

# Southern Jersey <sup>FUND</sup>



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

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

Join Zoom Meeting

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

Meeting ID: 959 3468 9266

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

Governor Murphy declared both a Public Health Emergency and State of Emergency in New Jersey by Executive Order Number 103 dated March 9, 2020. On June 4, 2021 by Executive Order Number 244, the Public Health Emergency was terminated but the State of Emergency continues in force. During a period declared as a State of Emergency local public bodies may conduct Remote Public Meetings by use of electronic communications technology

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: JULY 26, 2021**  
**CONFERENCE CALL**  
**6:00 PM**

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**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  
Edward Hill, Executive Committee Member  
Robert Maybury, Executive Committee Member  
Gary Passanante, Executive Committee Alternate

**APPROVAL OF MINUTES:** June 28, 2021                      Open    (Appendix I)

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**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

Monthly Report.....Page 1

**PROGRAM MANAGER- (Conner Strong & Buckelew)**

Monthly Report..... Page 12

**TREASURER - (Michael Zambito/Verrill & Verrill)**

July 2021 Voucher List (Resolution 22-21)..... Page 16

Treasurers Report ..... Page 18

Resolution 22-21: July 2021 Bills List..... Page 21

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

**ATTORNEY - (J. Kenneth Harris)**

Monthly Report

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

Monthly Report..... Page 22

**NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)**

Monthly Report..... Page 26

**PRESCRIPTION ADMINISTRATOR - (Express Scripts)**

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**DENTAL ADMINISTRATOR - (Delta Dental)**

Monthly Report ..... Page 34

**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**  
**July 26, 2021**

**FINANCE AND CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of May 31, 2021 (page 3)

**MRHIF MEETING**

The MRHIF met on July 14, 2021 and the following items were discussed that requires attention or action from the local Funds.

**1. PHARMACY BENEFIT MANAGER (PBM) RFP DECISION:** The MRHIF released an RFP for a PBM in early March. Responses were received on April 9 and were reviewed by the Fund PBM consultant, ELMC. Attached is a PowerPoint presentation provided by the consultant that summarizes the process followed and the reasoning for the two finalist selections, Aetna and Express Scripts (through the Level Care Coalition). The MRHIF Contracts committee met in late June (minutes included in Appendix II ) to interview both companies, and follow-up information was subsequently obtained by the consultant.

The recommendation of the committee (3-1) and the consultant was to award a contract with Express Scripts, through the Level Care Coalition. This arrangement is projected to save the Fund approximately \$15.1 million (22%) annually over the course of the 3 year term. Southern HIF's share of the savings is approximately \$1,579,000. This arrangement also provides the least formulary and clinical disruption.

The MRHIF Executive Committee unanimously agreed to award the contract to Express Scripts, through Level Care.

**2. AENTA MEDICARE ADVANTAGE RENEWAL:** The Aetna Medicare Advantage/EGWP renewals were negotiated at the MRHIF level on behalf of all the Funds. Aetna has offered a 3 year contract with no increase in 2022 and not to exceed 2% increases for 2023 and 2024.

Each Fund will need to make motion to accept this renewal or can issue its own RFP. If the renewal is accepted, the formal resolutions will be included in future agendas.

**MOTION:** *Motion to approve the Aetna Medicare Advantage/EGWP renewal, as presented.*

**3. MRHIF RETURNS** - The Executive Committee agreed to make two returns to the local Funds. Last month, Express Scripts paid MRHIF for missed performance guarantees for implementation and discounts. The total allocated to the SNJHIF is \$113,493.97.

In addition, the MRHIF unanimously approved a \$4.5 million dollar dividend, of which the SNJHIF will receive \$352,053.

These dividends will be booked on the July financial reports.

## **RFP RESULTS**

The Executive Committee approved the release and an RFP for the Executive Director and Program Manager at the May Meeting for a 3 year term starting January 1, 2021. Responses were due on June 30, 2021. A report is included on page 7. There were no competing bids. The Committee reviewed and is recommending for approval. Resolutions 20-21 and 21-21 are included on pages 8 and 9 and ratifies this decision.

## **2022 BUDGET PROCESS**

The 2022 Budget process will begin soon. Some notable items to highlight:

- The Actuary will be reviewing data through June 30, 2021 to project the 2022 claim budget
- The ESI RFP process resulted in 20% savings and the program is currently running below trend
- As a result of the RFP process, expenses will be 2% or less
- The Aetna professional fee is in negotiations and expect a positive renewal
- Dividend options will be available

## **PCORI TAX**

The July bills list includes the PCORI tax payment which is made to the Federal government on behalf of all the Fund members.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	May 31, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		3,620,133	18,193,921	1,273,942,755	1,292,136,676
2.	CLAIM EXPENSES					
	Paid Claims		3,370,351	15,667,359	1,034,181,010	1,049,848,369
	IBNR		(249,276)	10,000	2,490,000	2,500,000
	Less Specific Excess		-	(68,626)	(19,184,698)	(19,253,324)
	Less Aggregate Excess		-	-	(1,807,360)	(1,807,360)
	<b>TOTAL CLAIMS</b>		<b>3,121,075</b>	<b>15,608,733</b>	<b>1,015,678,952</b>	<b>1,031,287,686</b>
3.	EXPENSES					
	MA & HMO Premiums		341,749	1,691,102	27,777,460	29,468,562
	Excess Premiums		59,576	299,660	47,663,208	47,962,868
	Administrative		214,297	1,080,275	115,823,339	116,903,614
	<b>TOTAL EXPENSES</b>		<b>615,622</b>	<b>3,071,037</b>	<b>191,264,007</b>	<b>194,335,044</b>
4.	UNDERWRITING PROFIT (1-2-3)		(116,564)	(485,849)	66,999,796	66,513,947
5.	INVESTMENT INCOME		8,194	38,634	3,368,595	3,407,228
6.	DIVIDEND INCOME		0	0	11,184,436	11,184,436
7.	STATUTORY PROFIT (4+5+6)		<b>(108,369)</b>	<b>(447,215)</b>	<b>81,552,827</b>	<b>81,105,611</b>
8.	DIVIDEND		0	0	69,789,455	69,789,455
9.	Transferred Surplus		0	0	0	0
	<b>STATUTORY SURPLUS (7-8+9)</b>		<b>(108,369)</b>	<b>(447,215)</b>	<b>11,763,371</b>	<b>11,316,156</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	Closed	Surplus	13,065	(82,890)	5,815,138	5,732,248
		Cash	9,285	(1,029,467)	11,275,670	10,246,203
	2019	Surplus	(82,732)	(75,830)	4,270,513	4,194,683
		Cash	(90,228)	(84,874)	4,270,273	4,185,399
	2020	Surplus	(20,403)	28,516	1,677,720	1,706,236
		Cash	(86,409)	(2,086,323)	3,131,888	1,045,565
	2021	Surplus	(18,299)	(317,011)		(317,011)
		Cash	(1,018,587)	681,931		681,931
	<b>TOTAL SURPLUS (DEFICITS)</b>		<b>(108,369)</b>	<b>(447,215)</b>	<b>11,763,371</b>	<b>11,316,156</b>
	<b>TOTAL CASH</b>		<b>(1,185,939)</b>	<b>(2,518,733)</b>	<b>18,677,832</b>	<b>16,159,099</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>						
	<b>TOTAL CLOSED YEAR CLAIMS</b>		<b>(9,860)</b>	<b>98,707</b>	<b>950,769,554</b>	<b>950,868,262</b>
	<b>FUND YEAR 2019</b>					
	Paid Claims		93,639	100,277	32,736,244	32,836,521
	IBNR		-	0	0	0
	Less Specific Excess		-	(485)	(691,587)	(692,072)
	Less Aggregate Excess		-	0	0	0
	<b>TOTAL FY 2019 CLAIMS</b>		<b>93,639</b>	<b>99,791</b>	<b>32,044,657</b>	<b>32,144,449</b>
	<b>FUND YEAR 2020</b>					
	Paid Claims		87,839	2,539,955	30,805,796	33,345,751
	IBNR		(60,606)	(2,490,000)	2,490,000	-
	Less Specific Excess		0	(68,140)	(431,054)	(499,194)
	Less Aggregate Excess		0	0	0	0
	<b>TOTAL FY 2020 CLAIMS</b>		<b>27,233</b>	<b>(18,186)</b>	<b>32,864,742</b>	<b>32,846,557</b>
	<b>FUND YEAR 2021</b>					
	Paid Claims		3,198,734	12,928,420		12,928,420
	IBNR		(188,670)	2,500,000		2,500,000
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	<b>TOTAL FY 2021 CLAIMS</b>		<b>3,010,064</b>	<b>15,428,420</b>		<b>15,428,420</b>
	<b>COMBINED TOTAL CLAIMS</b>		<b>3,121,075</b>	<b>15,608,733</b>	<b>1,015,678,954</b>	<b>1,031,287,687</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

# Southern New Jersey Regional Employee Benefits Fund

## CONSOLIDATED BALANCE SHEET

AS OF MAY 31, 2021

BY FUND YEAR

	SNJREBF 2021	SNJREBF 2020	SNJREBF 2019	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	681,931	1,045,565	4,185,399	10,246,203	16,159,099
Assessments Receivable (Prepaid)	804,295	(61,602)	9,381	119,957	872,032
Interest Receivable	-	60	(26)	(34)	0
Specific Excess Receivable	-	499,194	(72)	-	499,123
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	917	-	-	-	917
Other Assets	713,652	247,654	-	-	961,306
<b>Total Assets</b>	<b>2,200,795</b>	<b>1,730,872</b>	<b>4,194,683</b>	<b>10,366,125</b>	<b>18,492,475</b>
<b>LIABILITIES</b>					
Accounts Payable	-	(0)	-	-	(0)
IBNR Reserve	2,500,000	0	-	-	2,500,000
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	4,633,884	4,633,884
Accrued/Other Liabilities	17,807	24,636	0	-	42,442
<b>Total Liabilities</b>	<b>2,517,807</b>	<b>24,636</b>	<b>0</b>	<b>4,633,884</b>	<b>7,176,326</b>
<b>EQUITY</b>					
Surplus / (Deficit)	(317,011)	1,706,236	4,194,683	5,732,241	11,316,149
<b>Total Equity</b>	<b>(317,011)</b>	<b>1,706,236</b>	<b>4,194,683</b>	<b>5,732,241</b>	<b>11,316,149</b>
<b>Total Liabilities &amp; Equity</b>	<b>2,200,795</b>	<b>1,730,872</b>	<b>4,194,683</b>	<b>10,366,125</b>	<b>18,492,475</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

13-Jul-21



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND							
RATIOS							
INDICES	2020	JAN	FEB	MAR	APR	MAY	
Cash Position	18,677,832	\$ 15,178,801	\$ 14,514,393	\$ 16,908,955	\$ 17,345,037	\$ 16,159,099	
IBNR	2,490,000	\$ 2,629,682	\$ 2,699,795	\$ 2,738,791	\$ 2,749,276	\$ 2,500,000	
Assets	20,687,548	\$ 20,241,581	\$ 19,303,223	\$ 19,216,272	\$ 18,869,678	\$ 18,492,475	
Liabilities	8,924,184	\$ 8,405,504	\$ 7,786,506	\$ 7,456,660	\$ 7,445,160	\$ 7,176,326	
Surplus	11,763,364	\$ 11,836,077	\$ 11,516,717	\$ 11,759,612	\$ 11,424,518	\$ 11,316,149	
Claims Paid -- Month	2,209,786	\$ 3,041,585	\$ 3,068,516	\$ 2,838,761	\$ 3,348,146	\$ 3,370,351	
Claims Budget -- Month	2,870,280	\$ 3,028,306	\$ 3,024,572	\$ 3,017,993	\$ 3,008,589	\$ 3,004,895	
Claims Paid -- YTD	32,769,858	\$ 3,041,585	\$ 6,110,101	\$ 8,948,862	\$ 12,297,008	\$ 15,667,359	
Claims Budget -- YTD	34,443,363	\$ 3,028,306	\$ 6,052,878	\$ 9,070,871	\$ 12,079,460	\$ 15,084,355	
RATIOS							
Cash Position to Claims Paid	8.45	4.99	4.73	5.96	5.18	4.79	
Claims Paid to Claims Budget -- Month	0.77	1.00	1.01	0.94	1.11	1.12	
Claims Paid to Claims Budget -- YTD	0.95	1.00	1.01	0.99	1.02	1.04	
Cash Position to IBNR	7.50	5.77	5.38	6.17	6.31	6.46	
Assets to Liabilities	2.32	2.41	2.48	2.58	2.53	2.58	
Surplus as Months of Claims	4.10	3.91	3.81	3.9	3.8	3.77	
IBNR to Claims Budget -- Month	0.87	0.87	0.89	0.91	0.91	0.83	

**Southern NJ Municipal Employee Benefits Fund**

**2021 Budget Status Report**

as of May 31, 2021

				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	7,530,694	18,076,573	18,047,505			
Medical Claims AmeriHealth - All Other	826,096	1,982,714	2,053,426			
Medical Claims - CCBOSS	3,386,110	8,152,491	8,701,317			
Subtotal Medical	11,742,899	28,211,778	28,802,249	12,271,768	(528,869)	-5%
Prescription Claims - All Other	2,462,425	5,926,468	5,623,611			
Prescription Claims - CCBOSS	1,064,394	2,566,758	2,872,216			
Subtotal Prescription	2,813,167	6,774,618	6,776,697	2,670,638	142,529	5%
Rx Rebates	(713,652)	(1,718,608)	(1,719,131)			
Dental Claims - All Other	456,749	1,097,813	1,073,682			
Dental Claims - CCBOSS	71,540	172,284	163,464			
Subtotal Dental	528,289	1,270,097	1,237,146	486,014	42,275	8%
Subtotal Claims	15,084,355	36,256,493	36,816,091	15,428,420	(344,065)	-2%
Loss Fund Contingency	0	0	0			
DMO Premiums	1,283	3,078	3,078	1,983	(701)	-55%
Medicare Advantage - All Other	830,370	2,120,472	1,119,982			
Medicare Advantage - CCBOSS	836,766	1,934,435	1,842,089			
Subtotal Insured Programs	1,668,419	4,057,985	2,965,149	1,689,119	(21,983)	-1%
Reinsurance						
Specific	285,861	720,750	727,725	299,660	(13,799)	-5%
Total Loss Fund	17,038,635	41,035,227	40,508,966	17,419,182	(380,547)	-2%
Expenses						
Legal	9,053	21,728	21,728	9,053	-	0%
Treasurer	6,380	15,312	15,312	6,380	-	0%
Administrator	150,148	361,041	303,643	150,219	(71)	0%
Program Manager	351,431	844,885	787,661	468,851	329	0%
Brokerage	117,749	281,415	273,628	Included above in Program Manager		
TPA - Med Aetna	368,435	886,383	899,207	400,610	(4,914)	-1%
TPA - Med AmeriHealth Admin	27,262	65,485	67,617	Included above in TPA		
TPA - Dental	28,701	69,005	67,167	28,692	9	0%
Actuary	4,583	11,000	11,000	4,584	(0)	0%
Auditor	7,917	19,000	19,000	7,915	2	0%
Subtotal Expenses	1,071,659	2,575,254	2,465,963	1,076,304	(4,644)	0%
Misc/Cont	6,687	16,049	16,049	7,099	(412)	-6%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	4,167	10,025	10,122	4,169	(2)	0%
Plan Documents	6,250	15,000	15,000	6,250	-	0%
Total Expenses	1,088,764	2,616,328	2,507,134	1,093,821	(5,058)	0%
Total Budget	18,127,399	43,651,555	43,016,100	18,513,004	(385,605)	-2%

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**  
**2022 RFQ RESPONSES**  
**Responses Deadline 3pm, June 30, 2021**

Position	Vendor	Proposed Fees		Notes
Executive Director	PERMA	(pepm) Enrollment: January 1, 2022 – December 31, 2022 - \$9.03 January 1, 2023 – December 31, 2023 - \$9.21 January 1, 2024 – December 31, 2024 - \$9.40		Incumbent; 2% increases Each year
Program Manager	Conner Strong & Buckelew	Description of Service	Fee	Incumbent; 2% increases Each year
		Medical Plan Participants	2022: \$20.90 Per Participant Per Month 2023: \$21.32 Per Participant Per Month 2024: \$21.74 Per Participant Per Month	
		Prescription Plan Participants	2022: \$6.33 Per Participant Per Month 2023: \$6.46 Per Participant Per Month 2024: \$6.59 Per Participant Per Month	
		Dental Plan Participants	2022: \$2.83 Per Participant Per Month 2023: \$2.88 Per Participant Per Month 2024: \$2.94 Per Participant Per Month	
		Healthcare Reform Compliance/Updates (as applicable)	2022: \$0.38 Per Participant Per Month 2023: \$0.38 Per Participant Per Month 2024: \$0.39 Per Participant Per Month	
		New Member Set Up	2022 – 2024 \$22.50 Per Participant / \$2000 Minimum per entity	
		Plan Document Maintenance	2022 – 2024: \$550 Per Document	

**RESOLUTION NO. 20-21**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
RESOLUTION AWARD OF CONTRACT  
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

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

**WHEREAS**, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

**WHEREAS**, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A. 40A:11-5(1)(a)(i); and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein;

**NOW, THEREFORE, BE IT RESOLVED** that the following insurance contracts be awarded for the periods of January 1, 2022 through December 31, 2024:

**PERMA Risk Management Services (a Subsidy of Conner Strong & Buckelew)  
Fund Administrator / Executive Director**

January 1, 2022 – December 31, 2022 - \$9.03 per employee per month

**BE IT FURTHER RESOLVED** that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller.

**ADOPTED: JULY 26, 2021**

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

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

**RESOLUTION NO. 21-21**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
RESOLUTION AWARD OF CONTRACT  
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

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

**WHEREAS**, the Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

**WHEREAS**, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A. 40A:11-5(1)(a)(i); and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein;

**NOW, THEREFORE, BE IT RESOLVED** that the following insurance contracts be awarded for the periods of January 1, 2022 through December 31, 2024:

**Conner Strong & Buckelew Companies, LLC**  
**Fund Program Manager**

January 1, 2022 – December 31, 2022- \$22.09 per employee per month for medical, \$.038per employee per month for health care reform compliance, \$6.33 per employee per month for prescription only members, \$2.83 per employee per month for Dental only members, \$22.50 per participant for new member set up with a \$2,000 minimum per entity

In addition to the above, the Program Manager shall be compensated at a rate of \$550 for plan document maintenance per document.

**BE IT FURTHER RESOLVED** that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

**BE IT FURTHER RESOLVED** that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller.

**ADOPTED: JULY 26, 2021**

**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	Compliance List included on page 11
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	Yes	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
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

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

**July 2021**

**Program Manager: Conner Strong & Buckelew**

**Online Enrollment Training: [kkidd@permainc.com](mailto:kkidd@permainc.com)**

**Enrollments/Eligibility/Billing: [southernnj\\_enrollments@permainc.com](mailto:southernnj_enrollments@permainc.com)**

**Brokers: [brokerservice@permainc.com](mailto: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](mailto: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, 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](mailto: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](mailto: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](http://www.Covid19.nj.gov)



## **STAFFING UPDATE**

We are sad to announce Marybeth Visconti has decided to leave the organization, we wish he best in her future endeavors. Her last day with Conner Strong was June 23<sup>rd</sup>. We are however excited to announce the addition of Samuel DeMarini to the Program Manager's team. Sam will be working in the Camden office an Employee Benefits Specialist and will be supporting the various Health Insurance Funds.

## **AETNA UPDATE**

### **Contract Negotiations with Jefferson Health**

The Aetna contract with Jefferson Health was set to expire September 1, 2021, but extended through October 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. If the contract is not settled, Aetna expects member disruption letters to mail on August 20, 2021. Currently 650 members in SNJREBF who utilized a Jefferson provider or facility in the last twelve months.

We are following this very closely with our Aetna team and will provide updates prior to the August 20<sup>th</sup> letter mail date.

## **Federal "No Surprises Act"**

"No Surprises Act" (NSA), is a ban on surprise medical bills effective in 2022 that was enacted as part of the Consolidated Appropriations Act (CAA) passed at the end of 202

On July 1, 2021, the federal agencies issued interim final regulations outlining certain requirements related to surprise billing. Highlights from the ruling include:

- **Defining Payment Amount** – establishes guidelines qualified payment amounts based on a health plans historic median contract rate for similar services in a geographic area.
- **Initial Provider Payment** – guidelines for out of network payment rates and timeframes made by a group health plan.
- **Notice to Provider** – Formal notice sent to providers outlining payment, negotiation periods, and independent dispute resolution.
- **Patient Protections** – Requires providers and facilities to provider written notice of possible higher out of network charges at least 72 hours before appointments.
- **Emergency Services** – Outlines requirements for payments of Emergent claims and responsibility of Group Health Plans to pay claims as deemed emergent by a prudent layperson.

This interim rule represents the first guidance on the process of implementing the extensive surprise billing requirements in the NSA. Conner Strong's compliance unit will be following this closely, as more information releases.

#### **ADMINISTRATIVE AUTHORIZATIONS**

Received 1 medical appeal that was reviewed by the IRO, the denial was upheld.



# SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

## BILLS LIST

Resolution No. 22-21

JULY 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>
W0721			
W0721	DEPARTMENT OF TREASURY	PCORI FEES 7/21	11,182.64
			<b>11,182.64</b>
002356			
002356	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 7/21	114,765.61
			<b>114,765.61</b>
002357			
002357	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 7/21	226,674.46
			<b>226,674.46</b>
002358			
002358	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMUIIMS 7/21	226.62
002358	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMUIIMS 7/21	29.88
			<b>256.50</b>
002359			
002359	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 7/21	5,737.68
			<b>5,737.68</b>
002360			
002360	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 7/21	72,926.36
			<b>72,926.36</b>
002361			
002361	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 7/21	5,338.25
			<b>5,338.25</b>
002362			
002362	PERMA	POSTAGE 6/21	30.64
002362	PERMA	ADMINISTRATION FEES 7/21	30,040.27
			<b>30,070.91</b>
002363			
002363	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 7/21	1,810.67
			<b>1,810.67</b>
002364			
002364	VERRILL & VERRILL, LLC	TREASURER FEE 7/21	770.91
002364	VERRILL & VERRILL, LLC	POSTAGE 2/21-6/21	156.14
			<b>927.05</b>
002365			
002365	MICHAEL S. ZAMBITO	TREASURER FEE 7/21	505.08
			<b>505.08</b>
002366			
002366	NEAL ROCHFORD	MEETINGS 4/21-5/21	300.00
			<b>300.00</b>
002367			
002367	EDWARD HILL	MEETINGS 4/21-6/21	450.00
			<b>450.00</b>
002368			
002368	ROBERT MAYBURY	MEETINGS 4/21-6/21	450.00
			<b>450.00</b>
002369			
002369	GARY PASSANANTE	APRIL & MAY 2021 MEETING ATTENDANCE	300.00
			<b>300.00</b>
002370			
002370	COURIER POST	ACCT# CHL-079881 - EBF - 6.8.21	49.80
			<b>49.80</b>
002371			
002371	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 7/21	55,635.18
002371	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 7/21	599.76
002371	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 7/21	9,019.66
002371	CONNER STRONG & BUCKELEW	BROKER FEES 7/21	23,858.74
002371	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 7/21	5,057.25
			<b>94,170.59</b>
002372			
002372	JOSEPH WOLK	MEETINGS 4/21-6/21	450.00
			<b>450.00</b>
002373			
002373	MICHAEL MEVOLI	MEETINGS 4/21-6/21	450.00
			<b>450.00</b>
002374			
002374	LOUIS DI ANGELO	MEETINGS 4/21-6/21	450.00
			<b>450.00</b>

✓002375			
✓002375	ALLSTATE INFORMATION MANAGEMNT	ACCT# 419 - ARC. AND STOR. - 6.30.21	94.78
			<b>94.78</b>
✓002376			
✓002376	MEDICAL EVALUATION SPECIALISTS	INTERNAL MEDICINE FEE 6/21	367.50
✓002376	MEDICAL EVALUATION SPECIALISTS	PLASTIC SURGERY FEE 4/21	306.25
			<b>673.75</b>
✓002377			
✓002377	TERRY KIERSZNOWSKI	MEETINGS 4/21-6/21	450.00
			<b>450.00</b>
✓002378			
✓002378	WELLNESS COACHES USA	WELLNESS COACHING - CCBOS 7/21	6,032.00
			<b>6,032.00</b>
✓002379			
✓002379	MUNICIPAL REINSURANCE HIF	REINSURANCE 7/21	40,074.83
			<b>40,074.83</b>
		<b>Total Payments FY 2021</b>	<b>614,590.96</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>614,590.96</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2021 Month Ending: June										
	Med	Dental	Rx	Vision	edicare Advanta	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	(898,939.69)	379,456.44	2,967,458.52	0.00	8,457,147.15	454,702.34	4,254,965.70	1,287,075.79	(742,767.68)	16,159,098.57
RECEIPTS										
Assessments	2,421,121.27	92,114.87	577,881.68	0.00	342,353.76	58,534.65	0.00	0.00	230,297.09	3,722,303.32
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,665.82	181.28	1,467.67	0.00	3,365.29	194.01	1,693.15	512.16	38.82	10,118.20
Invest Adj	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.03)
Subtotal Invest	2,665.79	181.28	1,467.67	0.00	3,365.29	194.01	1,693.15	512.16	38.82	10,118.17
Other *	27,911.39	0.00	340,406.77	0.00	0.00	0.00	0.00	0.00	0.00	368,318.16
TOTAL	2,451,698.45	92,296.15	919,756.12	0.00	345,719.05	58,728.66	1,693.15	512.16	230,335.91	4,100,739.65
EXPENSES										
Claims Transfers	2,308,691.29	116,013.99	681,298.75	0.00	0.00	0.00	0.00	0.00	0.00	3,106,004.03
Expenses	315,390.07	29.87	0.00	0.00	0.00	59,398.15	0.00	0.00	239,908.81	614,726.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,624,081.36	116,043.86	681,298.75	0.00	0.00	59,398.15	0.00	0.00	239,908.81	3,720,730.93
END BALANCE	(1,071,322.60)	355,708.73	3,205,915.89	0.00	8,802,866.20	454,032.85	4,256,658.85	1,287,587.95	(752,340.58)	16,539,107.29

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	June										
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	0.40	0.70	0.75	0.75	0.75	0.25	0.05	0.50		
TO TAL for All Accts & instruments											
Opening Cash & Investment Balance	\$ 16,159,098.55	\$ 5,172.23	\$ 2,339.89	\$ 4,250,919.26	\$ 4,740,193.12	\$ 6,125,726.73	\$ 47,407.56	\$ 679,043.21	\$ 54,664.80	\$ 253,631.75	
Opening Interest Accrual Balance	\$ 0.13	\$ 0.13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	\$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	
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	\$10,118.19	\$0.13	\$0.77	\$2,445.73	\$2,858.24	\$4,366.52	\$199.61	\$131.32	\$1.21	\$114.66	
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	\$10,118.19	\$0.13	\$0.77	\$2,445.73	\$2,858.24	\$4,366.52	\$199.61	\$131.32	\$1.21	\$114.66	
9 Deposits - Purchases	\$5,305,621.48	\$0.00	\$0.00	\$0.00	\$600,000.00	\$4,090,621.48	\$615,000.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$4,935,730.93	\$0.00	\$0.00	\$0.00	-\$615,000.00	-\$3,106,004.03	-\$614,726.90	-\$600,000.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$16,539,107.29	\$5,172.36	\$2,340.66	\$4,253,364.99	\$4,728,051.36	\$7,114,710.70	\$47,880.27	\$79,174.53	\$54,666.01	\$253,746.41	
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	\$613,955.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$613,955.99	\$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	\$17,153,063.28	\$5,172.36	\$2,340.66	\$4,253,364.99	\$4,728,051.36	\$7,114,710.70	\$661,836.26	\$79,174.53	\$54,666.01	\$253,746.41	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		June							
Current Fund Year		2021							
		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	June	June	June	June	Reconciled	Variance From	Month
2021	Med	12,593,199.82	2,308,691.29	0.00	14,901,891.11	0.00	14,901,891.11	12,593,199.82	2,308,691.29
	Dental	486,598.24	116,013.99	0.00	602,612.23	0.00	602,612.23	486,598.24	116,013.99
	Rx	3,334,738.83	681,298.75	0.00	4,016,037.58	0.00	4,016,037.58	3,334,738.83	681,298.75
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	16,414,536.89	3,106,004.03	0.00	19,520,540.92	0.00	19,520,540.92	16,414,536.89	3,106,004.03



**RESOLUTION NO. 22-21**

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

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **June 28, 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 June 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 June 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: JUNE 28, 2021**

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

**ATTEST:**

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



## **SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

### **Monthly Claim Activity Report**

*July 26, 2021*



## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP PAID 2020			MEDICAL CLAIMS + CAP PAID 2021		
		# OF EES	PER EE		# OF EES	PER EE
JANUARY	\$2,504,772	1,611	\$ 1,555	\$2,161,645	1,558	\$ 1,387
FEBRUARY	\$2,167,425	1,607	\$ 1,349	\$2,514,368	1,573	\$ 1,598
MARCH	\$2,818,446	1,607	\$ 1,754	\$2,693,678	1,553	\$ 1,734
APRIL	\$1,816,987	1,603	\$ 1,133	\$2,261,264	1,554	\$ 1,455
MAY	\$1,579,035	1,602	\$ 986	\$2,609,287	1,551	\$ 1,682
JUNE	\$2,691,735	1,585	\$ 1,698			
JULY	\$1,896,448	1,574	\$ 1,205			
AUGUST	\$2,210,069	1,577	\$ 1,401			
SEPTEMBER	\$1,983,530	1,577	\$ 1,258			
OCTOBER	\$2,646,583	1,567	\$ 1,689			
NOVEMBER	\$2,124,203	1,562	\$ 1,360			
DECEMBER	\$2,450,166	1,554	\$ 1,577			
<b>TOTALS</b>	<b>\$26,889,399</b>			<b>\$12,240,243</b>		
				<b>2020 Average</b>	<b>1,558</b>	<b>\$ 1,572</b>
				<b>2019 Average</b>	<b>1,586</b>	<b>\$ 1,414</b>

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

<b>Plan Sponsor Unique ID :</b>	All	<b>Paid Dates:</b>	05/01/2021 - 05/31/2021
<b>Customer:</b>	SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND	<b>Service Dates:</b>	01/01/2011 - 05/31/2021
<b>Group / Control:</b>	00737391,00866357,SI030217,SI416902,SI431318	<b>Line of Business:</b>	All
<b>Subgroup / Suffix:</b>	All	<b>Funding Category:</b>	All

	Billed Amt	Paid Amt
	\$353,601.92	\$152,708.54
	\$122,502.26	\$115,479.00
	\$193,737.41	\$111,795.98
<b>Total:</b>	<b>\$669,841.59</b>	<b>\$379,983.52</b>



## SNJ Regional Employee Benefits Fund

6/1/20 thru 5/31/21 (unless otherwise noted)

## Dashboard

### Medical Claims Paid:

January 2021 thru May 2021

Total Medical Paid per EE: **\$1,572**

### Network Discounts

Inpatient:	66.0%
Ambulatory:	67.0%
Physician/Other:	61.6%
<b>TOTAL:</b>	<b>64.9%</b>

### Provider Network

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

### Aetna Book of Business:

Admissions 98.4%; Physician 92.5%

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

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

### Catastrophic Claim Impact

January 2021 – May 2021

Number of Claims Over \$50,000: **29**  
Claimants per 1000 members: **7.5**  
Avg. Paid per Claimant: **\$107,358**  
Percent of Total Paid: **30.7%**  
• Aetna BOB- HCC account for an average of 40.8% of total Medical Cost

### Nurse Case Member Outreach: Through Q1 2021

Unique Members Identified: **55**  
Outreach Opportunities Identified: **57**  
Outreach in Progress: **2**  
Completed Outreach: **49**  
Newly engaged cases: **14**  
Unable to Reach: **35**  
Member Declined: **0**

### Teladoc Activity:

January 2021 – May 2021

Total Registrations: **23**  
Total Online Visits: **41**  
Total Net Claims Savings: **\$8,078**  
Total Visits w/ Rx: **58**

Mental Health Visits: **1**  
Dermatology Visits: **3**

**New**

### Allentown Service Center

Performance: Metrics thru May 2021

### Customer Service Performance

1 <sup>st</sup> Call Resolution:	95.3%
Abandonment Rate:	3.0%
Avg. Speed of Answer:	70.5 sec

### Claims Performance

Financial Accuracy:	97.94%
90% processed w/in:	4.8 days
95% processed w/in:	7.5 days

### Performance Goals

1 <sup>st</sup> Call Resolution:	90%
Abandonment Rate less than:	3.0%
Average Speed of Answer:	30 sec

Financial Accuracy: 99%

### Turnaround Time

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





2020 SNJ HIF						2021 SNJ HIF					
		MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE			MEDICAL CLAIMS PAID 2021	TOTAL	# OF EES	PER EE
JANUARY		\$ 124,253.00	\$ 124,253.00	135	\$ 920.39	JANUARY		\$ 108,744.80	\$ 108,744.80	134	\$ 811.75
FEBRUARY		\$ 163,740.17	\$ 163,740.17	135	\$ 1,212.89	FEBRUARY		\$ 166,874.00	\$ 166,874.00	134	\$ 1,245.32
MARCH		\$ 115,953.08	\$ 115,953.08	135	\$ 858.91	MARCH		\$ 271,663.00	\$ 271,663.00	135	\$ 2,012.31
APRIL		\$ 255,467.18	\$ 255,467.18	135	\$ 1,892.34	APRIL		\$ 268,064.89	\$ 268,064.89	135	\$ 1,985.66
MAY		\$ 181,114.61	\$ 181,114.61	135	\$ 1,341.58	MAY		\$ 362,172.06	\$ 362,172.06	135	\$ 2,682.75
JUNE		\$ 147,203.50	\$ 147,203.50	135	\$ 1,090.39	JUNE		\$ 129,440.75	\$ 129,440.75	133	\$ 973.23
JULY		\$ 92,020.36	\$ 92,020.36	142	\$ 648.03	JULY					
AUGUST		\$ 98,771.91	\$ 98,771.91	142	\$ 695.57	AUGUST					
SEPTEMBER		\$ 94,904.00	\$ 94,904.00	138	\$ 687.71	SEPTEMBER					
OCTOBER		\$ 103,050.79	\$ 103,050.79	137	\$ 752.18	OCTOBER					
NOVEMBER		\$ 129,893.21	\$ 129,893.21	137	\$ 948.12	NOVEMBER					
DECEMBER		\$ 350,638.54	\$ 350,638.54	138	\$ 2,540.85	DECEMBER					
TOTALS		\$ 1,857,010.35	\$ 1,857,010.35		\$ 1,132.41	TOTALS		\$1,306,959.50			
			2020 Average	137	\$ 1,132.41				2021 Average	134	\$ 1,618.50
			2019 Average	135	\$ 1,361				2020 Average	135	\$ 1,360.98



## PLAN SPONSOR INFORMATION SERVICES

### Large Claimant Report- Claims Over \$50,000.00

**Group:** Southern New Jersey HIF  
**Paid Dates:** 6/1/21 thru 6/30/2021  
**Network Service:** ALL

**Service Dates:** -  
**Line of Business:** All  
**Product Line:** All

Claimant	Paid	Diagnosis
1	\$238,419.08	Liveborn
2		
3		
4		
5		

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# **SOUTHERN NEW JERSEY HIF - 0002096174**

**Claims Incurred between 3/1/2020 and 7/16/2021 and Paid between 3/1/2020 and 7/16/2021**

**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, M0201, M0239, M0243, M0244, M0245, M0246, M0247, M0248, Q0239, Q0243, Q0245, Q0247, U0001, U0002, U0003, U0004 or a Dx Code of B34.2, B97.29, U07.1, Z11.52,**

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	3	3	\$225.08	\$75.03	\$2.50
1-5	8	12	\$1,147.67	\$95.64	\$3.37
6-18	15	36	\$3,220.75	\$89.47	\$4.20
19-25	25	68	\$6,611.62	\$97.23	\$9.40
26-39	33	87	\$9,041.88	\$103.93	\$8.31
40-64	71	172	\$44,289.30	\$257.50	\$22.33
65+	6	34	\$36,719.38	\$1,079.98	\$182.68
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	80	238	\$79,592.45	\$334.42	\$34.61
Spouse	33	65	\$11,873.93	\$182.68	\$11.23
Dependent	43	109	\$9,789.30	\$89.81	\$5.39

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	88	263	\$62,301.13	\$236.89	\$23.36
Male	68	149	\$38,954.55	\$261.44	\$15.55
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	155	411	\$101,155.68	\$246.12	\$19.66

## **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	9	10	\$3,727.21	\$372.72	\$0.72
Emergency Room With Observation Bed	4	4	\$5,685.29	\$1,421.32	\$1.10
Office Physician Visit	12	13	\$1,683.72	\$129.52	\$0.33
Other Physician Visit	3	3	\$506.41	\$168.80	\$0.10
Pathology (Laboratory)	130	287	\$24,520.98	\$85.44	\$4.74
Telemedicine	15	18	\$1,904.63	\$105.81	\$0.37
Urgent Care	16	20	\$2,831.03	\$141.55	\$0.55

**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	12.00	\$10,986.64	\$11.08	4.00
65+	1	1	1	\$33,342.59	60.00	\$33,342.59	\$165.88	5.00
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
KENNEDY UNIVERSITY HOSPITAL GAC	16	18	\$36,141.31	\$2,007.85	\$6.99
Inspira Medical Center Mullica Hill	10	15	\$28,796.84	\$1,919.79	\$5.57
Labcorp Raritan	65	100	\$9,532.35	\$95.32	\$1.84
GENESIS LABORATORY MANAGEMENT	7	8	\$2,550.00	\$318.75	\$0.49
Cooper University Hospital	22	34	\$1,973.40	\$58.04	\$0.38
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.38
Quest Diagnostics Inc	17	19	\$1,682.62	\$88.56	\$0.33
PROHEALTH CARE ASSOC LLP	8	8	\$1,408.20	\$176.02	\$0.27
EPA of South Jersey	2	2	\$1,309.54	\$654.77	\$0.25
ACUTIS DIAGNOSTICS INC	4	6	\$1,264.31	\$210.72	\$0.24
Inspira Health Network Medical Group	5	9	\$1,262.47	\$140.27	\$0.24
Cooper Physician Offices PA	2	6	\$1,218.47	\$203.08	\$0.24
Kennedy Health Alliance	2	3	\$828.48	\$276.16	\$0.16
Minute Clinic Diagnostic of New Jersey LLC	20	30	\$612.45	\$20.42	\$0.12
Inspira Health Network Urgent Care PC	3	3	\$578.00	\$192.67	\$0.11
Inspira Medical Center Vineland	6	8	\$573.38	\$71.67	\$0.11
Virtua West Jersey Health System Inc	6	9	\$518.70	\$57.63	\$0.10
MEDARBOR LLC	2	2	\$450.00	\$225.00	\$0.09
ROWANSOM DEPT OF FAMILY PRACTICE	3	6	\$426.18	\$71.03	\$0.08
Cooper University Emergency Physicians	1	1	\$396.64	\$396.64	\$0.08
THE COUNSELING AND CRITICAL INCIDENT DEBRIEFING CENTER LLC	1	1	\$396.36	\$396.36	\$0.08
Accu Reference Medical Lab	2	2	\$360.00	\$180.00	\$0.07
Penn Family and Internal Medicine Mt Laurel	1	2	\$337.36	\$168.68	\$0.07
Acupath Laboratories Inc	1	9	\$335.00	\$37.22	\$0.06
Lincare Inc	1	4	\$320.04	\$80.01	\$0.06

**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	4	3	\$343.36	\$49.05
26-39	0	7	1	\$321.03	\$40.13
40-64	1	9	2	\$602.45	\$50.20
65+	1	2	1	\$210.71	\$52.68
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	3	5	\$789.00	\$263.00
19-25	4	4	\$705.33	\$176.33
26-39	3	3	\$200.00	\$66.67
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	3,811	3,811	3,806	3,809									
Total Days	148,462	140,960	161,783	451,205	153,083	167,373	153,927	474,383									
Total Patients	1,285	1,224	1,389	1,941	1,330	1,376	1,349	1,984									
Total Plan Cost	\$698,994	\$443,078	\$674,568	\$1,816,639	\$749,918	\$652,815	\$627,219	\$2,029,952									
Generic Fill Rate (GFR) - Total	84.9%	84.5%	84.5%	84.6%	84.6%	86.1%	85.2%	85.3%									
Plan Cost PMPM	\$183.56	\$115.84	\$176.36	\$158.55	\$196.78	\$171.30	\$164.80	\$177.63									
% Change Plan Cost PMPM	23.0%	-34.0%	-1.2%	-5.4%	27.3%	-2.3%	18.1%	13.5%									
Total Specialty Plan Cost	\$257,915	\$81,330	\$244,294	\$583,539	\$312,260	\$201,149	\$217,657	\$731,066									
Specialty % of Total Specialty Plan Cost	36.9%	18.4%	36.2%	32.1%	41.6%	30.8%	34.7%	36.0%									

PMPM	
Jan - June 2020	\$156.51
Jan - June 2021	\$177.63
Trend Jan-May 2021	11.9%



## Paid Claims by Procedure Category

Procedure Category	2018	2019	2020	Book of Business
Diagnostic	23,1%	24,5%	23,3%	24,4%
Preventive	20,8%	22,0%	19,4%	20,7%
Restorative	14,4%	14,0%	13,2%	12,3%
Crowns/Inlays	14,1%	14,8%	16,4%	12,3%
Endodontic	9,0%	8,3%	10,1%	6,6%
Periodontal	3,1%	3,5%	2,8%	4,1%
Prosthodontics (removable)	2,3%	1,7%	1,4%	1,0%
Prosthodontics (fixed)	2,0%	1,4%	2,6%	3,7%
Oral Surgery	4,8%	4,9%	5,4%	6,1%
Orthodontic	3,9%	3,1%	3,5%	6,4%
Miscellaneous	2,5%	1,8%	1,9%	2,4%

Definitions for each 'Procedure Category' are in the Glossary.

# APPENDIX I



**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**  
**OPEN MINUTES**  
**JUNE 28, 2021**  
**ZOOM MEETING**  
**6:00 PM**

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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
Edward Hill	CCBOSS	Present
Robert Maybury	Mt. Holly MUA	Present
Gary Passanate	Borough of Somerdale	Absent

**APPOINTED PROFESSIONALS PRESENT:**

Executive Director/ Adm.	PERMA Risk Management Services <b>Paul Laracy</b>
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Program Manager	Conner Strong & Buckelew <b>Maggie Friel</b>
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Auditors	Bowman & Company LLP <b>Jim Miles</b> <b>Dennis Skalkowski</b>
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Attorney	<b>J. Kenneth Harris, Esq.</b>
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Medical TPA - AmeriHealth	<b>Kristina Strain</b>
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Medical TPA - Aetna	<b>Jason Silverstein</b>
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Express Scripts	<b>Chris Auberger</b>
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Treasurer	<b>Mike Zambito</b> <b>Lorraine Verrill</b>
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Delta Dental	<b>Brian Remlinger</b>
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**PRESENT FUND COMMISSIONERS AND PROFESSIONALS:**

Jordyn DeLorenzo  
Kim Porter  
Eleanor Kelly  
Suzanne Fetzer  
Patrick Keating

**APPROVAL OF MINUTES: MAY 24, 2021 Open**

**MOTION TO APPROVE OPEN MINUTES OF MAY 24, 2021:**

Moved:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	Unanimous

**CORRESPONDENCE – None**

**EXECUTIVE DIRECTOR’S REPORT**

**FAST TRACK FINANCIAL REPORT** – as of March 31, 2021 – Executive Director Laracy said the finances YTD are running a little bit hot and tighter to the budget than in prior years. He stated we are recording a YTD deficit of \$338,000. Our overall financial position remains very strong at 11.4 million. We are digging into what can be causing this and will report back at the next meeting. Executive Director Laracy said normally we would not consider dividends at this time of year and will hold off on any dividend considerations until we know how it is going to impact our budget, etc.

**AUDITOR AND ACTUARY YEAR-END REPORTS**

Dennis Skalkowski from Bowman & Company LLP reviewed the audit in detail with the finance committee. They reported a clean audit for 2020 with no findings or recommendations noted.

**REQUESTS FOR APPROVAL** – Executive Director Laracy said we have Resolution 18-21. It is accepting this audit and authorizing us to file it with the State of New Jersey.

**MOTION TO APPROVE RESOLUTION 18-21 APPROVING THE AUDIT AS PRESENTED:**

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

**PHARMACY BENEFIT MANAGER – RFP** – Executive Director Laracy said Express Scripts is our current PBM. The MRHIF Contract Committee is down to two PBM finalist. Aetna and Express Scripts. ED Laracy said he thinks there will be a final decision made mid-July prior to the next meeting. All Funds will be notified of the action at that time.

## **PROGRAM MANAGERS REPORT**

### **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](mailto: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, 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](mailto: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](mailto:brokerservices@permainc.com).

### **New Group Implementations**

Effective for implementations beginning on September 1<sup>st</sup>, all new business implementations coming from a non-fund carrier or claims administrator will require the completion of a "New Group Benefit Intake" Form. This is a process improvement to ensure 100% benefit accuracy and ensure benefits not accurately represented in SBCs, Benefit Summaries, or Plan documents are implemented as per the current plan design.

### **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](http://www.Covid19.nj.gov)

## COMPLIANCE UPDATE

**PCORI Fee Update** – Program Manager Friel said last year the PCORI fee was extended for another 10 years through September 30th, 2029. All applicable plans with plan years ending within the 2020 calendar year will be subject to pay the PCORI fee. The fee for plans ending September 30th, 2020 or before is \$2.54 per member, per year. The fee for plans ending after September 30th, 2020 is \$2.66 per member, per year. As in previous years, these fees are built into the rates and the fund pays on behalf of the group entities.

## Annual Notices Of Creditable Coverage (NOCC)

Program Manager Friel stated that the Fund is working with Express Scripts to generate and mail annual NOCC letters for 2022. As you may recall, these are annual notices required by Medicare to be sent to all plan participants who are age 65 and older, or will be reaching age 65 in 2022. The notices must be mailed by September 15<sup>th</sup>. A sample of this year's NOCC is included with your agenda.

In response to Commissioner Shannon, Program Manager Friel said the notice basically says your prescription plan is credible and that it didn't have any deficiencies.

## 2022 Updated HDHP/HSA Limits

Program Manager Friel announced that Federal Agencies recently released the 2022 indexed dollar limits for qualified High Deductible Health Plans (HDHPs) and Health Savings Accounts (HSAs). The minimum annual deductible will remain the same for 2022; \$1,400/individual and \$2,800/family. The chart below indicates the limits that are changing effective 1/1/2022:

	2021	2022
HDHP Out-of-pocket Maximum - Individual	\$7,000	\$7,050
HDHP Out-of-pocket Maximum Family	\$14,000	\$14,100
HSA Contribution Limit - Individual	\$3,600	\$3,650
HSA Contribution Limit - Family	\$7,200	\$7,300

## ADMINISTRATIVE AUTHORIZATIONS

No Administrative Authorizations at this time.

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

## Resolution 19-21 – June 2021 Bills List

FY2020		\$19,400.00
FY2021		\$595,326.90
TOTAL		\$614,726.90

**MOTION TO APPROVE RESOLUTION 19-21:**

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

**MOTION FOR THE REMAINDER OF THE TREASURERS REPORT:**

Moved:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

**FUND ATTORNEY:** Fund Attorney said on June 4<sup>th</sup>, 2021 Governor Murphy signed an executive order 244 which effectively lifted the public health emergency. Going forward we have the option of not doing zoom meetings.

Chairman Mevoli stated after next month's zoom meeting, he will hold an executive session to discuss in person plans going forward.

**AETNA:** Mr. Silverstein reviewed the claims for April 2021. He said there were 2 high claims for March. He reviewed the dashboard and noted all metrics perform well, however abandonment rate, financial accuracy and average speed of answer are slightly below target for the month. He also reviewed the Covid reporting distributed with the Agenda.

**AMERIHEALTH:** Ms. Strain reviewed the claims through May 2021. She said there was 1 claim over \$50,000 for May. She also reviewed the Covid reporting included in the Agenda.

**EXPRESS SCRIPTS:** Chris Alberger said the trend for Q1 is currently negative 6.6%. He said at the end of the first quarter we actually finished at a negative 5.4% compared to last year. He stated no major outliers and no new high cost claimants in the first part of the year.

**DENTAL ADMINISTRATOR:** Mr. Remlinger reviewed the Dental behavior report.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO ADJOURN:**

Moved:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED:  
NEXT MEETING: JULY 26, 2021

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Jordyn DeLorenzo Assisting Secretary  
for

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JOSEPH WOLK, SECRETARY