

Southern Jersey ^{FUND}



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

AGENDA & REPORTS
APRIL 26, 2021
CONFERENCE CALL
6:00 PM

Join Zoom Meeting

<https://permainc.zoom.us/j/95934689266>

Meeting ID: 959 3468 9266

Dial by your location

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Meeting ID: 959 3468 9266

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Courier Post and the Burlington County Times
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all members.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
AGENDA
MEETING: APRIL 26, 2021
CONFERENCE CALL
6:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE - MOMENT OF SILENCE

ROLL CALL OF 2021 EXECUTIVE COMMITTEE

Michael Mevoli, Chairman
Joseph Wolk, Secretary
Louis DiAngelo, Executive Committee Member
Terry Shannon, Executive Committee Member
Neal Rochford, Executive Committee Member
Edward Hill, Executive Committee Member
Robert Maybury, Executive Committee Member
Gary Passanante, Executive Committee Alternate

APPROVAL OF MINUTES: March 22, 2021 Open **(Appendix I)**

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Michael Zambito/Verrill & Verrill)

April 2021 Voucher List (Resolution -21)Page 10

Treasurers ReportPage 11

Resolution -21: April 2021 Bills List.....Page 14

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)

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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 26, 2021

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of February 28, 2021

PHARMACY BENEFIT MANAGER RFP

The PBM RFP is underway. Responses were received from 6 companies: Express Scripts, Aetna, AHA, Magellan, Ingenio Rx and OptumRx. Our Pharmacy Benefits Consultant is currently reviewing the financials. The MRHIF Contracts Committee will review and we expect to have a recommendation by the June MRHIF meeting.

MEL/MR-HIF/ CEL EDUCATIONAL SEMINAR

The 2021 seminar will be held virtually on the mornings of Friday, May 14th and Friday, May 21st. The information on how to register is included in Appendix III. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.

GASB 75 REPORTS

GASB 75 reports are available through the Fund. Most members will either need a full report or an update this year. The turn around time is a few weeks – please reach out to Karen Kamprath at PERMA to start the process.

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. Commissioners could begin filing on April 5, 2021. The deadline to file is April 30, 2021 however, The board has extended the date they would take enforcement action against non-filers to June 30, 2021. Local Finance Notice 2021-08 containing filing information for local government officers, will be distributed to commissioners once available. A listing of compliance is included below and was last updated on April 16, 2020.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
AS OF			February 28, 2021			
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,646,022	7,279,478	1,273,942,755	1,281,222,233
2.	CLAIM EXPENSES					
	Paid Claims		3,068,516	6,110,101	1,034,181,010	1,040,291,111
	IBNR		70,113	209,795	2,490,000	2,699,795
	Less Specific Excess		-	-	(19,184,698)	(19,184,698)
	Less Aggregate Excess		-	-	(1,807,360)	(1,807,360)
	TOTAL CLAIMS		3,138,628	6,319,896	1,015,678,952	1,021,998,848
3.	EXPENSES					
	MA & HMO Premiums		555,201	669,639	27,777,460	28,447,099
	Excess Premiums		60,003	120,220	47,663,208	47,783,428
	Administrative		218,469	432,026	115,823,339	116,255,365
	TOTAL EXPENSES		833,673	1,221,885	191,264,007	192,485,892
4.	UNDERWRITING PROFIT (1-2-3)		(326,279)	(262,303)	66,999,796	66,737,493
5.	INVESTMENT INCOME		6,950	15,687	3,368,595	3,384,282
6.	DIVIDEND INCOME		0	0	11,184,436	11,184,436
7.	STATUTORY PROFIT (4+5+6)		(319,329)	(246,616)	81,552,827	81,306,210
8.	DIVIDEND		0	0	69,789,455	69,789,455
	STATUTORY SURPLUS (7-8+9)		(319,329)	(246,616)	11,763,371	11,516,755
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	(105,373)	(102,119)	5,815,138	5,713,020
		Cash	(1,015,000)	(1,388,009)	11,275,670	9,887,661
	2019	Surplus	(2,359)	5,583	4,270,513	4,276,096
		Cash	(3,423)	4,520	4,270,273	4,274,793
	2020	Surplus	42,063	(82,347)	1,677,720	1,595,373
		Cash	(453,537)	(2,018,549)	3,131,888	1,113,340
	2021	Surplus	(253,660)	(67,734)		(67,734)
		Cash	807,552	(761,401)		(761,401)
	TOTAL SURPLUS (DEFICITS)		(319,329)	(246,616)	11,763,371	11,516,755
	TOTAL CASH		(664,408)	(4,163,438)	18,677,832	14,514,393
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		107,866	107,769	950,769,554	950,877,324
	FUND YEAR 2019					
	Paid Claims		5,361	1,015	32,736,244	32,737,259
	IBNR		-	0	0	0
	Less Specific Excess		-	0	(691,587)	(691,587)
	Less Aggregate Excess		-	0	0	0
	TOTAL FY 2019 CLAIMS		5,361	1,015	32,044,657	32,045,672
	FUND YEAR 2020					
	Paid Claims		454,698	2,118,162	30,805,796	32,923,959
	IBNR		(495,454)	(2,032,525)	2,490,000	457,475
	Less Specific Excess		0	0	(431,054)	(431,054)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2020 CLAIMS		(40,756)	85,637	32,864,742	32,950,379
	FUND YEAR 2021					
	Paid Claims		2,500,590	3,883,154		3,883,154
	IBNR		565,567	2,242,320		2,242,320
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	TOTAL FY 2021 CLAIMS		3,066,157	6,125,474		6,125,474
	COMBINED TOTAL CLAIMS		3,138,628	6,319,896	1,015,678,954	1,021,998,850

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, 2021
BY FUND YEAR

	SNJREBF 2021	SNJREBF 2020	SNJREBF 2019	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	(761,401)	1,113,340	4,274,793	9,887,661	14,514,393
Assesmtments Receivable (Prepaid)	3,165,436	(55,156)	9,381	119,957	3,239,619
Interest Receivable	-	60	(26)	(34)	0
Specific Excess Receivable	-	431,054	(557)	-	430,497
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	517,797	517,797
Prepaid Admin Fees	917	-	-	-	917
Other Assets	-	600,000	-	-	600,000
Total Assets	2,404,952	2,089,298	4,283,592	10,525,381	19,303,223
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	2,242,320	457,475	-	-	2,699,795
A4 Retiree Surcharge	217,897	-	-	-	217,897
Dividends Payable	-	-	-	4,812,368	4,812,368
Accrued/Other Liabilities	12,469	36,450	7,495	-	56,414
Total Liabilities	2,472,686	493,925	7,495	4,812,368	7,786,475
EQUITY					
Surplus / (Deficit)	(67,734)	1,595,373	4,276,096	5,713,012	11,516,748
Total Equity	(67,734)	1,595,373	4,276,096	5,713,012	11,516,748
Total Liabilities & Equity	2,404,952	2,089,298	4,283,592	10,525,381	19,303,223
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 NJ Municipal Employee Benefits Fund						
2021 Budget Status Report						
as of February 28, 2021						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	3,006,867	18,076,573	18,047,505			
Medical Claims AmeriHealth - All Other	331,968	1,982,714	2,053,426			
Medical Claims - CCBoss	1,368,326	8,152,491	8,701,317			
Subtotal Medical	4,707,161	28,211,778	28,802,249	4,602,173	104,988	2%
Prescription Claims - All Other	983,557	5,926,468	5,623,611			
Prescription Claims - CCBoss	430,111	2,566,758	2,872,216			
Subtotal Prescription	1,127,611	6,774,618	6,776,697	1,352,573	(224,961)	-20%
Rx Rebates	(286,056)	(1,718,608)	(1,719,131)			
Dental Claims - All Other	182,664	1,097,813	1,073,682			
Dental Claims - CCBoss	28,567	172,284	163,464			
Subtotal Dental	211,231	1,270,097	1,237,146	170,728	40,503	19%
Subtotal Claims	6,046,003	36,256,493	36,816,091	6,125,474	(79,471)	-1%
Loss Fund Contingency	0	0	0			
DMO Premiums	513	3,078	3,078	1,144	(631)	-123%
Medicare Advantage - All Other	296,027	2,120,472	1,119,982			
Medicare Advantage - CCBoss	372,165	1,934,435	1,842,089			
Subtotal Insured Programs	668,705	4,057,985	2,965,149	668,495	(303)	0%
Reinsurance						
Specific	120,149	720,750	727,725	120,220	(71)	0%
Total Loss Fund	6,834,857	41,035,227	40,508,966	6,915,333	(80,476)	-1%
Expenses						
Legal	3,621	21,728	21,728	3,621	-	0%
Treasurer	2,552	15,312	15,312	2,552	-	0%
Administrator	59,948	361,041	303,643	51,138	8,809	15%
Program Manager	140,348	844,885	787,661	187,311	(177)	0%
Brokerage	46,787	281,415	273,628	Included above in Program Manager		
TPA - Med Aetna	147,802	886,383	899,207	159,743	(1,061)	-1%
TPA - Med AmeriHealth Admin	10,880	65,485	67,617	Included above in TPA		
TPA - Dental	11,475	69,005	67,167	11,482	(6)	0%
Actuary	1,833	11,000	11,000	1,833	-	0%
Auditor	3,167	19,000	19,000	3,166	1	0%
Subtotal Expenses	428,413	2,575,254	2,465,963	420,847	7,566	2%
Misc/Cont	2,675	16,049	16,049	834	1,841	69%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	1,671	10,025	10,122	1,672	(1)	0%
Plan Documents	2,500	15,000	15,000	2,500	-	0%
Total Expenses	435,259	2,616,328	2,507,134	425,853	9,406	2%
Total Budget	7,270,115	43,651,555	43,016,100	7,341,186	(71,070)	-1%

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND			
RATIOS			
INDICES	2020	JAN	FEB
Cash Position	18,677,832	\$ 15,178,801	\$ 14,514,393
IBNR	2,850,521	\$ 2,990,203	\$ 3,060,316
Assets	20,687,548	\$ 20,241,581	\$ 19,303,223
Liabilities	8,924,184	\$ 8,405,504	\$ 7,786,475
Surplus	11,763,364	\$ 11,836,077	\$ 11,516,748
Claims Paid -- Month	2,209,786	\$ 3,041,585	\$ 3,068,516
Claims Budget -- Month	2,870,280	\$ 3,025,918	\$ 3,025,918
Claims Paid -- YTD	32,769,858	\$ 3,041,585	\$ 6,110,101
Claims Budget -- YTD	34,443,363	\$ 3,025,918	\$ 6,051,836
RATIOS			
Cash Position to Claims Paid	8.45	4.99	4.73
Claims Paid to Claims Budget -- Month	0.77	1.01	1.01
Claims Paid to Claims Budget -- YTD	0.95	1.01	1.01
Cash Position to IBNR	6.55	5.08	4.74
Assets to Liabilities	2.32	2.41	2.48
Surplus as Months of Claims	4.10	3.91	3.81
IBNR to Claims Budget -- Month	0.99	0.99	1.01

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	Compliance List included on page
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	12/31/2020 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

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	1/1/2021-12/31/2022
Treasurer	Yes	Yes	1/1/2021-12/31/2022
Auditor	Yes	Yes	1/1/2021-12/31/2022
Deputy Treasurer	in progress	Yes	1/1/2021-12/31/2022
Actuary	Yes	Yes	1/1/2021-12/31/2022
Aetna	Yes	in progress	*1 year renewal negotiated
AmeriHealth	Yes	in progress	*1 year renewal negotiated
Delta Dental	Yes		*1 year renewal negotiated
United Healthcare	Yes	in progress	1/1/2020-12/31/2021

INDEMNITY & TRUST AGREEMENT COMPLIANCE

Member	I&T end date
TOWNSHIP OF WILLINGBORO	email sent 1/19/2021
BOROUGH OF BELLMAWR	email sent 1/19/2021
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
Township of Winslow	12/31/2021
WINSLOW TOWNSHIP	12/31/2021
PALMYRA	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
BOROUGH OF MEDFORD LAKES	12/31/2023
MANTUA TOWNSHIP	12/31/2023
GLOUCESTER TOWNSHIP	12/31/2023

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

April 2021

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

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how perform tasks in the system. To use the enrollment system, each HR user must complete a system access form. Please email Austin Flinn at aflinn@permainc.com and indicate which of the sessions below you would like to attend. Please include this information in the subject line: Training - Fund Name and Client Name.

- Wednesday, April 21st 10:00 am - 11:00 am
- Wednesday, May 19th 10:00 am - 11:00 am
- Wednesday, June 16th 10:00 am - 11:00 am
- Wednesday, July 14th 10:00 am - 11:00 am
- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

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 . Attached please find an updated SNJREBF Enrollment Contact Information sheet.

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.

CONNER STRONG COVID-19 RESOURCES

- Conner Strong & Buckelew has compiled a database of COVID-19 resources available to Fund members: <https://www.connerstrong.com/insights/covid-19-resource-center/>
- The State of NJ has a helpful COVID-19 website with up to date information including vaccine rollout: www.Covid19.nj.gov

COVID-19 Updates

COVID Vaccine Administrative Fee Change – Effective March 15, 2021, Medicare updated the Fee for Service payment rate for administration of COVID-19 vaccines to \$40 for each dose. Aetna will follow the new payment rate and has updated the Fund plans accordingly.

AETNA UPDATE

Network Negotiation Deborah Heart and Lung – As previously reported, Aetna has been in negotiations with Deborah Heart and Lung. Aetna advised that a new three-year contract was successfully negotiated and begins on May 1, 2021. These facilities remain in-network.

EXPRESS-SCRIPTS UPDATE

National Preferred Formulary Update (NPF) - ESI announced their NPF update for July 1, 2021. 70 additional products will be added to the exclusion list (included with your agenda). There are 8 (eight) Fund members identified as having filled scripts for one or more of these products in the past year. Impacted members will receive notification from ESI that includes therapeutically equivalent alternatives and, are encouraged to discuss them with their physician.

BENEFIT EXPRESS (BE) UPDATE

Benefit Express-WEX Acquisition – A leading financial technology service provider, WEX, recently announced that it is acquiring Benefit-Express. BE is a preferred partner of Conner Strong and provides the benefit administration system utilized by the HIFs. The two companies have worked together for many years and we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised that the BE team will continue as is and, are confident that the services provided by BE including Benefit Administration, COBRA, Direct-billing, will continue with no interruption.

ADMINISTRATIVE AUTHORIZATIONS

Medical Authorization presented 3/10/2021 - Approved

**SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND
BILLS LIST**

Resolution No. 16-21

APRIL 2021

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.

<u>FUND YEAR 2021</u>	<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
	002302			
	002302	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 4/21	114,481.02
				114,481.02
	002303			
	002303	UHC-MEDICARE ADVANTAGE	MEDICARE ADVTG 4/21	226,421.46
				226,421.46
	002304			
	002304	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS 4/21	59.76
				59.76
	002305			
	002305	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 4/21	5,722.08
				5,722.08
	002306			
	002306	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 4/21	73,259.14
				73,259.14
	002307			
	002307	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 4/21	5,542.00
				5,542.00
	002308			
	002308	PERMA	POSTAGE 3/21	24.46
	002308	PERMA	ADMIN FEES 4/21	30,040.23
				30,064.69
	002309			
	002309	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 2ND QUARTER 2021	2,750.00
				2,750.00
	002310			
	002310	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT PREP 4/21	3,588.00
	002310	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 4/21	1,810.67
				5,398.67
	002311			
	002311	VERRILL & VERRILL, LLC	DEPUTY TREASURER FEE 4/21	770.91
				770.91
	002312			
	002312	MICHAEL S. ZAMBITO	TREASURER FEE 4/21	505.08
				505.08
	002313			
	002313	NEAL ROCHFORD	MEETINGS 1/21-3/21	450.00
				450.00
	002314			
	002314	EDWARD HILL	MEETINGS 1/21-3/21	450.00
				450.00
	002315			
	002315	ROBERT MAYBURY	MEETINGS 1/21-2/21	300.00
				300.00
	002316			
	002316	CONNER STRONG & BUCKELEW	RX - PROG. MANAGER FEES 4/21	9,105.62
	002316	CONNER STRONG & BUCKELEW	MEDICAL - PROG. MANAGER FEES 4/21	55,533.73
	002316	CONNER STRONG & BUCKELEW	BROKER FEES 4/21	23,587.71
	002316	CONNER STRONG & BUCKELEW	DENTAL - PROG. MANAGER FEES 4/21	5,043.50
	002316	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 4/21	603.72
				93,874.28
	002317			
	002317	JOSEPH WOLK	MEETINGS 1/21-3/21	450.00
				450.00
	002318			
	002318	MICHAEL MEVOLI	MEETINGS 1/21-3/21	450.00
				450.00
	002319			
	002319	LOUIS DI ANGELO	MEETINGS 1/21-3/21	450.00
				450.00
	002320			
	002320	TERRY KIERSZNOWSKI	MEETINGS 1/21-3/21	450.00
				450.00
	002321			
	002321	WELLNESS COACHES USA	WELLNESS COACHING - CCBOS 4/21	6,032.00
				6,032.00
	002322			
	002322	MUNICIPAL REINSURANCE HIF	REINSURANCE 4/21	59,682.86
				59,682.86
			Total Payments FY 2021	627,563.95
			TOTAL PAYMENTS ALL FUND YEARS	627,563.95

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
ALL FUND YEARS COMBINED
CURRENT MONTH March
CURRENT FUND YEAR 2021

	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:	0.03	0.50	0.70	0.75	0.75	0.75	0.25	0.05	0.50										
	TOTAL for All Accts & instruments																			
Opening Cash & Investment Balance	\$	14,514,385.20	\$	5,172.88	\$	2,336.95	\$	4,243,427.81	\$	6,849,228.69	\$	2,383,850.93	\$	43,777.31	\$	678,615.47	\$	54,659.32	\$	253,315.84
Opening Interest Accrual Balance	\$	0.12	\$	0.12	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
1 Interest Accrued and/or Interest Cost	\$0.01	\$0.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$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	\$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	\$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	\$10,159.94	\$0.12	\$0.99	\$2,522.81	\$4,116.91	\$2,766.49	\$491.96	\$144.10	\$2.05	\$114.51										
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
8 Net Investment Income	\$10,159.95	\$0.13	\$0.99	\$2,522.81	\$4,116.91	\$2,766.49	\$491.96	\$144.10	\$2.05	\$114.51										
9 Deposits - Purchases	\$7,359,648.79	\$0.00	\$0.00	\$0.00	\$0.00	\$6,504,648.79	\$855,000.00	\$0.00	\$0.00	\$0.00										
10 (Withdrawals - Sales)	-\$4,975,247.18	\$0.00	\$0.00	\$0.00	-\$855,000.00	-\$3,267,563.39	-\$852,683.79	\$0.00	\$0.00	\$0.00										
	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK										
Ending Cash & Investment Balance	\$16,908,946.75	\$5,173.00	\$2,337.94	\$4,245,950.62	\$5,998,345.60	\$5,623,702.82	\$46,585.48	\$678,759.57	\$54,661.37	\$253,430.35										
Ending Interest Accrual Balance	\$0.13	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00										
Plus Outstanding Checks	\$193,356.62	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$193,356.62	\$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	\$17,102,303.37	\$5,173.00	\$2,337.94	\$4,245,950.62	\$5,998,345.60	\$5,623,702.82	\$239,942.10	\$678,759.57	\$54,661.37	\$253,430.35										

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2021 Month Ending: March										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	(837,135.65)	375,153.98	2,613,281.67	0.00	7,250,425.69	420,389.41	4,249,630.44	1,285,461.94	(842,822.30)	14,514,385.18
RECEIPTS										
Assessments	3,987,305.21	150,398.41	955,326.78	0.00	560,743.78	101,229.46	0.00	0.00	373,826.37	6,128,830.01
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,687.17	198.04	1,450.12	0.00	3,155.90	211.96	1,849.74	559.52	47.48	10,159.93
Invest Adj	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
Subtotal Invest	2,687.20	198.04	1,450.12	0.00	3,155.90	211.96	1,849.74	559.52	47.48	10,159.96
Other *	23,472.43	0.00	352,346.35	0.00	0.00	0.00	0.00	0.00	0.00	375,818.78
TOTAL	4,013,464.84	150,596.45	1,309,123.25	0.00	563,899.68	101,441.42	1,849.74	559.52	373,873.85	6,514,808.75
EXPENSES										
Claims Transfers	2,612,706.32	132,756.55	522,100.52	0.00	0.00	0.00	0.00	0.00	0.00	3,267,563.39
Expenses	556,126.70	522.46	0.00	0.00	0.00	60,181.12	0.00	0.00	235,853.51	852,683.79
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,168,833.02	133,279.01	522,100.52	0.00	0.00	60,181.12	0.00	0.00	235,853.51	4,120,247.18
END BALANCE	7,496.17	392,471.42	3,400,304.40	0.00	7,814,325.37	461,649.71	4,251,480.18	1,286,021.46	(704,801.96)	16,908,946.75

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

Month
Current Fund Year

March
2021

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid March	3. Monthly Recoveries March	4. Calc. Net Paid Thru March	5. TPA Net Paid Thru March	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2021	Med	4,649,056.37	2,612,706.32	0.00	7,261,762.69		0.00	7,261,762.69	4,649,056.37
	Dental	170,437.03	132,756.55	0.00	303,193.58		0.00	303,193.58	170,437.03
	Rx	1,300,808.29	522,100.52	0.00	1,822,908.81		0.00	1,822,908.81	1,300,808.29
	Vision	0.00	0.00	0.00	0.00		0.00	0.00	0.00
	Total	6,120,301.69	3,267,563.39	0.00	9,387,865.08		0.00	9,387,865.08	6,120,301.69

RESOLUTION NO. 16-21

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE APRIL 2021 BILLS LISTS**

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **April 26, 2021** 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 2021 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 April 2021 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 26, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

APRIL 26, 2021

16

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

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

Paid Dates: 02/01/2021 - 02/28/2021
Service Dates: 01/01/2011 - 02/28/2021
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt
	\$296,690.52	\$148,988.01
	\$258,828.00	\$127,575.42
	\$2,417.00	\$108,934.33
	\$81,929.24	\$76,574.57
	\$356,549.30	\$50,759.71
Total:	\$996,414.06	\$512,832.04



SNJ Regional Employee Benefits Fund

3/1/20 thru 2/28/21 (unless otherwise noted)

Medical Claims Paid:

January 2021 thru February 2021

Total Medical Paid per EE: **\$1,493**

Network Discounts

Inpatient: **66.9%**
Ambulatory: **67.5%**
Physician/Other: **61.8%**
TOTAL: 65.4%

Provider Network

% Admissions In-Network: **99.1%**
% Physician Office: **98.6%**

Aetna Book of Business:
Admissions 98.5%; Physician 92.6%

Top Facilities Utilized (by total Medical Spend)

- Cooper Hospital
- Virtua-West Jersey
- Kennedy Health
- Thomas Jefferson
- CHOP

Catastrophic Claim Impact

January 2021 – February 2021

Number of Claims Over \$50,000: **9**
Claimants per 1000 members: **2.3**
Avg. Paid per Claimant: **\$109,098**
Percent of Total Paid: **24.8%**
• Aetna BOB- HCC account for an average of 40.3% of total Medical Cost

Nurse Case Member Outreach: Through Q4 2020

Unique Members Identified: **172**
Outreach Opportunities Identified: **241**
Outreach in Progress: **5**
Completed Outreach: **236**
Closed with Engagement: **104**
Unable to Reach: **132**
Member Declined: **0**

Teladoc Activity:

January 2021 – February 2021

Total Registrations: **10**
Total Online Visits: **16**
Total Net Claims Savings: **\$2,830**
Total Visits w/ Rx: **17**

Mental Health Visits: **0**
Dermatology Visits: **1**

New

Allentown Service Center

Performance: Metrics thru Q1 2021

Customer Service Performance

1st Call Resolution: **95.0%**
Abandonment Rate: **2.8%**
Avg. Speed of Answer: **66.6 sec**

Claims Performance

Financial Accuracy: **97.7%**
(Q4 2020)
90% processed w/in: **5.3 days**
95% processed w/in: **7.6 days**

Performance Goals

1st Call Resolution: **90%**
Abandonment Rate less than: **3.0%**
Average Speed of Answer: **30 sec**

Financial Accuracy: **99%**

Turnaround Time

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





2020 SNJ HIF					
		<u>MEDICAL CLAIMS PAID 2020</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
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		\$ 103,050.79	\$ 103,050.79	137	\$752.18
NOVEMBER		\$ 129,893.21	\$ 129,893.21	137	\$ 948.12
DECEMBER		\$ 350,638.54	\$ 350,638.54	138	\$ 2,540.85
TOTALS		\$ 1,857,010.35	\$ 1,857,010.35		\$ 1,132.41
			2020 Average	137	\$ 1,132.41
			2019 Average	135	\$1,361

2021 SNJ HIF					
		<u>MEDICAL CLAIMS PAID 2021</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY		\$ 108,744.80	\$ 108,744.80	134	\$ 811.75
FEBRUARY		\$ 166,874.00	\$ 166,874.00	134	\$ 1,245.32
MARCH		\$ 271,663.00	\$ 271,663.00	135	\$2,012.31
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS		\$547,281.80			
			2021 Average	134	\$ 1,356.46
			2020 Average	135	\$ 1,360.98


SOUTHERN NEW JERSEY HIF - 0002096174
Claims Incurred between 3/1/2020 and 4/16/2021 and Paid between 3/1/2020 and 4/16/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, C9803, G2023, G2024, M0239, M0243, M0245, Q0239, Q0243, Q0245, U0001, U0002, U0003, U0004 or a Dx Code of B34.2, B97.29, U07.1, Z11.52, Z20.822

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	2	2	\$178.00	\$89.00	\$2.41
1-5	5	6	\$537.72	\$89.62	\$1.91
6-18	12	29	\$2,187.88	\$75.44	\$3.46
19-25	23	56	\$5,353.76	\$95.60	\$9.18
26-39	29	61	\$7,214.22	\$118.27	\$8.01
40-64	62	134	\$40,046.75	\$298.86	\$24.48
65+	5	17	\$2,321.74	\$136.57	\$14.24
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	69	169	\$40,273.87	\$238.31	\$21.22
Spouse	30	50	\$10,079.26	\$201.59	\$11.61
Dependent	37	86	\$7,486.94	\$87.06	\$4.98

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	79	186	\$22,397.89	\$120.42	\$10.19
Male	57	119	\$35,442.18	\$297.83	\$17.11
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	135	304	\$57,740.07	\$189.93	\$13.61

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, Other Physician Visit, Emergency Room With Observation Bed, and Observation Bed

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	7	8	\$3,330.57	\$416.32	\$0.78
Emergency Room With Observation Bed	3	3	\$5,685.29	\$1,895.10	\$1.33
Office Physician Visit	9	10	\$1,238.53	\$123.85	\$0.29
Other Physician Visit	1	1	\$0.00	\$0.00	\$0.00
Pathology (Laboratory)	112	212	\$17,675.43	\$83.37	\$4.14
Telemedicine	13	16	\$1,835.62	\$114.73	\$0.43
Urgent Care	11	14	\$2,053.03	\$146.64	\$0.48

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	0.00	\$0.00	\$0.00	0.00
1-5	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
6-18	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
19-25	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
26-39	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
40-64	1	2	2	\$21,973.27	14.40	\$10,986.64	\$13.43	4.00
65+	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Inspira Medical Center Mullica Hill	8	13	\$28,669.38	\$2,205.34	\$6.71
Labcorp Raritan	58	83	\$7,364.30	\$88.73	\$1.72
KENNEDY UNIVERSITY HOSPITAL GAC	12	13	\$2,490.93	\$191.61	\$0.58
MPV New Jersey MD Services PC	13	21	\$1,962.64	\$93.46	\$0.46
Cooper University Hospital	18	27	\$1,474.98	\$54.63	\$0.35
Quest Diagnostics Inc	15	16	\$1,452.62	\$90.79	\$0.34
EPA of South Jersey	2	2	\$1,309.54	\$654.77	\$0.31
ACUTIS DIAGNOSTICS INC	4	6	\$1,264.31	\$210.72	\$0.30
PROHEALTH CARE ASSOC LLP	7	7	\$1,208.20	\$172.60	\$0.28
GENESIS LABORATORY MANAGEMENT	4	4	\$1,200.00	\$300.00	\$0.28
Inspira Health Network Medical Group PC	4	8	\$1,112.79	\$139.10	\$0.26
Cooper Physician Offices PA	1	5	\$861.74	\$172.35	\$0.20
Kennedy Health Alliance	1	2	\$759.61	\$379.80	\$0.18
Inspira Medical Center Vineland	4	5	\$401.87	\$80.37	\$0.09
THE COUNSELING AND CRITICAL INCIDENT DEBRIEFING CENTER LLC	1	1	\$396.36	\$396.36	\$0.09
Accu Reference Medical Lab	2	2	\$360.00	\$180.00	\$0.08
Penn Family and Internal Medicine Mt Laurel	1	2	\$337.36	\$168.68	\$0.08
Patient Care Now	1	2	\$300.00	\$150.00	\$0.07
Atlantic Diagnostic Lab Llc	2	3	\$300.00	\$100.00	\$0.07
Accurate Diagnostic Labs	2	2	\$300.00	\$150.00	\$0.07
Minute Clinic Diagnostic of New Jersey LLC	10	14	\$274.33	\$19.60	\$0.06
Alfred I Dupont Institute	2	3	\$261.40	\$87.13	\$0.06
Leap Health and Wellness Center LLC	1	3	\$225.42	\$75.14	\$0.05
Virtua West Jersey Health System Inc	3	4	\$222.30	\$55.58	\$0.05
SMA Medical Laboratories Inc	2	2	\$200.00	\$100.00	\$0.05

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 91300, 91301, 91303

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	\$0.00	
1-5	0	0	0	\$0.00	
6-18	0	0	0	\$0.00	
19-25	0	3	2	\$203.88	\$40.78
26-39	0	7	5	\$276.98	\$23.08
40-64	0	8	6	\$354.08	\$25.29
65+	0	1	1	\$148.20	\$74.10
Unknown	0	0	0	\$0.00	

COVID19 Claims for Urgent Care and Retail Clinics Only

Urgent Care

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	\$0.00	\$0.00
1-5	0	0	\$0.00	\$0.00
6-18	2	3	\$500.00	\$250.00
19-25	2	2	\$216.33	\$108.17
26-39	1	1	\$200.00	\$200.00
40-64	6	8	\$1,136.70	\$189.45
65+	0	0	\$0.00	\$0.00
Unknown	0	0	\$0.00	\$0.00

Retail Clinic

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



EXPRESS SCRIPTS®

Southern New Jersey Regional Employee Benefits Fund

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	3,734	3,751	3,740	3,742	3,776
Total Days	169,970	150,658	179,452	500,080	156,055	145,520	155,440	457,015	158,385	146,270	159,965	464,620	149,628	143,870	162,071	455,569	1,877,284
Total Patients	1,624	1,518	1,538	2,295	1,333	1,288	1,317	1,927	1,409	1,341	1,378	2,024	1,327	1,289	1,359	1,962	2,810
Total Plan Cost	\$580,262	\$664,774	\$676,969	\$1,922,005	\$584,910	\$662,499	\$526,766	\$1,774,175	\$748,422	\$639,385	\$551,083	\$1,938,890	\$773,236	\$544,801	\$564,387	\$1,882,424	\$7,517,495
Generic Fill Rate (GFR) - Total	84.1%	83.8%	82.9%	83.6%	81.9%	82.0%	83.7%	82.6%	83.7%	84.2%	83.4%	83.8%	84.1%	83.4%	84.2%	83.9%	83.5%
Plan Cost PMPM	\$149.21	\$175.49	\$178.43	\$167.55	\$154.74	\$175.26	\$139.50	\$156.51	\$198.47	\$170.23	\$146.80	\$171.87	\$207.08	\$145.24	\$150.91	\$167.70	\$165.90
Total Specialty Plan Cost	\$163,972	\$244,876	\$199,958	\$608,805	\$186,919	\$298,965	\$144,888	\$630,772	\$277,796	\$255,041	\$119,411	\$652,248	\$375,379	\$151,239	\$167,221	\$693,840	\$2,585,666
Specialty % of Total Specialty Plan Cost	28.3%	36.8%	29.6%	31.7%	32.0%	45.1%	27.5%	35.6%	37.1%	39.9%	21.7%	33.6%	48.5%	27.8%	29.6%	36.9%	34.4%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Average Member Age - 35																	
Membership	3,808	3,825	3,825	3,819													
Total Days	148,462	142,617	164,132	453,644													
Total Patients	1,285	1,292	1,408	1,946													
Total Plan Cost	\$698,994	\$443,078	\$631,034	\$1,773,105													
Generic Fill Rate (GFR) - Total	84.9%	84.9%	84.6%	84.7%													
Plan Cost PMPM	\$183.56	\$114.02	\$164.98	\$154.75													
	\$23.00																
% Change Plan Cost PMPM	21.1%	-34.1%	-7.4%	-7.6%													
Total Specialty Plan Cost	\$257,915	\$76,616	\$203,791	\$543,036													
Specialty % of Total Specialty Plan Cost	36.9%	17.6%	32.3%	30.6%													

PMPM	
Jan - Feb 2020	\$167.55
Jan - Feb 2021	\$154.75
Trend Jan - Feb 2021	-8.3%

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
MARCH 22, 2021
ZOOM MEETING
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

ROLL CALL OF THE 2021 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
Neal Rochford	Haddonfield	Present
Edward Hill	CCBOSS	Present
Robert Maybury	Mt. Holly MUA	Absent
Gary Passanate	Borough of Somerdale	Present

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 Jozsef Pfeiffer
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Attorney	J. Kenneth Harris, Esq.
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Medical TPA – AmeriHealth	Kristina Strain
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Medical TPA – Aetna	Jason Silverstein
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Express Scripts	Kyle Colalillo Ken Rostkowski
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Treasurer	Mike Zambito Lorraine Verrill
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Delta Dental	Brian Remlinger
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PRESENT FUND COMMISSIONERS AND PROFESSIONALS:

JD Auria
Suzanne Fetzer
Sarah Scala
Patrick Keating
Eleanor Kelly
Robert Weil
Anil Jampana, Conner Strong & Buckelew
Lorraine Azzarano

APPROVAL OF MINUTES: February 22, 2021 Open

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 22, 2021:

Moved:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	Unanimous

CORRESPONDENCE – None

EXECUTIVE DIRECTOR’S REPORT

FAST TRACK FINANCIAL REPORT – as of January 31, 2021- Executive Director Koval said the Month of January was basically a break even month and overall the statutory surplus is a little over \$11 million.

AMERIHEALTH (AHA) CONTRACT – Executive Director said the AmeriHealth contract with the SNJREBF has been updated with the most current public sector language requirements and to reflect more terms that are standard for AHA. The compensation amounts are unchanged. This new contract will cover the period from 1/1/2019 to 12/31/2021. During contract discussions, it was determined that the Fund was overpaying for the CCBoss lives which produced a small credit to the Fund.

MOTION: AUTHORIZE FUND CHAIRMAN AND SECRETARY TO SIGN NEW AHA CONTRACT.

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

COBRA SUBSIDY LEGISLATION – Executive Director Koval said our Benefits Enrollment vendor has reviewed the EBSA Disaster Relief Notice 2021-01 that was released on 2/26 and is currently reviewing further to determine how this will impact our members. They will advise next steps soon. They did confirm that the Department of Labor will provide Model Notices within 30 days of the enactment of ARPA and within 45 days for the Notice that is required when the subsidy will be ending. Fund

Attorney said the original legislation provided for an 85% subsidy for the period of April 1 – September 30, 2021 for people that are Cobra eligible. He said the Department of Labor is supposed to come out with notices within 30 days of the date that the legislation was signed. He said if an employee subsidizes an eligible employees premium they can take a tax credit on the employer portion on Medicare withholding wages.

MEL/MR-HIF/ CEL EDUCATIONAL SEMINAR – Executive Director Koval said the 2021 seminar will be held virtually on the mornings of Friday, May 14th and Friday, May 21st. The information on how to register is included in the Agenda. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers’ Compensation law and a discussion of proposed changes to the Affordable Care Act.

FINANCIAL DISCLOSURE FILINGS – Executive Director Koval said Commissioners should anticipate the online filing of the Financial Disclosure forms as both a Southern New Jersey Regional Employee Benefits Fund Commissioner, as well as any municipal related position that requires filing and Joint Insurance Fund. It is expected the Division of Local Government Services will distribute a notice in April and forms will need to be filed by April 30th.

PROGRAM MANAGERS REPORT

ONLINE ENROLLMENT SYSTEM TRAINING

Program Manager Friel said PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund’s enrollment system and shows users how perform tasks in the system. To use the enrollment system, each HR user must complete a system access form. Please email Austin Flinn at aflinn@permainc.com and indicate which of the sessions below you would like to attend. Please include this information in the subject line: Training - Fund Name and Client Name.

- Wednesday, February 17th 10:00 am - 11:00 am
- Wednesday, March 17th 10:00 am - 11:00 am
- Wednesday, April 21st 10:00 am - 11:00 am
- Wednesday, May 19th 10:00 am - 11:00 am
- Wednesday, June 16th 10:00 am - 11:00 am
- Wednesday, July 14th 10:00 am - 11:00 am
- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

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 . Attached please find an updated SNJREBF Enrollment Contact Information sheet.

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.

CONNER STRONG COVID-19 RESOURCES – Program Manager Friel said as a reminder Conner Strong offers several Covid 19 resources and the links are included below:

- Conner Strong & Buckelew has compiled a database of COVID-19 resources available to Fund members: <https://www.connerstrong.com/insights/covid-19-resource-center/>
- The State of NJ has a helpful COVID-19 website with up to date information including vaccine rollout: www.Covid19.nj.gov

COVID-19 VACCINATION BENCHMARKING - Program Manager Friel said SHRM recently conducted a benchmarking survey. The said a copy of the report was distributed. Many companies are encouraging their employees to get the vaccine, but are not planning to require workers vaccinations before returning to work. There is strong divide among employees who believe that any worker eligible for the vaccine should be required to get it and employees who reported that they will NOT get vaccinated even if their employment will be terminated.

Key points from the survey include:

- ✓ 60 percent of organizations say they will not require the vaccinations
- ✓ 60% of workers will probably or definitely get the vaccine once it becomes available to them.
- ✓ 24% of employees who are not planning to get vaccinated would change their minds if their employer offered incentives such as cash bonuses or stipends, paid time off (PTO) or gift cards
- ✓ 12% of employees would be willing to get vaccinated only if they might otherwise lose their job
- ✓ 77% of government, public administration or military organizations were more likely to encourage employees to get vaccine
- ✓ SHRM Information on making "mandating" the vaccine:
<https://www.shrm.org/ResourcesAndTools/legal-and-compliance/employment-law/Pages/coronavirus-different-approaches-vaccinations.aspx>
- ✓ CDC hub on vaccine policy and information: <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/recommendations/essentialworker/workplace-vaccination-program.html>

AETNA UPDATE

Aetna Network - Negotiations with Deborah Heart and Lung Center – Program Manager Friel said

Aetna is currently in negotiations with Deborah Heart and Lung. She said the contract is set to expire on May 16th which is an extension to the prior date of April 1. She said at this time there have been no letters issued.

ALTERNATE AREA HOSPITALS

Virtua Health - Willingboro Hospital 218A Sunset Road Willingboro, NJ 08046 <i>Burlington County</i>	Virtua Health - Virtua Memorial Hospital 175 Madison Avenue Mount Holly, NJ 08060 <i>Burlington County</i>
Virtua Health- Marlton Hospital 90 Brick Road Marlton, NJ 08053 <i>Burlington County</i>	Hackensack Meridian Health-Southern Ocean Medical Center 1140 Route 72 West Manahawkin, NJ 08050 <i>Ocean County</i>
Community Medical Center- Toms River 99 NJ-37 Toms River, NJ 08755 <i>Ocean County</i>	RWJ Barnabas-Hamilton One Hamilton Health Place Hamilton, NJ 08690 <i>Mercer County</i>
Trinity Health-St. Francis Medical Center 601 Hamilton Ave Trenton, NJ 08629 <i>Mercer County</i>	Capital Health Regional Medical Center 750 Brunswick Avenue Trenton, NJ 08638 <i>Mercer County</i>
Cooper Health System- Cooper University One Cooper Plaza Camden, NJ 08103 <i>Camden County</i>	Kennedy Health- Stratford 18 East Laurel Road Stratford, NJ 08084 <i>Camden County</i>
Virtua Health- Voorhees Hospital 100 Bowman Drive Voorhees Township, NJ 08043 <i>Camden County</i>	Virtua Health- Our Lady of Lourdes 1600 Haddon Avenue Camden, NJ 08103 <i>Camden County</i>
CentraState Healthcare System 901 West Main St Freehold, NJ 07728 <i>Monmouth County</i>	Inspira Medical Center- Mullica Hill 700 Mullica Hill Road Mullica Hill, NJ 08062 <i>Gloucester County</i>

LEGISLATIVE UPDATE

American Rescue Plan COBRA Subsidies – The US House of Representatives recently passed a sweeping COVID relief package, which includes a provision regarding subsidies for COBRA premiums. If the Senate passes the bill, individuals eligible for COBRA due to involuntary employment termination or reduction in hours may receive an 85% reduction of COBRA premiums.

Key provisions include:

- Subsidies to become available to impacted workers beginning on the first of the month following enactment date and remain available through 9/30/2021.

- Extends COBRA election period to allow workers who previously had a Qualified Life Event (QLE) to enroll in coverage.
- Requires employers to provide clear, understandable, written notices to workers.
- Establishes expedited review process for workers denied premium assistance.
- Provides a payroll tax credit to reimburse employers and plans for the full cost of COBRA premiums not paid by workers.

ADMINISTRATIVE AUTHORIZATIONS

There are currently no administrative authorizations to report.

TREASURER'S REPORT – Fund Treasurer reviewed the bills list and treasurers report.

Resolution 15-21 – March 2021 Bills List

FY2020		\$6,032.00
FY2021		\$846,651.79
TOTAL		\$852,683.79

MOTION TO APPROVE RESOLUTION 15-21 AND THE REMAINDER OF THE TREASURERS REPORT:

Moved:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	6 Ayes, 0 Nays

FUND ATTORNEY: Fund Attorney said the Cobra is 100% subsidy not the 85% that was originally proposed. He said it's only the months of April through September of this year.

AETNA: Mr. Silverstein reviewed the claims for January 2021 he said the pepm was \$1,387. He said there were 4 high cost claimants for January 2021. He reviewed the dashboard and noted the metrics are performing well through January. He also reviewed the Covid reporting distributed with the Agenda.

AMERIHEALTH: Ms. Strain reviewed the claims for February 2020 she said the pepm was \$1,236. She also reviewed the Covid reporting included with the Agenda.

EXPRESS SCRIPTS: Mr. Colalillo said the January-February 2021 trend is at -7.7% at about \$148 pepm. He also provided an updated on the Covid vaccines and treatments.

DENTAL ADMINISTRATOR: None

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING ADJOURNED:

NEXT MEETING: APRIL 26, 2021

Emily Koval , Assisting Secretary
for

JOSEPH WOLK, SECRETARY