	-	-	-	0.00%	0.00%	0.00%
Palmyra	61,368	-	-	61,368	61,368	-	-	61,368	-	-	-	0.00%	0.00%	0.00%
Paulsboro	1,028,028	-	-	1,028,028	1,066,680	-	-	1,066,680	38,652	-	38,652	3.76%	0.00%	3.76%
Pennsauken Township	183,012	-	3,468	186,480	183,012	-	3,468	186,480	-	-	-	0.00%	0.00%	0.00%
Pine Hill Borough	893,820	21,958	-	915,778	957,648	-	-	957,648	41,870	-	41,870	4.68%	0.00%	4.57%
Pitman	1,140,336	-	-	1,140,336	1,182,828	-	-	1,182,828	42,492	-	42,492	3.73%	0.00%	3.73%
Runnemede	954,933	-	26,151	981,084	977,976	-	26,472	1,004,448	23,043	321	23,364	2.41%	1.23%	2.38%
Somerdale	556,104	-	600	556,704	590,880	-	600	591,480	34,776	-	34,776	6.25%	0.00%	6.25%
Waterford	38,676	-	-	38,676	38,676	-	-	38,676	-	-	-	0.00%	0.00%	0.00%
Wenonah	192,300	-	-	192,300	199,944	-	-	199,944	7,644	-	7,644	3.98%	0.00%	3.98%
Westville	654,180	-	-	654,180	678,936	-	-	678,936	24,756	-	24,756	3.78%	0.00%	3.78%
Willingboro	6,912	-	-	6,912	6,912	-	-	6,912	-	-	-	0.00%	0.00%	0.00%
Winslow Township Fire District #1	565,008	-	-	565,008	603,972	-	-	603,972	38,964	-	38,964	6.90%	0.00%	6.90%
Totals	\$ 40,670,313.24	\$ 78,958.00	\$ 277,994.76	\$ 41,027,266.00	\$ 42,769,080.00	\$ -	\$ 276,132.00	\$ 43,045,212.00	\$ 2,019,808.76	\$ (1,862.76)	\$ 2,017,946.00	4.97%	-0.67%	4.92%

RESOLUTION NO. 28-20

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
ADOPTION OF THE 2021 INTRODUCED BUDGET**

WHEREAS, The Southern New Jersey Regional Employee Benefits Fund is required under State regulation to adopt an annual budget in accordance with the bylaws of the Fund; and

WHEREAS, the Executive Committee met on September 28, 2020 in Public Session to introduce the proposed budget and for the 2021 Fund Year; and

WHEREAS, the Executive Committee met on October 26, 2020 in Public Session to adopt the proposed budget and for the 2021 Fund Year; and

WHEREAS, that a public hearing to adopt the 2021 budget was held on October 26, 2020 at 5:45 pm.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund hereby adopt the 2021 budget in the amount of \$43,045,212

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: OCTOBER 26, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

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	Q2 2020 Filed
Annual Audit	12/31/2019 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	File
Benefit Changes	N/A

CONTRACT COMPLIANCE

Professional	Contract Received	Insurance Received	Contract Term
Executive Director	Yes	Yes	1/1/2019 - 12/31/2021
Program Manager	Yes	Yes	1/1/2019 - 12/31/2021
Attorney	Yes	Yes	1/1/2019 - 12/31/2020
Treasurer	Yes	Yes	1/1/2019 - 12/31/2020
Auditor	Yes	Yes	1/1/2019 - 12/31/2020
Deputy Treasurer	Yes	Yes	1/1/2019 - 12/31/2020
Actuary	Yes	Yes	1/1/2019 - 12/31/2020
Aetna	Yes	in progress	*1 year renewal negotiated
AmeriHealth	in progress	in progress	*1 year renewal negotiated
Delta Dental	Yes	Yes	*1 year renewal negotiated
United Healthcare	Yes	in progress	1/1/2020-12/31/2021

INDEMNITY & TRUST AGREEMENT END DATE

Member	I&T end date
TOWNSHIP OF WILLINGBORO	
BOROUGH OF MEDFORD LAKES	12/31/2020
BOROUGH OF BELLMAWR	12/31/2020
MANTUA TOWNSHIP	12/31/2020
HADDONFIELD BOROUGH	12/31/2021
BOROUGH OF SOMERDALE	12/31/2021
BOROUGH OF BROOKLAWN	12/31/2021
BOROUGH OF MAGNOLIA	12/31/2021
BOROUGH OF MERCHANTVILLE	12/31/2021
BOROUGH OF LINDENWOLD	12/31/2021
BOROUGH OF MOUNT EPHRAIM	12/31/2021
BOROUGH OF WENONAH	12/31/2021
NORTH HANOVER TWP	12/31/2021
WINSLOW TWP FIRE DISTRICT #1	12/31/2021
PINE HILL BOROUGH	12/31/2021
MT. HOLLY MUNICIPAL UTILITIES AUTHO	12/31/2021
LUMBERTON TOWNSHIP	12/31/2021
BOROUGH OF RUNNEMEDE	12/31/2021
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12/31/2021
BOROUGH OF BARRINGTON	12/31/2022
BOROUGH OF PAULSBORO	12/31/2022
BOROUGH OF GIBBSBORO	12/31/2022
TOWNSHIP OF BORDENTOWN	12/31/2022
TOWNSHIP OF MAPLE SHADE	12/31/2022
PENNSAUKEN TOWNSHIP	12/31/2022
BOROUGH OF HADDON HEIGHTS	12/31/2022
BOROUGH OF WESTVILLE	12/31/2022
CHESILHURST BOROUGH	12/31/2022
FRANKLIN TWP	12/31/2022
TOWNSHIP OF BERLIN	12/31/2022
GLOUCESTER CITY	12/31/2022
BOROUGH OF PITMAN	12/31/2022
Township of Waterford	12/31/2022
Pennsauken Township	12/31/2022

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

October 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. PERMA will host a monthly Web Ex system training session on the third Wednesday of each month, starting this month. The schedule is as follows:

October 21, 2020

November 18, 2020.

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.

NEW BUSINESS

We are pleased to announce that two new groups have joined the fund. Winslow Township has joined for a MAPDP and Gloucester Township has joined for medical and prescription.

CONNER STRONG COVID-19 RESOURCES

Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

ANNUAL OPEN ENROLLMENT

As a reminder the annual SNJREBF Open Enrollment began on **10/19/2020** and will close on **10/30/2020**. The deadline for entities to enter Open Enrollment changes in Benefit Express is **11/6/2020**. As in the past, this will be a *passive Open Enrollment*. This means that only members who

want to make a change need to complete an open enrollment form. Members who want to keep their current elections do not need to take any action.

ESI UPDATE

Pharmacy Network Update- ESI announced they are removing a select group of underutilized pharmacies from their National Plus Network. The go-live date for the changes will be November 1, 2020. The pharmacies set to be removed are Kroger, Safeway, and Publix. The update will only impact plans on the National Plus Network Retail Network. ESI identified **0 SNJREBF members** impacted as a result of these changes. The impacted members will receive a notice letter from ESI.

2021 NOTICE OF CREDITABLE COVERAGE (NOCC)

As a courtesy, the SNJREBF in conjunction with Express Scripts will be producing the annual mailing campaign for the 2021 Notice of Creditable Coverage. The CMS Annual Open Enrollment period for the 2021 plan year is October 15th, 2020 through December 7th, 2020. Express Scripts will be mailing the letters between September 16th, 2020 and September 27th, 2020.

LEGISLATIVE UPDATE

Executive Order #172- In last month's meeting we reported on Executive Order #172 allowing entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, allowing them to enroll in health benefits upon date of hire. As of 10/16/2020, **4 total** groups have submitted an amendment to their plan documents to waive the waiting period.

ADMINISTRATIVE UPDATES

There are not updates to report at this time.

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 29-20

OCTOBER 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002160			
002160	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 10/20	99,383.79
			99,383.79
002161			
002161	UHC-MEDICARE ADVANTAGE	MEDICARE ADVTG 10/20	171,904.00
			171,904.00
002162			
002162	SAVEON SP LLC	CLAIMS ADMIN FEE - ESI - 8/20	16,569.50
			16,569.50
002163			
002163	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 10/20	77,728.32
			77,728.32
002164			
002164	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 10/20	-163.75
002164	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 10/20	5,554.00
			5,390.25
002165			
002165	PERMA	POSTAGE 9/20	12.20
002165	PERMA	ADMIN FEES 10/20	24,772.72
002165	PERMA	POSTAGE 7/20	20.50
			24,805.42
002166			
002166	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 4TH QTR 2020	6,375.00
			6,375.00
002167			
002167	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 10/20	1,775.17
			1,775.17
002168			
002168	VERRILL & VERRILL, LLC	TREASURER FEE 10/20	770.83
002168	VERRILL & VERRILL, LLC	POSTAGE 10/20	95.40
			866.23
002169			
002169	MICHAEL S. ZAMBITO	TREASURER FEE 10/20	505.15
			505.15
002170			
002170	JACK LIPSETT	COMMISSIONER - 3RD QTR 2020	450.00
			450.00
002171			
002171	NEAL ROCHFORD	COMMISSIONER - 3RD QTR 2020	450.00
			450.00
002172			
002172	EDWARD HILL	COMMISSIONER - 3RD QTR 2020	450.00
			450.00
002173			
002173	ROBERT MAYBURY	COMMISSIONER - 3RD QTR 2020	300.00
			300.00
002174			
002174	COURIER POST	ACCT# CHL-079881 - AD - 9.29.2020	49.68
			49.68
002175			
002175	CONNER STRONG & BUCKELEW	RX 10/20	8,819.30
002175	CONNER STRONG & BUCKELEW	MEDICAL 10/20	50,207.70
002175	CONNER STRONG & BUCKELEW	BROKER FEES 10/20	22,863.37
002175	CONNER STRONG & BUCKELEW	DENTAL 10/20	4,854.57
002175	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/20	597.45
			87,342.39
002176			
002176	JOSEPH WOLK	COMMISSIONER - 3RD QTR 2020	450.00
			450.00

002177			
002177	MICHAEL MEVOLI	COMMISSIONER - 3RD QTR 2020	450.00
			450.00
002178			
002178	LOUIS DI ANGELO	COMMISSIONER - 3RD QTR 2020	450.00
			450.00
002179			
002179	TERRY KIERSZNOWSKI	COMMISSIONER - 3RD QTR 2020	450.00
			450.00
002180			
002180	WELLNESS COACHES USA	WELLNESS COACHING - CCBOS 10/20	6,032.00
			6,032.00
002181			
002181	MUNICIPAL REINSURANCE HIF	SPECIFIC & AGGREGATE REINSURANCE 10/20	69,007.13
			69,007.13
		Total Payments FY 2020	571,184.03
		TOTAL PAYMENTS ALL FUND YEARS \$	571,184.03

Chairperson

Attest:

Dated: _____

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		September							
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	September	September	September	September	Reconciled	Variance From	Month
2020	Med	17,607,765.12	1,838,079.82	0.00	19,445,844.94	0.00	19,445,844.94	17,607,765.12	1,838,079.82
	Dental	589,847.65	76,426.20	0.00	666,273.85	0.00	666,273.85	589,847.65	76,426.20
	Rx	5,132,888.49	636,117.50	0.00	5,769,005.99	0.00	5,769,005.99	5,132,888.49	636,117.50
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	23,330,501.26	2,550,623.52	0.00	25,881,124.78	0.00	25,881,124.78	23,330,501.26	2,550,623.52

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2020 Month Ending: September										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	3,958,798.09	446,500.87	2,566,418.49	0.00	7,377,381.02	200,420.06	1,958,393.24	702,763.52	(159,542.70)	17,051,132.59
RECEIPTS										
Assessments	2,161,338.34	103,216.80	618,154.43	0.00	266,325.16	70,298.24	0.00	39,854.79	227,795.24	3,486,983.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	10,364.85	397.13	3,159.30	0.00	7,286.50	301.56	1,356.09	659.08	477.97	24,002.48
Invest Adj	(0.26)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.26)
Subtotal Invest	10,364.59	397.13	3,159.30	0.00	7,286.50	301.56	1,356.09	659.08	477.97	24,002.22
Other *	557,421.41	0.00	711,076.93	0.00	0.00	0.00	0.00	0.00	0.00	1,268,498.34
TOTAL	2,729,124.34	103,613.93	1,332,390.66	0.00	273,611.66	70,599.80	1,356.09	40,513.87	228,273.21	4,779,483.56
EXPENSES										
Claims Transfers	1,838,079.82	76,426.20	636,117.50	0.00	0.00	0.00	0.00	0.00	0.00	2,550,623.52
Expenses	264,251.81	245.04	0.00	0.00	0.00	68,360.28	0.00	0.00	212,990.63	545,847.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,102,331.63	76,671.24	636,117.50	0.00	0.00	68,360.28	0.00	0.00	212,990.63	3,096,471.28
END BALANCE	4,585,590.80	473,443.56	3,262,691.65	0.00	7,650,992.68	202,659.58	1,959,749.33	743,277.39	(144,260.12)	18,734,144.87

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	September										
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 Money Market Account	
ID Number:											
Maturity (Yrs)											
Purchase Yield:		0.26	0.65	0.70	0.75	0.75	0.75	0.50	0.08	1.25	
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$17,051,132.34	\$ 2,046,749.69	\$ 2,331.15	\$ 4,228,754.69	\$ 743,025.42	\$ 3,522,805.71	\$ 19,877.88	\$ 3,175,346.06	\$ 54,643.70	\$ 3,257,598.04	
Opening Interest Accrual Balance	\$13,601.13	\$ 13,601.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$2,399.87	\$2,399.87	\$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	\$10,182.47	\$1.13	\$0.97	\$2,426.33	\$624.09	\$2,455.94	\$127.82	\$1,262.57	\$3.71	\$3,279.91	
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)	-\$2,180.00	-\$2,180.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
8 Net Investment Income	\$10,402.34	\$221.00	\$0.97	\$2,426.33	\$624.09	\$2,455.94	\$127.82	\$1,262.57	\$3.71	\$3,279.91	
9 Deposits - Purchases	\$9,360,481.34	\$0.00	\$0.00	\$0.00	\$4,055,000.00	\$4,755,481.34	\$550,000.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$7,701,471.28	-\$2,055,000.00	\$0.00	\$0.00	\$0.00	-\$5,100,623.52	-\$545,847.76	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$18,734,144.87	\$5,570.82	\$2,332.12	\$4,231,181.02	\$4,798,649.51	\$3,180,119.47	\$24,157.94	\$3,176,608.63	\$54,647.41	\$3,260,877.95	
Ending Interest Accrual Balance	\$1.00	\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$550,507.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$550,507.93	\$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	\$19,284,652.80	\$5,570.82	\$2,332.12	\$4,231,181.02	\$4,798,649.51	\$3,180,119.47	\$574,665.87	\$3,176,608.63	\$54,647.41	\$3,260,877.95	

RESOLUTION NO. 29-20

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE OCTOBER 2020 BILLS LISTS**

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **October 26, 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 of October 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 October 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: OCTOBER 26, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

October 26, 2020

21

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

Plan Sponsor Unique ID :	All	Paid Dates:	08/01/2020 - 08/31/2020
Customer:	SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND	Service Dates:	01/01/1900 - 08/31/2020
Group / Control:	00727871,00737391,00866356,00866357,SI030217,SI416902,SI431:	Line of Business:	All
Subgroup / Suffix:	All	Funding Category:	All

	Billed Amt	Paid Amt
	\$221,028.88	\$68,057.17
TOTAL:	\$221,028.88	\$68,057.17

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SNJ Regional Employee Benefits Fund

9/1/19 thru 8/31/20 (unless otherwise noted)

Medical Claims Paid: Jan - August 2020

Total Medical Paid per EE: \$1,385

Network Discounts

Inpatient:	65.9%
Ambulatory:	67.1%
Physician/Other:	61.4%
TOTAL:	64.9%

Provider Network

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

Aetna Book of Business:
Admissions 98.5%; Physician 92.5%

Top Facilities Utilized (by total Medical Spend)

- Virtua-West Jersey
- Kennedy Health
- Cooper Hospital
- University of Pennsylvania
- Thomas Jefferson

Catastrophic Claim Impact Jan -Aug 2020

Number of Claims Over \$50,000: 44
Claimants per 1000 members: 11.1
Avg. Paid per Claimant: \$122,843
Percent of Total Paid: 37.4%
• Aetna BOB- HCC account for an average of 39.8% of total Medical Cost

Nurse Case Member Outreach: Through Q1 2020

Unique Members Identified: 82
Outreach Opportunities Identified: 85
Outreach in Progress: 26

Completed Outreach: 76
Closed with Engagement: 23
Unable to Reach: 51
Member Declined: 2

Teladoc Activity: Jan - Aug 2020

Total Registrations: 95
Total Online Visits: 120
Total Net Claims Savings: \$15,894
Total Visits w/ Rx: 74
Member Satisfaction with Teladoc:
75% - Outstanding 25% Good

Allentown Service Center Performance: Q2 2020 Metrics

Customer Service Performance

Call Quality:	98.3%
1st Call Resolution:	94.2%
Abandonment Rate:	1.1%
Avg. Speed of Answer:	24.7 sec

Claims Performance

Financial Accuracy:	96.35%
90% processed w/in:	8.0 days
95% processed w/in:	12.1 days

Performance Goals

Call Quality:	95%
1st Call Resolution:	90%
Abandonment Rate less than:	2.5%
Average Speed of Answer:	30 sec

Financial Accuracy:	99%
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Turnaround Time

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

Proprietary





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		\$ 255,467.18	\$ 255,467.18	135	\$ 1,892.34		
MAY		\$ 181,114.61	\$ 181,114.61	135	\$ 1,341.58		
JUNE		\$ 147,203.50	\$ 147,203.50	135	\$ 1,090.39		
JULY		\$ 92,020.36	\$ 92,020.36	142	\$648.03		
AUGUST		\$ 98,771.91	\$ 98,771.91	142	\$ 695.57		
SEPTEMBER		\$ 94,904.00	\$ 94,904.00	138	\$ 687.71		
OCTOBER							
NOVEMBER							
DECEMBER							
TOTALS		\$ 1,273,427.81	\$ 1,273,427.81		\$ 1,038.65		
			2020 Average	137	\$ 1,038.65		
			2019 Average	135	\$1,361		



SOUTHERN NEW JERSEY HIF - 0002096174

Claims Paid between 3/1/2020 and 10/19/2020

COVID19 Claims currently are consider to be claims with Procedure codes

'U0001','U0002','G2023','G2024','87635','86328','86769','U0003','U0004','C9803','G2025','0202U','E0445','87426','0223U','0224U','86408','86409','0225U','0226U','86413','99072' or a Dx Code of 'U07.1','B34.2','B97.29','Z20.828'

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	1	1	\$78.00	\$78.00	\$2.17
1-5	1	1	\$170.00	\$170.00	\$1.00
6-18	4	11	\$759.21	\$69.02	\$2.11
19-25	4	4	\$396.33	\$99.08	\$1.15
26-39	10	29	\$5,294.98	\$182.59	\$9.82
40-64	21	29	\$2,788.12	\$96.14	\$2.99
65+	3	3	\$97.18	\$32.39	\$1.00
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	27	52	\$7,192.40	\$138.32	\$6.48
Spouse	9	11	\$1,232.88	\$112.08	\$2.52
Dependent	8	15	\$1,158.54	\$77.24	\$1.32

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	21	36	\$3,139.94	\$87.22	\$2.50
Male	23	42	\$6,443.88	\$153.43	\$5.27
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
FL	1	1	\$100.00	\$100.00	\$16.67
NJ	43	77	\$9,483.82	\$123.17	\$3.86

Summary by Service Type - Outpatient and Professional Claims

Service Types are Limited to: Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Office Physician Visit, and Other Physician Visit

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	1	1	\$0.00	\$0.00	\$0.00
Office Physician Visit	5	10	\$604.60	\$60.46	\$0.24
Pathology (Laboratory)	37	48	\$4,010.30	\$83.55	\$1.62
Telemedicine	7	8	\$643.87	\$80.48	\$0.26
Urgent Care	6	6	\$864.83	\$144.14	\$0.35

Inpatient Cost and Utilization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	0	0	0	\$0.00	0	\$0.00	\$0.00	0
1-5	0	0	0	\$0.00	0	\$0.00	\$0.00	0
6-18	0	0	0	\$0.00	0	\$0.00	\$0.00	0
19-25	0	0	0	\$0.00	0	\$0.00	\$0.00	0
26-39	0	0	0	\$0.00	0	\$0.00	\$0.00	0
40-64	0	0	0	\$0.00	0	\$0.00	\$0.00	0
65+	0	0	0	\$0.00	0	\$0.00	\$0.00	0
Unknown	0	0	0	\$0.00	0	\$0.00	\$0.00	0

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
THE COUNSELING AND CRITICAL INCIDENT DEBRIEFING CENTER LLC	1	9	\$3,460.22	\$384.47	\$1.40
Labcorp Raritan	20	24	\$1,999.60	\$83.32	\$0.81
Inspira Health Network Medical Group PC	4	4	\$478.36	\$119.59	\$0.19
Inspira Medical Center Mullica Hill	2	2	\$391.40	\$195.70	\$0.16
Leap Health and Wellness Center LLC	3	7	\$367.90	\$52.56	\$0.15
Accu Reference Medical Lab	2	2	\$360.00	\$180.00	\$0.15
Accurate Diagnostic Labs	2	2	\$300.00	\$150.00	\$0.12
MPV New Jersey Md Services PC	2	2	\$282.05	\$141.02	\$0.11
Quest Diagnostics Inc	3	3	\$202.62	\$67.54	\$0.08
Atlantic Diagnostic Lab Llc	1	2	\$200.00	\$100.00	\$0.08
Premier Orthopaedic and Sports Med Assoc of Southern NJ LLC	1	3	\$192.22	\$64.07	\$0.08
PROHEALTH CARE ASSOC LLP	1	1	\$190.00	\$190.00	\$0.08
Advocare Pediatric Urgent Care	1	1	\$170.00	\$170.00	\$0.07
Patient First Maryland Physicians Group Pc	1	1	\$168.50	\$168.50	\$0.07
Cooper University Hospital	2	2	\$148.20	\$74.10	\$0.06
PM Pediatrics of Livingston	1	1	\$145.00	\$145.00	\$0.06
Jersey Irish Medical	1	1	\$140.00	\$140.00	\$0.06
Alfred I Dupont Institute	1	1	\$78.00	\$78.00	\$0.03
KENNEDY UNIVERSITY HOSPITAL GAC	3	3	\$70.20	\$23.40	\$0.03
Camcare Health Corporation	1	1	\$53.00	\$53.00	\$0.02
Central Jersey Urgent Care LLC	1	1	\$51.33	\$51.33	\$0.02
Richard A Koff MD	1	1	\$48.66	\$48.66	\$0.02
Thomas Jefferson University Hospital JeffFit	1	1	\$43.52	\$43.52	\$0.02
Advocare West Deptford Pediatrics	1	1	\$32.13	\$32.13	\$0.01
Rowansom Dept Of Pediatrics	1	1	\$6.51	\$6.51	\$0.00



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	3,780	3,780	3,776	3,779	3,771	3,756	3,754	3,760					
Total Days	169,960	150,658	179,251	499,869	155,855	145,342	155,156	456,383	158,067	146,142	160,823	465,032					
Total Patients	1,623	1,518	1,537	2,294	1,330	1,285	1,312	1,922	1,404	1,337	1,375	2,019					
Total Plan Cost	\$580,262	\$664,774	\$675,557	\$1,920,593	\$584,878	\$666,623	\$526,391	\$1,777,891	\$747,973	\$639,354	\$551,956	\$1,939,282					
Generic Fill Rate (GFR) - Total	84.1%	83.8%	82.9%	83.6%	81.9%	81.9%	83.7%	82.5%	83.7%	84.2%	83.4%	83.7%					
Plan Cost PMPM	\$149.21	\$175.49	\$178.06	\$167.43	\$154.73	\$176.36	\$139.40	\$156.83	\$198.35	\$170.22	\$147.03	\$171.91					
% Change Plan Cost PMPM	-6.7%	7.4%	33.3%	9.9%	-2.9%	7.3%	-3.2%	0.6%	26.7%	-4.8%	-0.9%	6.6%					
Total Specialty Plan Cost	\$163,972	\$244,876	\$199,958	\$608,805	\$186,919	\$303,305	\$144,888	\$635,112	\$277,796	\$255,041	\$119,411	\$652,248					
Specialty % of Total Specialty Plan Cost	28.3%	36.8%	29.6%	31.7%	32.0%	45.5%	27.2%	35.7%	37.1%	39.9%	21.6%	33.6%					

PMPM	
Jan - Sep 2019	\$156.45
Jan - Sep 2020	\$165.39
Trend Jan - Sep 2020	5.7%

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
SEPTEMBER 28, 2020
ZOOM MEETING
5:45 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

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	Absent

APPOINTED PROFESSIONALS PRESENT:

Executive Director/ Adm.	PERMA Risk Management Services Paul Laracy Emily Koval
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Program Manager	Conner Strong & Buckelew Maggie Friel
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Attorney	J. Kenneth Harris, Esq.
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Fund Auditor	Absent
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Medical TPA – AmeriHealth	Kristina Strain
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Medical TPA – Aetna	George Doyle
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Express Scripts	Kyle Colalillo Ken Rostkowski
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Treasurer	Lorraine Verrill Mike Zambito
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PRESENT FUND COMMISSIONERS AND PROFESSIONALS:

APPROVAL OF MINUTES: **August 24, 2020 Open**

MOTION TO APPROVE OPEN MINUTES OF AUGUST 24 2020:

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE – None

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL FAST TRACK – as of

2021 BUDGET INTRODUCTION

Executive Director said the 2020 budget for introduction was included with the Agenda. This version reflects updates for reinsurance and Medicare Advantage that were not available at our August meeting. The overall increase is now at 4.92%.

Claims Funds - The actuary determined the medical and Rx increases. His projection included claims through 5/31/2020, but because of the decreased claim activity due to the pandemic, his projection was based on 2019. The claims in the second half of 2019 were running higher than the first half, in particular, the Amerihealth claims which has a projection of +58%. Because the AHA population is very small and not credible, the budget reflects a blending of the Aetna and Amerihealth claims. If this trend continues into next year, further steps may be considered.

Formulary rebates were better than estimated in last year's budget; therefore, an additional savings was included in this budget.

MRHIF Renewal - SNJHIF's experience in the MRHIF is favorable, so an 11.96% decrease has been included.

Fully Insured Programs – The Dental DMO and Aetna Medicare Advantage proposals are final.

Expenses - Expenses are updated and consistent with RFP responses. Aetna's contract includes a sliding scale fee schedule, which decreases their PEPM fee as our Statewide population increases. This year, the Funds will receive a \$1.50 decrease as a result.

Assessments – Set forth by Fund policy, the assessments include the Loss Ratio Factor of +/- 2.5%.

CCBOSS – The Board of Social Services has been running slightly better than the rest of the Fund and since it is rated on its own, the Board's renewal is better than average.

MOTION TO INTRODUCE THE 2021 BUDGET AS PRESENTED:

Moved:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	7 Ayes, 0 Nays

RFP RESULTS

Executive Director said the Professional Service contracts were approved at the last meeting, however the Auditor was re-released to clarify pricing and term dates. The results are not complete but will be for the October meeting.

AMERIHEALTH CONTRACT

Executive Director said we continue to address with AHA their requested contractual changes. Most issues have been resolved but we await their input on several final issues. Once we have reached an agreement with them, we will brief and seek approval from the Contracts Committee and will add any required contract amendment to the agenda of our next meeting.

MRHIF SEPTEMBER MEETING RESULTS

Executive Director said the MRHIF met on September 9th with the following outcomes:

1. The 2020 MRHIF budget was introduced with the following characteristics:
 - A. Overall reduction of 13.71%.
 - B. The claims projection is reduced due to long-term trends of stable and reduced costs for claims in the MRHIF layer.
 - C. There is no increase in reinsurance cost for 2021.
 - D. Attachment points for local HIFs and the MRHIF will remain the same in 2021.
 - E. Expenses reflect the outcome of RFP processes for most professionals.
 - F. GASB 45 compliance costs are rising due to a cyclical increase in valuation reports.
 - G. Most members are receiving assessment reductions due to favorable loss ratios. However, the NJ HIF is receiving an assessment increase due to persistent high claims experience.
2. The Express Scripts contract was extended through 12/31/2021 with improved discounts and formulary rebates. In addition, an RFP for the Rx consultant role was authorized to assist with a full scale RFP for pharmacy benefit manager services for 2022 and thereafter.
3. RFP results for fund professional positions were accepted with incumbents being re-appointed in every case.
4. The cyclical claims audit of Aetna is getting underway in October. This audit will also include an evaluation of the effectiveness of the Aetna National Advantage Program (their secondary network).
5. MRHIF authorized a study to evaluate the feasibility of HIFs directly contracting with service providers to reduce costs.
6. The reinsurance agreement with US Fire was approved for 2021.

MRHIF RENEWAL

Executive Director said a resolution authorizing the Fund's membership renewal in the Municipal Reinsurance Health Insurance Fund for a three year period effective January 1, 2021 is included in the consent agenda.

PROGRAM MANAGERS REPORT

ONLINE ENROLLMENT SYSTEM TRAINING

The Executive Committee voted and approved mandatory use of the online enrollment system by each member group. PERMA will host a monthly Web Ex system training session on the third Wednesday of each month. The 2020 schedule is as follows:

October 21, 2020

November 18, 2020.

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.

OPEN ENROLLMENT UPDATE

Program Manager said open Enrollment for SNJREBF members is approaching. As in past years this will be a passive open enrollment meaning only members who want to make a plan change will need to complete open enrollment forms. If you wish to remain in your current plan you do not need to take action as your previous year's election will rollover. Please know members will only be receiving new ID cards if they make a change in their benefit elections. The Fund will be distributing Open Enrollment guides to member groups for active EEs. Retirees and COBRA members will receive their Open Enrollment guides in the mail at the address we have on file.

Key Dates:

- Open Enrollment begins-**10/19/2020**
- Open Enrollment ends- **10/30/2020**
- Deadline for groups submitting changes in Benefits Express- **11/6/2020**

2021 NOTICE OF CREDITABLE COVERAGE (NOCC)

Program manager said, As a courtesy, the SNJREBF in conjunction with Express Scripts will be producing the annual mailing campaign for the 2021 Notice of Creditable Coverage. The CMS Annual Open Enrollment period for the 2021 plan year is October 15th, 2020 through December 7th, 2020. Express Scripts will be mailing the letters between September 16th, 2020 and September 27th, 2020. A sample of the notice is included with your agenda.

CONNER STRONG COVID-19 RESOURCE UPDATE

As previously reported Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

AETNA UPDATE

Program Manager said, Aetna announced they began sending out boxes of Over the Counter (OTC) items to all Medicare Advantage members that have been enrolled on or prior to 8/1/2020 on a group retiree plan. The purpose of this box is to provide members with a one-time box to help promote wellness and health.

EXPRESS SCRIPTS UPDATE

Program Manager said ESI announced they are removing a select group of underutilized pharmacies from their National Plus Network. The go-live date for the changes will be November 1, 2020. The pharmacies set to be removed are Kroger, Safeway, and Publix. The update will only impact plans on the National Plus Network Retail Network. There will be **zero SNJREBF members** impacted as a result of these changes.

LEGISLATIVE UPDATE

In last month's meeting we reported on Executive Order #172 allowing entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, allowing them to enroll in health benefits upon date of hire. As of 9/22/2020, **one** group has submitted an amendment to their plan documents to waive the waiting period.

ADMINISTRATIVE UPDATES

There are not updates to report at this time.

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

September 2020 - Resolution 27-20

FY2020	\$545,847.76
Total	\$545,847.76

MOTION TO APPROVE RESOLUTION 27-20:

Moved:	Commissioner Shannon
Second:	Commissioner Lipsett
Vote:	7 Ayes, 0 Nays

MOTION TO APPROVE THE REMAINDER OF THE TREASURERS REPORT:

Moved:	Commissioner Wolk
Second:	Commissioner Shannon
Vote:	Unanimous

FUND ATTORNEY: Fund Attorney said the public health emergency has been extended and unemployment will be available for another 21 weeks. Commissioner Shannon asked for more information on the regulations for remote meetings moving forward.

AETNA: Mr. Doyle reviewed the claims for July 2020. He said the average pepm was \$1,205. He said there were 4 high claims for this reporting period. He said all metrics continue to perform well, however financial accuracy was slightly under for this period. He said corrective measures have been implemented. He said the trend related to Covid for the fund is way below industry trend.

AMERIHEALTH: Ms. Strain reviewed the claims for August 2020. She said the average pepm was \$695.57. She said there were no high claims for this reporting period. She also review the covid reporting included with the Agenda.

EXPRESS SCRIPTS: Mr. Colalillo said there was a dip in utilization, and the Fund has lower specialty utilization than their book of business. He reviewed the covid reporting and said convalescent plasma seems to be helping as a first line treatment.

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: OCTOBER 26, 2020

Karen Kamprath , Assisting Secretary
for

JOSEPH WOLK, SECRETARY