

Southern Jersey ^{FUND}



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

**AGENDA & REPORTS
OCTOBER 25, 2021
CONFERENCE CALL
6:00 PM**

Join Zoom Meeting

<https://permainc.zoom.us/j/99124391172>

Meeting ID: 991 2439 1172

Dial by your location

+1 929 205 6099 US (New York)
+1 301 715 8592 US (Washington D.C.)
+1 312 626 6799 US (Chicago)

Meeting ID: 991 2439 1172

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: OCTOBER 25, 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
Edward Hill, Executive Committee Member
Robert Maybury, Executive Committee Member
Gary Passanante, Executive Committee Member

APPROVAL OF MINUTES: September 27, 2021

Open (Appendix I)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 2

PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly Report..... Page 13

TREASURER - (Michael Zambito/Verrill & Verrill)

October 2021 Voucher List (Resolution 31-21) Page 16

Treasurers Report Page 19

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 32

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report..... Page 37

DENTAL ADMINISTRATOR - (Delta Dental)
Monthly Report

CONSENT AGENDA	Page 39
Resolution 29-21: 2022 Budget Adoption	Page 40
Resolution 30-21: Dividend.....	Page 41
Resolution 31-21: October 2021 Bills List And Dividends	Page 43

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

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

MEETING ADJOURNED

**Southern New Jersey Regional Employee Benefits Fund
Executive Director's Report
October 25, 2021**

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of August 31, 2021 (page 3)
- Historical Income Statement
 - Consolidated Balance Sheet
 - Indices and Ratios Report
 - Budget Status Report

2022 BUDGET ADOPTION

Enclosed is the 2022 SNJHIF Budget. Draft rates have been released to all members and final rates will be included in member Open Enrollment packets.

Motion: *Motion to open the Public Hearing on the 2022 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to adopt resolution 29-21 and approve the 2021 Southern New Jersey Employee Benefits Fund Budget in the amount of \$44,799,548*

DIVIDEND RESOLUTION

At the previous meeting, the Committee approve a dividend of a little over \$2.8 million. Since then, the members were sent decision letters to advise the Fund how to receive their dividends. Checks will be included in the bills lists. All others will be handled accordingly. To ratify, resolution 30-21 approves this dividend.

DIRECT BILL UPDATES

Benefits Express requires at least 90 days to guarantee updated direct bill retiree coupons and ACH debits by January 1. Since the budget is just being adopted, that timeframe cannot be met. PERMA will work diligently with BE to expedite the coupons, but there is a chance there will be a delay. In preparation, the attached communication will be sent to all direct billed members in the next month.

In addition, at a previous meeting, it was requested to have a “split bill” set up for new retirees that contribute. We have developed a process and will work with interested groups to set this up.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		3,701,377	29,130,053	1,273,942,755	1,303,072,808
2.	CLAIM EXPENSES					
	Paid Claims		3,219,277	24,411,418	1,034,181,010	1,058,592,428
	IBNR		41,269	206,468	2,490,000	2,696,468
	Less Specific Excess		-	147,998	(19,184,698)	(19,036,699)
	Less Aggregate Excess		-	-	(1,807,360)	(1,807,360)
	TOTAL CLAIMS		3,260,546	24,765,884	1,015,678,952	1,040,444,837
3.	EXPENSES					
	MA & HMO Premiums		340,621	2,688,839	27,777,460	30,466,299
	Excess Premiums		56,772	455,904	47,663,208	48,119,113
	Administrative		216,241	1,734,033	115,823,339	117,557,372
	TOTAL EXPENSES		613,634	4,878,777	191,264,007	196,142,784
4.	UNDERWRITING PROFIT (1-2-3)		(172,803)	(514,609)	66,999,796	66,485,187
5.	INVESTMENT INCOME		7,673	62,287	3,368,587	3,430,874
6.	DIVIDEND INCOME		0	352,053	11,184,436	11,536,489
7.	STATUTORY PROFIT (4+5+6)		(165,130)	(100,269)	81,552,819	81,452,551
8.	DIVIDEND		0	0	69,789,455	69,789,455
9.	Transferred Surplus		0	0	0	0
	STATUTORY SURPLUS (7-8+9)		(165,130)	(100,269)	11,763,364	11,663,095
SURPLUS (DEFICITS) BY FUND YEAR						
Closed	Surplus		74,646	259,670	10,085,644	10,345,314
	Cash		70,951	(1,058,829)	15,545,943	14,487,114
2020	Surplus		(133,976)	(265,897)	1,677,720	1,411,823
	Cash		(204,229)	(2,119,763)	3,131,888	1,012,126
2021	Surplus		(105,801)	(94,041)		(94,041)
	Cash		(293,124)	618,052		618,052
	TOTAL SURPLUS (DEFICITS)		(165,130)	(100,269)	11,763,364	11,663,095
	TOTAL CASH		(426,401)	(2,560,540)	18,677,832	16,117,291
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		1,266	220,970	982,814,212	983,035,182
	FUND YEAR 2020					
	Paid Claims		134,743	2,619,939	30,805,796	33,425,736
	IBNR		0	(2,490,000)	2,490,000	-
	Less Specific Excess		0	147,927	(431,054)	(283,127)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2020 CLAIMS		134,743	277,866	32,864,742	33,142,608
	FUND YEAR 2021					
	Paid Claims		3,083,268	21,570,580		21,570,580
	IBNR		41,269	2,696,468		2,696,468
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	TOTAL FY 2021 CLAIMS		3,124,537	24,267,048		24,267,048
	COMBINED TOTAL CLAIMS		3,260,546	24,765,884	1,015,678,954	1,040,444,838

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 AUGUST 31, 2021

BY FUND YEAR

	SNJREBF 2021	SNJREBF 2020	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	618,052	1,012,126	14,487,114	16,117,291
Assessments Receivable (Prepaid)	865,723	8,651	129,338	1,003,712
Interest Receivable	-	60	(60)	0
Specific Excess Receivable	-	283,127	(629)	282,499
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	352,053	352,053
Prepaid Admin Fees	917	-	-	917
Other Assets	1,135,969	113,494	-	1,249,463
Total Assets	2,620,660	1,417,458	14,967,816	19,005,935
LIABILITIES				
Accounts Payable	-	(0)	-	(0)
IBNR Reserve	2,696,468	0	-	2,696,468
A4 Retiree Surcharge	-	-	-	-
Dividends Payable	-	-	418,890	418,890
Retained Dividends	-	-	4,203,612	4,203,612
Accrued/Other Liabilities	18,233	5,636	-	23,869
Total Liabilities	2,714,701	5,636	4,622,503	7,342,839
EQUITY				
Surplus / (Deficit)	(94,041)	1,411,823	10,345,314	11,663,095
Total Equity	(94,041)	1,411,823	10,345,314	11,663,095
Total Liabilities & Equity	2,620,660	1,417,458	14,967,816	19,005,935
BALANCE	(0)	-	-	-

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

8-Oct-21

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
RATIOS									
		FY2021							
INDICES	2020	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Cash Position	18,677,832	\$ 15,178,801	\$ 14,514,393	\$ 16,908,955	\$ 17,345,037	\$ 16,159,099	\$ 16,539,107	\$ 16,543,693	\$ 16,117,291
IBNR	2,490,000	\$ 2,629,682	\$ 2,699,795	\$ 2,738,791	\$ 2,749,276	\$ 2,500,000	\$ 2,594,155	\$ 2,655,199	\$ 2,696,468
Assets	20,687,548	\$ 20,241,581	\$ 19,303,223	\$ 19,216,272	\$ 18,869,678	\$ 18,492,475	\$ 18,893,014	\$ 19,129,833	\$ 19,005,935
Liabilities	8,924,184	\$ 8,405,504	\$ 7,786,506	\$ 7,456,660	\$ 7,445,160	\$ 7,176,326	\$ 7,251,255	\$ 7,301,607	\$ 7,342,839
Surplus	11,763,364	\$ 11,836,077	\$ 11,516,717	\$ 11,759,612	\$ 11,424,518	\$ 11,316,149	\$ 11,641,759	\$ 11,828,225	\$ 11,663,095
Claims Paid -- Month	2,209,786	\$ 3,041,585	\$ 3,068,516	\$ 2,838,761	\$ 3,348,146	\$ 3,370,351	\$ 2,758,073	\$ 2,766,709	\$ 3,219,277
Claims Budget -- Month	2,870,280	\$ 3,019,959	\$ 3,016,200	\$ 3,007,734	\$ 2,998,127	\$ 2,994,061	\$ 2,988,492	\$ 2,970,897	\$ 2,975,854
Claims Paid -- YTD	32,769,858	\$ 3,041,585	\$ 6,110,101	\$ 8,948,862	\$ 12,297,008	\$ 15,667,359	\$ 18,425,432	\$ 21,192,141	\$ 24,411,418
Claims Budget -- YTD	34,443,363	\$ 3,019,959	\$ 6,036,159	\$ 9,043,894	\$ 12,042,021	\$ 15,036,082	\$ 18,024,573	\$ 20,995,470	\$ 23,971,324
RATIOS									
Cash Position to Claims Paid	8.45	4.99	4.73	5.96	5.18	4.79	6.00	5.98	5.01
Claims Paid to Claims Budget -- Month	0.77	1.01	1.02	0.94	1.12	1.13	0.92	0.93	1.08
Claims Paid to Claims Budget -- YTD	0.95	1.01	1.01	0.99	1.02	1.04	1.02	1.01	1.02
Cash Position to IBNR	7.50	5.77	5.38	6.17	6.31	6.46	6.38	6.23	5.98
Assets to Liabilities	2.32	2.41	2.48	2.58	2.53	2.58	2.61	2.62	2.59
Surplus as Months of Claims	4.10	3.92	3.82	3.91	3.81	3.78	3.9	3.98	3.92
IBNR to Claims Budget -- Month	0.87	0.87	0.90	0.91	0.92	0.83	0.87	0.89	0.91

Southern NJ Municipal Employee Benefits Fund						
2021 Budget Status Report						
as of August 31, 2021						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	11,967,317	18,076,573	18,047,505			
Medical Claims AmeriHealth - All Other	1,323,474	1,982,714	2,053,426			
Medical Claims - CCBOSS	5,361,568	8,152,491	8,701,317			
Subtotal Medical	18,652,359	28,211,778	28,802,249	19,288,295	(635,936)	-3%
Prescription Claims - All Other	3,928,125	5,926,468	5,623,611			
Prescription Claims - CCBOSS	1,685,765	2,566,758	2,872,216			
Subtotal Prescription	4,477,921	6,774,618	6,776,697	4,192,124	285,796	6%
Rx Rebates	(1,135,969)	(1,718,608)	(1,719,131)			
Dental Claims - All Other	728,540	1,097,813	1,073,682			
Dental Claims - CCBOSS	112,504	172,284	163,464			
Subtotal Dental	841,044	1,270,097	1,237,146	786,629	54,415	6%
Subtotal Claims	23,971,324	36,256,493	36,816,091	24,267,048	(295,724)	-1%
Loss Fund Contingency	0	0	0			
DMO Premiums	2,116	3,078	3,078	2,590	(474)	-22%
Medicare Advantage - All Other	1,375,662	2,120,472	1,119,982			
Medicare Advantage - CCBOSS	1,310,886	1,934,435	1,842,089			
Subtotal Insured Programs	2,688,664	4,057,985	2,965,149	2,686,249	299	0%
Reinsurance						
Specific	455,395	720,750	727,725	455,904	(509)	0%
Total Loss Fund	27,115,383	41,035,227	40,508,966	27,411,792	(296,409)	-1%
Expenses						
Legal	14,485	21,728	21,728	14,485	-	0%
Treasurer	10,208	15,312	15,312	10,208	-	0%
Administrator	239,995	361,041	303,643	240,322	(328)	0%
Program Manager	561,663	844,885	787,661	751,596	(534)	0%
Brokerage	189,399	281,415	273,628	Included above in Program Manager		
TPA - Med Aetna	587,024	886,383	899,207	636,567	(6,185)	-1%
TPA - Med AmeriHealth Admin	43,358	65,485	67,617	Included above in TPA		
TPA - Dental	45,677	69,005	67,167	45,770	(94)	0%
Actuary	7,333	11,000	11,000	7,333	0	0%
Auditor	12,667	19,000	19,000	12,664	3	0%
Subtotal Expenses	1,711,808	2,575,254	2,465,963	1,718,946	(7,137)	0%
Misc/Cont	10,699	16,049	16,049	10,886	(186)	-2%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	6,639	10,025	10,122	7,348	(709)	-11%
Plan Documents	10,000	15,000	15,000	10,000	-	0%
Total Expenses	1,739,147	2,616,328	2,507,134	1,747,180	(8,033)	0%
Total Budget	28,854,530	43,651,555	43,016,100	29,158,972	(304,442)	-1%

SNJHIF

2022 Budget and Assessments

Attached is a draft budget providing for an average increase of 2.09%. Camden County Board of Social Services (CCBOSS) are proposed to rise by 7.51% while the average assessment change for all other members is -.36%.

CLAIMS FUND

The claims fund is rising by 2.98% but there are varying results for CCBOSS and all other members. CCBOSS medical claims are projected to rise by 28% while there is nearly no projected increase for other members. Amerihealth claims are rising by more than for Aetna, but the enrollment is too little to justify independent rating.

Rx claims are dropping for all members because of good loss experience and an improvement in ESI contract terms (particularly formulary rebates) as a result of the MRHIF RFP process.

Dental claims are rising marginally.

INSURED PROGRAMS

Dental fully insured plans are flat, while Medicare Advantage plans are dropping marginally.

REINSURANCE

The MRHIF budget is rising by 7% but assessments for the SNJ HIF are only rising by 1.51% because of a good loss ratio.

EXPENSES

Contractual costs for fund professionals, the executive director, and program manager are based upon RFP responses. Aetna and AHA costs are dropping based upon MRHIF negotiations with both entities. In addition, Delta Dental costs are flat.

ASSESSMENTS AND RATES

All rate factors for lines of coverage (medical, Rx, dental, etc.) are flat year over year. Members with at least 2.5 years of membership with the SNJ HIF also receive a loss ratio adjustment of up to +-2.5%.

CCBOSS is receiving a 10% increase in each of their rates to address the large increase in their claims experience and projected costs. We are working in concert with the group's Risk Manager to evaluate and review the last year of claims and determine the cause of the jump. We will continue to monitor their performance to assure their claims return to expected levels for self-sustainability.

DIVIDENDS

We continue to have the ability to declare a substantial dividend, albeit less than was paid during last year's extraordinary conditions.

SNJ HIF Dividend Analysis	
	2 Month Target
Surplus Target	\$ 6,226,930
Surplus as of 7/31/2021	\$ 11,828,226
Available	\$ 5,601,295
Paid in 2015	\$ 750,000
Paid in 2016	\$ 1,500,000
Paid in 2017	\$ 3,649,475
Paid in 2018	\$ 3,650,000
Paid in 2019	\$ 4,079,620
Paid in 2020	\$ 5,977,122
Illustration - Pay 1/3rd of Available	\$ 1,867,098
Illustration - Pay 1/2 of Available	\$ 2,800,648

Southern NJ Municipal Employee Benefits Fund
2022 Certified Budget

Print date 13-Sep-21

Census:		Census All Members		Census Excl CCBoss	
	Medical - Aetna	1,532	18,384	1,049	12,588
	Medical - AmeriHealth Admin	131	1,572	79	948
	Rx	1,469	17,628	934	11,208
	Dental	1,841	22,092	1,547	18,564
	Medicare Advantage - Medical	1,074	12,888	546	6,552
	Rx No Medical (Incl in Rx above)	10	120	10	120
	Dental Only (Incl in Dental above)	995	11,940	757	9,084
	Medicare Adv Only (Incl above)	727	8,724	435	5,220
	DMO Only	1	12	1	12
	LINE ITEMS	2021 Annualized Budget	2022 Proposed Budget	\$ Change	% Change
1	Medical Claims AETNA - All Other	\$ 18,474,080	\$ 18,348,245	\$ (125,835)	-0.68%
2	Medical Claims AmeriHealth - All Other	\$ 1,359,349	\$ 1,513,813	\$ 154,464	11.36%
3	Medical Claims - CCBoss	\$ 8,317,713	\$ 10,570,521	\$ 2,252,808	27.08%
4	Subtotal Medical	\$ 28,151,142	\$ 30,432,580	\$ 2,281,437	8.10%
5	Prescription Claims - All Other	\$ 5,890,611	\$ 5,416,332	\$ (474,279)	-8.05%
6	Prescription Claims - CCBoss	\$ 2,709,973	\$ 2,648,461	\$ (61,512)	-2.27%
7	Rx Rebates	\$ (1,740,328)	\$ (2,419,438)	\$ (679,110)	39.02%
8	Subtotal Prescription	\$ 6,860,256	\$ 5,645,355	\$ (1,214,901)	-17.71%
9	Dental Claims - All Other	\$ 1,095,630	\$ 1,109,717	\$ 14,087	1.29%
10	Dental Claims - CCBoss	\$ 172,872	\$ 173,930	\$ 1,058	0.61%
11	Subtotal Dental	\$ 1,268,502	\$ 1,283,646	\$ 15,144	1.19%
12	Subtotal Claims	36,279,900	37,361,580	\$ 1,081,681	2.98%
13					
14	Loss Fund Contingency	\$ -	\$ -	\$ -	0.00%
15					
16					
17	DMO Premiums	\$ 3,078	\$ 3,078	\$ -	0.00%
18	Medicare Advantage - All Other	\$ 2,179,006	\$ 2,163,048	\$ (15,958)	-0.73%
19	Medicare Advantage - CCBoss	\$ 1,914,612	\$ 1,876,343	\$ (38,269)	-2.00%
20	Subtotal Insured Programs	4,096,696	4,042,469	\$ (54,227)	-1.32%
21					
22	Reinsurance				
23	Specific	\$ 677,506	\$ 687,766	\$ 10,259	1.51%
24					
25	Total Loss Fund	\$ 41,054,102	\$ 42,091,815	\$ 1,037,713	2.53%
26					
27	Expenses				
28	Legal	\$ 21,728	\$ 22,163	\$ 435	2.00%
29	Treasurer	\$ 15,312	\$ 15,618	\$ 306	2.00%
30	Administrator	\$ 360,802	\$ 368,018	\$ 7,216	2.00%
31	Program Manager	\$ 842,578	\$ 859,429	\$ 16,852	2.00%
32	Brokerage	\$ 285,771	\$ 291,468	\$ 5,697	1.99%
33	TPA - Med Aetna	\$ 873,975	\$ 745,287	\$ (128,688)	-14.72%
34	TPA - Med AmeriHealth Admin	\$ 64,059	\$ 60,758	\$ (3,301)	-5.15%
35	TPA - Dental	\$ 68,927	\$ 68,927	\$ -	0.00%
36	Actuary	\$ 11,000	\$ 11,200	\$ 200	1.82%
37	Auditor	\$ 19,000	\$ 19,767	\$ 767	4.04%
38	Subtotal Expenses	\$ 2,563,152	\$ 2,462,636	\$ (100,517)	-3.92%
39					
40	Misc/Cont	\$ 16,049	\$ 20,219	\$ 4,170	25.98%
41	Data Analysis System	\$ -	\$ -	\$ -	0.00%
42	Affordable Care Act Taxes	\$ 9,878	\$ 9,878	\$ -	0.00%
43	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
44					
45	Total Expenses	\$ 2,604,080	\$ 2,507,733	\$ (96,347)	-3.70%
46					
47	Total Budget	\$ 43,658,182	\$ 44,599,548	\$ 941,366	2.16%
48	Total Billing	\$ 43,686,876	\$ 44,599,548	\$ 912,672	2.09%

2022 PROPOSED vs ANNUALIZED ASSESSMENTS BY MEMBER

Group Name	Annualized Assessments FY2021				Proposed Assessments FY2022				Difference \$			Difference %		
	Member Billed	Dividend Applied to Rates	Direct Billed	Total	Member Billed	Dividend Applied to Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Barrington	1,138,548	-	-	1,138,548	1,126,308	-	-	1,126,308	(12,240)	-	(12,240)	-1.08%	0.00%	-1.08%
Bellmawr	2,256,264	-	768	2,257,032	2,206,956	-	768	2,207,724	(49,308)	-	(49,308)	-2.19%	0.00%	-2.18%
Berlin	42,456	-	-	42,456	42,456	-	-	42,456	-	-	-	0.00%	0.00%	0.00%
Bordentown	1,172,244	-	-	1,172,244	1,192,344	-	-	1,192,344	20,100	-	20,100	1.71%	0.00%	1.71%
Brooklawn	159,768	-	-	159,768	163,632	-	-	163,632	3,864	-	3,864	2.42%	0.00%	2.42%
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12,983,853	302,724	242,883	13,529,460	14,284,632	-	267,660	14,552,292	998,055	24,777	1,022,832	7.51%	10.20%	7.56%
Chesilhurst Borough	178,728	-	-	178,728	174,540	-	-	174,540	(4,188)	-	(4,188)	-2.34%	0.00%	-2.34%
Franklin	1,737,176	-	14,080	1,751,256	1,755,456	-	14,184	1,769,640	18,280	104	18,384	1.05%	0.74%	1.05%
Gibbsboro	182,616	-	-	182,616	187,164	-	-	187,164	4,548	-	4,548	2.49%	0.00%	2.49%
Gloucester City	3,149,760	-	23,496	3,173,256	3,086,736	-	23,016	3,109,752	(63,024)	(480)	(63,504)	-2.00%	-2.04%	-2.00%
Gloucester Township	851,880	-	-	851,880	851,880	-	-	851,880	-	-	-	0.00%	0.00%	0.00%
Haddon Heights	1,237,812	-	-	1,237,812	1,207,020	-	-	1,207,020	(30,792)	-	(30,792)	-2.49%	0.00%	-2.49%
Haddonfield Borough	2,242,152	-	-	2,242,152	2,294,964	-	-	2,294,964	52,812	-	52,812	2.36%	0.00%	2.36%
Lawnside	600,024	-	-	600,024	614,508	-	-	614,508	14,484	-	14,484	2.41%	0.00%	2.41%
Lindenwold	89,592	-	348	89,940	89,592	-	348	89,940	-	-	-	0.00%	0.00%	0.00%
Lumberton Township	881,196	-	2,376	883,572	859,836	-	2,316	862,152	(21,360)	(60)	(21,420)	-2.42%	-2.53%	-2.42%
Magnolia	538,968	-	-	538,968	550,512	-	-	550,512	11,544	-	11,544	2.14%	0.00%	2.14%
Mantua Township	2,247,516	-	10,464	2,257,980	2,303,544	-	10,464	2,314,008	56,028	-	56,028	2.49%	0.00%	2.48%
Maple Shade	1,676,064	-	-	1,676,064	1,711,824	-	-	1,711,824	35,760	-	35,760	2.13%	0.00%	2.13%
Medford Lakes	27,408	-	-	27,408	27,408	-	-	27,408	-	-	-	0.00%	0.00%	0.00%
Merchantville	531,744	-	-	531,744	544,164	-	-	544,164	12,420	-	12,420	2.34%	0.00%	2.34%
Mount Ephraim	1,035,012	-	-	1,035,012	1,037,784	-	-	1,037,784	2,772	-	2,772	0.27%	0.00%	0.27%
MT. Holly MUA	1,262,424	-	-	1,262,424	1,232,328	-	-	1,232,328	(30,096)	-	(30,096)	-2.38%	0.00%	-2.38%
North Hanover Township	8,436	-	-	8,436	8,436	-	-	8,436	-	-	-	0.00%	0.00%	0.00%
Palmyra	63,840	-	-	63,840	63,840	-	-	63,840	-	-	-	0.00%	0.00%	0.00%
Paulsboro	1,150,464	-	-	1,150,464	1,121,616	-	-	1,121,616	(28,848)	-	(28,848)	-2.51%	0.00%	-2.51%
Pennsauken Township	191,820	-	4,068	195,888	191,820	-	4,068	195,888	-	-	-	0.00%	0.00%	0.00%
Pine Hill Borough	920,064	-	-	920,064	900,180	-	-	900,180	(19,884)	-	(19,884)	-2.16%	0.00%	-2.16%
Pitman	1,194,732	-	-	1,194,732	1,165,692	-	-	1,165,692	(29,040)	-	(29,040)	-2.43%	0.00%	-2.43%
Runnemede	972,927	-	59,061	1,031,988	949,308	-	57,696	1,007,004	(23,619)	(1,365)	(24,984)	-2.43%	-2.31%	-2.42%
Somerdale	634,800	-	600	635,400	619,716	-	600	620,316	(15,084)	-	(15,084)	-2.38%	0.00%	-2.37%
Waterford	42,060	-	-	42,060	42,060	-	-	42,060	-	-	-	0.00%	0.00%	0.00%
Wenonah	150,768	-	-	150,768	147,132	-	-	147,132	(3,636)	-	(3,636)	-2.41%	0.00%	-2.41%
Westville	701,064	-	-	701,064	694,644	-	-	694,644	(6,420)	-	(6,420)	-0.92%	0.00%	-0.92%
Willingboro	6,336	-	-	6,336	6,336	-	-	6,336	-	-	-	0.00%	0.00%	0.00%
Winslow Township	190,008	-	-	190,008	190,008	-	-	190,008	-	-	-	0.00%	0.00%	0.00%
Winslow Township Fire District #1	575,484	-	-	575,484	572,052	-	-	572,052	(3,432)	-	(3,432)	-0.60%	0.00%	-0.60%
Totals	\$ 43,026,007.44	\$ 302,724.00	\$ 358,144.56	\$ 43,686,876.00	\$ 44,218,428.00	\$ -	\$ 381,120.00	\$ 44,599,548.00	\$ 889,696.56	\$ 22,975.44	\$ 912,672.00	2.07%	6.42%	2.09%

REGULATORY

Monthly Items

Budget

Assessments

Actuarial Certification

Reinsurance Policies

Fund Commissioners

Fund Officers

Renewal Resolutions

Indemnity and Trust

New Members

Withdrawals

Risk Management Plan and By Laws

Cash Management Plan

Unaudited Financials

Annual Audit

Budget Changes

Transfers

Additional Assessments

Professional Changes

Officer Changes

RMP Changes

Bylaw Amendments

Contracts

Benefit Changes

Filing Status

2021 Filed

Filed

Filed

Filed

Filed

Filed

Filed

Compliance List included on page 12

N/A

N/A

Filed

Filed

6/30/2021 Filed

12/31/2020 filed

N/A

N/A

N/A

N/A

N/A

N/A

N/A

File

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 10/12/2021
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

OCTOBER 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, 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.

COVID-19 UPDATES

COVID 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

Operations Updates

End of Year Reporting

Dependent Age Out reports will be completed and available mid-November. Dependents aging out of the plan will receive COBRA packets directly from the SNJREBF COBRA administrator, Benefit Express. It is important to note COBRA offers mail to the dependent who is aging off the plan – these offers are NOT addressed to the parents who carry coverage.

Year-end W2 and ACA reporting will also be available shortly. The SNJREBF enrollment team is targeting to send to group enrollment contacts by mid-December.

Online Enrollment system Update – Security Enhancement

To ensure we are providing the best possible data security, The Fund's online enrollment system, Benefit Express, is updating to a multifactor authentication log in process. This means all system users will be required to provide a second form of logon authentication when logging on to the system. This will process will enhance current security and help protect against common cyber-crimes. This is a common way to enhance security and most users likely have to do the same type of process when logging on to view their banking information, email or other secure accounts.

The below message with instructions on the new authentication process was sent to all Benefit Express system users

Next Steps

Apply the security update on Friday, October 29, 2021.

When logging in for the first time, user passwords will be reset to the default. Your **Default Password** is your **birth date** entered in the format: **MMDDYYYY**.

*Example: if your birth date is **June 8, 1965**, then your password would be **06081965** (no dashes or slashes). Please note that passwords are case sensitive.*

After users update their password, users are prompted to need to provide a second form of log on authentication such as an email address or cell phone number that will be sent a code each time you access the site. ***Instructions on how to provide your second form of authentication is attached.***

If you have any questions or issues logging on, please contact the PERMA enrollment team.

Open Enrollment

As a reminder, annual open enrollment will be starting on November 1, 2021 and running through November 12, 2021. Enrollment is passive; members do not need to make an election for their benefits to carryover over to the 2022 plan year.

Please be sure all benefit changes entered into Benefit Express by November 19

Aetna Update

Jefferson Health

The Aetna contract with Jefferson Health extended through December 1, 2021. Aetna is involved in active negotiations with Jefferson and working toward an agreement. We are following this very closely with our Aetna team and are going to provide updates as they become available. To date, negotiations are very amicable and a settlement agreement expected soon.

EXPRESS SCRIPTS UPDATE

National Preferred Formulary Update (NPF) - ESI announced their NPF update for January 1, 2022. 32 additional products will be added to the exclusion list (included with your agenda). There are 52 SNJREBF 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.

Annual Notices of Credible Coverage

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 members who will be reaching age 65 in 2022. The notices were mailed on or before September 15th. A sample of this year's NOCC is included with your agenda.

ADMINISTRATIVE AUTHORIZATIONS

No appeals since our last meeting.

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 31-21

OCTOBER 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.

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002410			
002410	WELLNESS COACHES	WELLNESS COACHING - CCBOS 10/21	6,032.00
			6,032.00
		Total Payments FY CLOSED	6,032.00

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002411			
002411	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 10/21	116,306.16
			116,306.16
002412			
002412	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 10/21	227,278.82
			227,278.82
002413			
002413	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS - LINDENWOLD 10/21	29.88
			29.88
002414			
002414	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 10/21	5,731.44
			5,731.44
002415			
002415	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 10/21	72,308.34
			72,308.34
002416			
002416	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 10/21	5,256.75
			5,256.75
002417			
002417	PERMA	POSTAGE 9/21	46.90
002417	PERMA	ADMINISTRATION FEES 10/21	30,102.26
			30,149.16
002418			
002418	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 10/21	1,810.67
			1,810.67
002419			
002419	VERRILL & VERRILL, LLC	TREASURER FEE 10/21	770.91
			770.91
002420			
002420	MICHAEL S. ZAMBITO	TREASURER FEE 10/21	505.08
			505.08
002421			
002421	EDWARD HILL	MEETING 7/21-9/21	450.00
			450.00

002422			
002422	ROBERT MAYBURY	MEETING 7/21-9/21	450.00
			450.00
002423			
002423	GARY PASSANANTE	JULY-SEPT. 2021 MEETING ATTENDANCE	450.00
			450.00
002424			
002424	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 10/21	8,958.26
002424	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 10/21	55,452.57
002424	CONNER STRONG & BUCKELEW	BROKER FEES 10/21	23,729.99
002424	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 10/21	5,051.75
002424	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/21	594.00
			93,786.57
002425			
002425	JOSEPH WOLK	MEETING 7/21-9/21	450.00
			450.00
002426			
002426	MICHAEL MEVOLI	MEETING 7/21-9/21	450.00
			450.00
002427			
002427	LOUIS DI ANGELO	MEETING 7/21-9/21	450.00
			450.00
002428			
002428	TERRY SHANNON	MEETING 7/21-9/21	450.00
			450.00
002429			
002429	ACCESS	ACCT #419 - ARC. AND STOR. - 9.30.21	94.78
			94.78
002430			
002430	MUNICIPAL REINSURANCE HIF	REINSURANCE 10/21	56,024.58
			56,024.58
		Total Payments FY 2021	613,203.14
		TOTAL PAYMENTS ALL FUND YEARS	619,235.14

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

DIVIDEND BILLS LIST

Resolution No.

OCTOBER 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.

FUND YEAR CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002431			
002431	WILLINGBORO TOWNSHIP	DIVIDEND - OCTOBER 2021	732.23
			732.23
002432			
002432	MAPLE SHADE TOWNSHIP	DIVIDEND - OCTOBER 2021	86,467.56
			86,467.56
002433			
002433	LAWNSIDE BOROUGH	DIVIDEND - OCTOBER 2021	20,466.20
			20,466.20
002434			
002434	PINE HILL BOROUGH	DIVIDEND - OCTOBER 2021	61,416.01
			61,416.01
002435			
002435	MERCHANTVILLE BOROUGH	DIVIDEND - OCTOBER 2021	22,784.41
			22,784.41
002436			
002436	PENNSAUKEN TOWNSHIP	DIVIDEND - OCTOBER 2021	12,676.77
			12,676.77
002437			
002437	MOUNT HOLLY MUA	DIVIDEND - OCTOBER 2021	81,041.53
			81,041.53
002438			
002438	PALMYRA TOWNSHIP	DIVIDEND - OCTOBER 2021	1,649.60
			1,649.60
002439			
002439	BERLIN TOWNSHIP	DIVIDEND - OCTOBER 2021	1,766.30
			1,766.30
		Total Payments FY CLOSED	289,000.61
		TOTAL PAYMENTS ALL FUND YEARS	289,000.61

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: September										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	(1,977,488.02)	352,372.85	3,030,284.73	0.00	9,462,039.20	467,652.09	4,259,941.02	1,288,580.76	(766,091.24)	16,117,291.39
RECEIPTS										
Assessments	2,318,469.61	88,744.37	555,250.33	0.00	335,454.80	56,216.77	0.00	0.00	228,577.24	3,582,713.12
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,544.68	174.78	1,531.60	0.00	3,593.10	185.36	1,617.66	489.32	29.72	10,166.22
Invest Adj	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.03)
Subtotal Invest	2,544.65	174.78	1,531.60	0.00	3,593.10	185.36	1,617.66	489.32	29.72	10,166.19
Other *	44,385.81	0.00	652,849.75	0.00	0.00	0.00	0.00	0.00	0.00	697,235.56
TOTAL	2,365,400.07	88,919.15	1,209,631.68	0.00	339,047.90	56,402.13	1,617.66	489.32	228,606.96	4,290,114.87
EXPENSES										
Claims Transfers	2,779,585.35	80,764.25	705,627.05	0.00	0.00	0.00	0.00	0.00	0.00	3,565,976.65
Expenses	349,344.63	0.00	0.00	0.00	0.00	55,990.64	0.00	0.00	219,201.92	624,537.19
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,128,929.98	80,764.25	705,627.05	0.00	0.00	55,990.64	0.00	0.00	219,201.92	4,190,513.84
END BALANCE	(2,741,017.93)	360,527.75	3,534,289.36	0.00	9,801,087.10	468,063.58	4,261,558.68	1,289,070.08	(756,686.20)	16,216,892.42

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	September										
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	0.15	0.05	0.50	
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$ 16,117,291.36	\$ 5,171.58	\$ 2,342.26	\$ 4,258,423.92	\$ 3,503,381.57	\$ 7,911,522.31	\$ 48,622.79	\$ 79,194.92	\$ 54,670.04	\$ 253,961.97	
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	\$10,166.22	\$0.13	\$0.77	\$2,450.05	\$2,069.72	\$5,270.59	\$259.59	\$9.11	\$1.89	\$104.37	
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	\$10,166.22	\$0.13	\$0.77	\$2,450.05	\$2,069.72	\$5,270.59	\$259.59	\$9.11	\$1.89	\$104.37	
9 Deposits - Purchases	\$4,904,948.68	\$0.00	\$0.00	\$0.00	\$0.00	\$4,279,948.68	\$625,000.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$4,815,513.84	\$0.00	\$0.00	\$0.00	-\$625,000.00	-\$3,565,976.65	-\$624,537.19	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$16,216,892.42	\$5,171.71	\$2,343.03	\$4,260,873.97	\$2,880,451.29	\$8,630,764.93	\$49,345.19	\$79,204.03	\$54,671.93	\$254,066.34	
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	\$849,260.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$849,260.96	\$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	\$17,066,153.38	\$5,171.71	\$2,343.03	\$4,260,873.97	\$2,880,451.29	\$8,630,764.93	\$898,606.15	\$79,204.03	\$54,671.93	\$254,066.34	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		September							
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	September	September	September	September	Reconciled	Variance From	Month
2021	Med	19,726,640.32	2,779,585.35	0.00	22,506,225.67	0.00	22,506,225.67	19,726,640.32	2,779,585.35
	Dental	783,342.69	80,764.25	0.00	864,106.94	0.00	864,106.94	783,342.69	80,764.25
	Rx	5,281,350.01	705,627.05	0.00	5,986,977.06	0.00	5,986,977.06	5,281,350.01	705,627.05
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	25,791,333.02	3,565,976.65	0.00	29,357,309.67	0.00	29,357,309.67	25,791,333.02	3,565,976.65



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

October 25, 2021



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2020</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2021</u>	<u># OF EES</u>	<u>PER EE</u>
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	\$2,408,369	1,544	\$ 1,560
JULY	\$1,896,448	1,574	\$ 1,205	\$2,202,755	1,544	\$ 1,427
AUGUST	\$2,210,069	1,577	\$ 1,401	\$2,930,144	1,533	\$ 1,911
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			
TOTALS	\$26,889,399			\$19,781,511		
				2021 Average	1,551	\$ 1,594
				2020 Average	1,586	\$ 1,414

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

Plan Sponsor Unique ID :	All	Paid Dates:	08/01/2021 - 08/31/2021
Customer:	SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND	Service Dates:	01/01/2011 - 08/31/2021
Group / Control:	00737391,00866357,SI030217,SI416902,SI431318	Line of Business:	All

	Billed Amt	Paid Amt
	\$512,848.75	\$269,667.06
	\$796,588.90	\$158,356.14
	\$94,148.01	\$72,546.57
	\$88,204.00	\$50,096.41
Total:	\$1,491,789.66	\$550,666.18



SNJ Regional Employee Benefits Fund

9/1/20 thru 8/31/21 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2021 thru August 2021

Total Medical Paid per EE: \$1,594

Network Discounts

Inpatient:	66.0%
Ambulatory:	66.0%
Physician/Other:	61.5%
TOTAL:	64.4%

Provider Network

% Admissions In-Network:	98.8%
% 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
- CHOP
- Thomas Jefferson

Catastrophic Claim Impact

January 2021 – August 2021

Number of Claims Over \$50,000: 41
Claimants per 1000 members: 10.6
Avg. Paid per Claimant: \$121,464
Percent of Total Paid: 31.1%
• Aetna BOB- HCC account for an average of 38.8% of total Medical Cost

Nurse Case Member Outreach: Through Q2 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 – August 2021

Total Registrations: 38
Total Online Visits: 67
Total Net Claims Savings: \$10,271
Total Visits w/ Rx: 41

Mental Health Visits: 4
Dermatology Visits: 6

New

Allentown Service Center

Performance: Metrics thru Aug 2021

Customer Service Performance

1 st Call Resolution:	95.3%
Abandonment Rate:	3.8%
Avg. Speed of Answer:	91.7 sec

Claims Performance

Financial Accuracy:	97.94%
90% processed w/in:	5.2 days
95% processed w/in:	8.7 days

Performance Goals

1 st 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

COVID-19 population alerts

Hot Spots in the United States - Map (to the right)

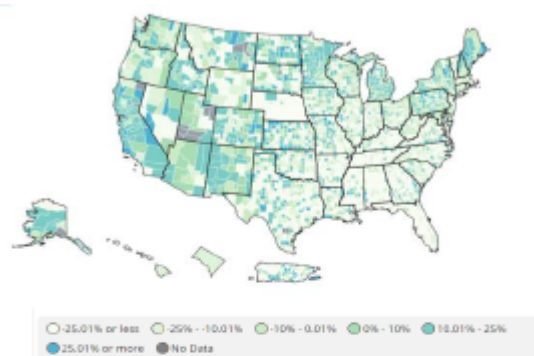
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using this information to calculate a '7 day average new case count.' This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 10/4/2021 | Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 people last week
 Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 people last week

Scroll to the end of this report for a list of the top 50 counties highest average daily new case counts where you have memb

High Risk (>=25 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Camden	506,471	2,325	30.2
NJ, Gloucester	291,636	757	32.1
NJ, Atlantic	263,670	47	34.3
NJ, Cumberland	149,527	29	34.0
NJ, Salem	62,385	27	32.3
NJ, Ocean	607,186	12	32.5
DE, New Castle	558,753	11	39.9
NJ, Cape May	92,039	10	38.7
SC, Horry	354,081	7	49.5
TN, Sumner	191,283	5	32.3
SC, Dorchester	162,809	5	64.8
TN, Fayette	41,133	4	37.9
TN, Montgomery	208,993	4	46.2
TX, Hamilton	8,461	3	33.8
WY, Laramie	99,500	3	40.5
TX, Harris	4,713,325	3	28.9
MD, Worcester	52,276	2	29.0
FL, Pasco	553,947	2	28.0
ME, York	207,641	2	34.9
GA, Camden	54,666	2	43.4
DE, Kent	180,786	2	56.8
ME, Washington	31,379	2	77.4
TN, Robertson	71,813	2	44.8
DE, Sussex	234,225	2	51.9
FL, Hernando	193,920	2	27.6

Emerging Risk (10-24 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Burlington	445,349	531	23.7
NJ, Mercer	367,430	33	13.8
FL, Lee	770,577	5	24.0
PA, Delaware	566,747	4	18.9
PA, Philadelphia	1,584,064	4	18.1
FL, Citrus	149,657	4	24.1
FL, Flagler	115,081	3	17.6
PA, Chester	524,989	2	22.9
FL, Brevard	601,942	2	18.2
AZ, Pima	1,047,279	2	24.7
PA, Montgomery	830,915	2	18.2
FL, Pinellas	974,996	2	22.9
MD, Prince George's	909,327	1	15.3
NV, Clark	2,266,715	1	20.5
NJ, Monmouth	618,795	1	23.7
NJ, Hudson	672,391	1	10.3
FL, Orange	1,393,452	1	24.2
FL, Martin	161,000	1	19.3
FL, Palm Beach	1,496,770	1	22.8
NJ, Middlesex	825,062	1	14.5
AL, Mobile	413,210	1	18.3
FL, Sarasota	433,742	1	18.5







* Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately thirty counties. County population is based on 2010 Census data. "Your members" represents your total Aetna self-insured membership.

COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnoses and/or testing?

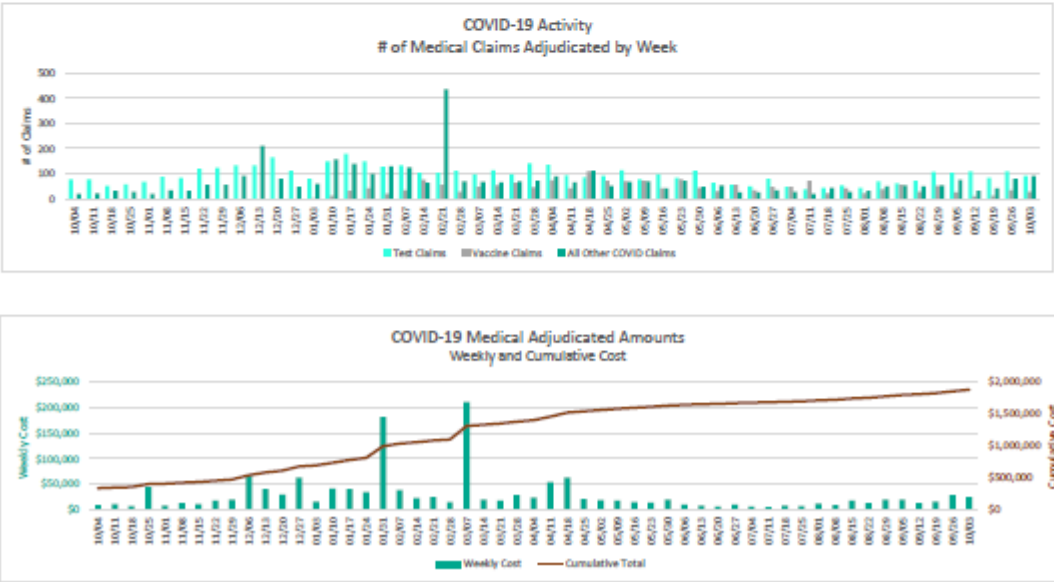
- Use these insights to:
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
 - ✓ Understand the relative impact on overall claim spend

At a glance

	 COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		 Tests	 Vaccine	 Tests	 Vaccine Administration*	 All Other Claims
Current Week	\$25,176	91	31	80	31	77
3/01/20 - 10/03/21	\$1,882,962	5,924	2,004	2,198	1,090	1,551

*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?



Telemedicine Monitor

What is the recent Telemedicine claims activity?

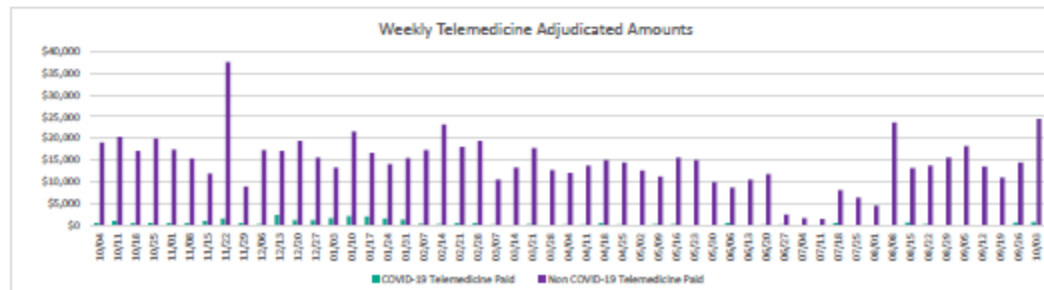
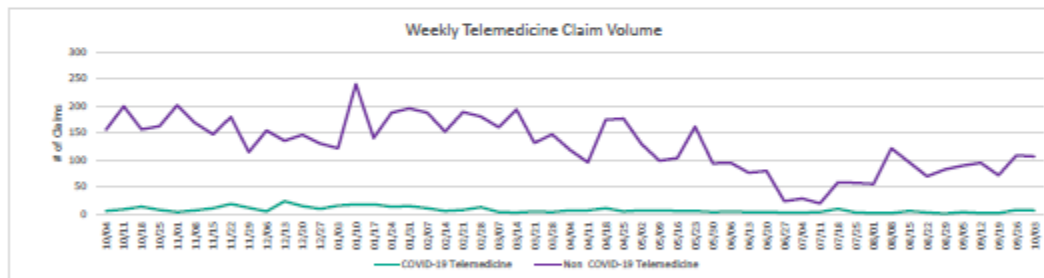
Use these insights to:

- ✓ Review monthly growth of both Telemedicine and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

At a glance

	 COVID-19 telemedicine paid	 Non COVID-19 telemedicine paid	 COVID-19 telemedicine claims	 Non COVID-19 telemedicine claims
Current Week	\$814	\$24,431	6	106
3/01/20 - 10/03/21	\$36,273	\$1,177,199	436	10,544

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

What is the overall adjudicated claim activity on a weekly basis?

Use these insights to:

- ✓ Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
- ✓ Review how weekly claims are trending compared to anticipated levels or prior year experience

At a glance



**Total medical paid
(current week)**
 \$607,187



**Total medical claims
(current week)**
 1,376

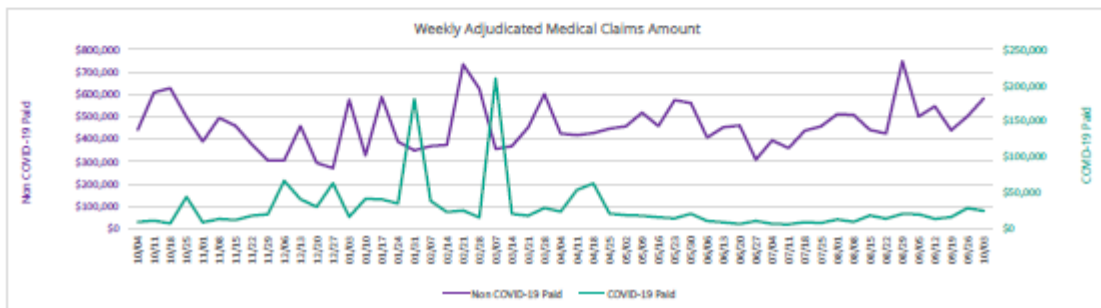
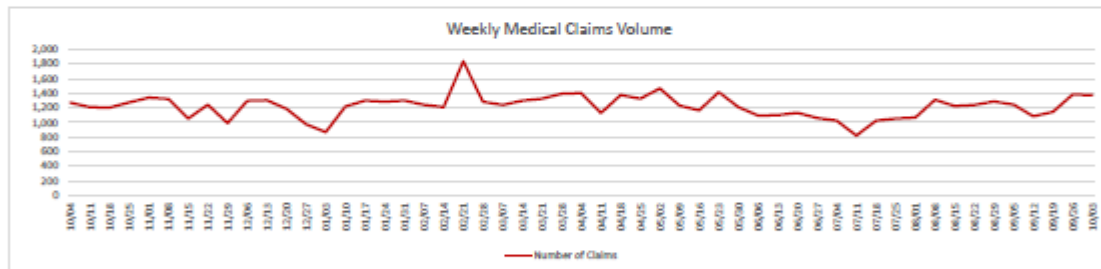


**Current week paid
(change from last week)**
 14.4%



**COVID-19 % of total medical paid
(3/1/20 - 10/03/21)**
 4.9%

How does this week compare to previous weeks?



By the numbers

What are the COVID-19 activity details by week?

Period Ending	# of Claimants*			# of Claims			Adjudicated Amount			
	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	Total
Mar. 2020	0	0	0	0	0	0	\$0	\$0	\$0	\$0
Apr. 2020	5	22	0	5	22	0	\$110	\$1,405	\$0	\$1,515
May 2020	26	75	0	44	75	0	\$9,497	\$6,328	\$0	\$15,825
June 2020	54	164	0	64	169	0	\$131,981	\$13,680	\$0	\$145,662
July 2020	59	114	0	63	116	0	\$18,171	\$10,073	\$0	\$28,243
Aug. 2020	123	318	0	133	336	0	\$78,647	\$30,639	\$0	\$109,285
Sept. 2020	68	184	0	78	205	0	\$12,803	\$18,330	\$0	\$31,132
Oct. 2020	96	221	0	99	262	0	\$48,408	\$24,029	\$0	\$72,437
11/01/20	19	63	0	19	67	0	\$3,611	\$5,391	\$0	\$9,001
11/08/20	29	75	0	34	86	0	\$5,218	\$8,375	\$0	\$13,593
11/15/20	26	76	0	30	82	0	\$4,507	\$7,561	\$0	\$12,068
11/22/20	46	99	0	56	118	0	\$7,791	\$10,241	\$0	\$18,032
11/29/20	53	104	0	54	123	0	\$9,465	\$10,884	\$0	\$20,350
12/06/20	81	118	0	91	133	0	\$54,292	\$12,649	\$0	\$66,941
12/13/20	175	119	0	210	132	0	\$29,290	\$11,919	\$0	\$41,209
12/20/20	75	141	0	78	165	0	\$14,352	\$16,146	\$0	\$30,498
12/27/20	43	98	0	46	110	0	\$52,469	\$10,986	\$0	\$63,455
01/03/21	52	74	1	59	80	1	\$8,780	\$7,763	\$17	\$16,560
01/10/21	128	134	11	157	148	11	\$27,819	\$13,645	\$171	\$41,635
01/17/21	110	161	31	139	178	31	\$24,229	\$16,303	\$509	\$41,041
01/24/21	90	129	47	99	149	47	\$18,335	\$14,020	\$2,947	\$35,302
01/31/21	105	108	23	128	127	23	\$168,787	\$11,766	\$545	\$181,097
02/07/21	107	108	37	125	132	37	\$26,358	\$11,341	\$1,270	\$38,968
02/14/21	60	96	82	63	103	84	\$8,276	\$10,693	\$4,444	\$23,412
02/21/21	338	84	54	435	103	59	\$17,708	\$6,384	\$1,274	\$25,365
02/28/21	57	100	32	69	111	33	\$5,798	\$9,197	\$847	\$15,841
03/07/21	62	81	50	67	96	50	\$200,377	\$8,301	\$1,218	\$209,895
03/14/21	60	99	58	64	113	58	\$8,867	\$10,813	\$1,291	\$20,972
03/21/21	64	86	66	69	97	68	\$8,793	\$7,954	\$1,639	\$18,385
03/28/21	64	115	55	71	140	55	\$14,773	\$12,436	\$2,129	\$29,337
04/04/21	81	114	79	88	134	80	\$12,066	\$9,035	\$3,162	\$24,263
04/11/21	58	88	52	65	94	53	\$45,000	\$7,512	\$2,095	\$54,608
04/18/21	95	73	113	111	84	114	\$51,547	\$7,342	\$4,642	\$63,530
04/25/21	47	75	79	51	90	79	\$10,108	\$8,320	\$2,939	\$21,367
05/02/21	58	100	74	67	112	75	\$6,690	\$9,485	\$3,159	\$19,334
05/09/21	65	71	79	69	76	80	\$8,550	\$6,358	\$3,452	\$18,360
05/16/21	40	90	52	41	96	52	\$5,003	\$9,245	\$2,116	\$16,363
05/23/21	68	74	85	72	82	86	\$4,968	\$6,671	\$3,235	\$14,875
05/30/21	42	99	56	46	110	57	\$8,641	\$10,275	\$2,438	\$21,354
06/06/21	49	56	38	53	62	38	\$4,042	\$5,501	\$1,546	\$11,090
06/13/21	22	44	60	24	54	63	\$2,229	\$4,890	\$2,132	\$9,251
06/20/21	24	47	42	24	50	44	\$1,625	\$3,560	\$1,776	\$6,961
06/27/21	31	65	49	34	79	50	\$2,746	\$6,835	\$1,463	\$11,044
07/04/21	27	46	49	28	47	50	\$2,155	\$3,248	\$1,537	\$6,940
07/11/21	17	31	69	18	37	77	\$1,152	\$3,085	\$2,183	\$6,421
07/18/21	41	43	27	43	43	27	\$5,187	\$2,930	\$1,095	\$9,212
07/25/21	24	49	44	27	53	44	\$2,379	\$3,953	\$1,713	\$8,045
08/01/21	28	35	37	30	43	37	\$8,601	\$3,394	\$1,522	\$13,517
08/08/21	47	63	39	50	68	42	\$4,026	\$4,136	\$1,577	\$9,739
08/15/21	49	57	57	53	61	60	\$11,278	\$4,939	\$2,425	\$18,641
08/22/21	43	67	41	48	71	41	\$6,821	\$6,079	\$1,625	\$14,525
08/29/21	49	94	47	53	107	60	\$10,612	\$9,210	\$1,244	\$21,065
09/05/21	68	93	29	74	103	30	\$10,933	\$8,317	\$1,189	\$20,440
09/12/21	30	86	16	30	108	16	\$3,808	\$9,629	\$648	\$14,085
09/19/21	39	77	23	41	82	23	\$8,505	\$7,295	\$913	\$16,712
09/26/21	67	98	38	79	109	38	\$16,817	\$10,819	\$1,351	\$28,986
10/03/21	77	80	31	91	91	31	\$15,928	\$8,113	\$1,134	\$25,176
Total				4,059	5,924	2,004	\$1,290,927	\$519,426	\$72,610	\$1,882,962

* Claimants are unique to the individual week, so the same individual may be counted in multiple weeks

IMPORTANT: Testing and treatment for the new coronavirus is still evolving and as a result claims experience may be effected as the industry adapts to the changing circumstances. Information is believed to be accurate as of the production date; however, it is subject to change. Aetna makes no representation or warranty of any kind, whether express or implied, with respect to the information in this report and cannot guarantee its accuracy or completeness. Aetna shall not be liable for any act or omissions made in reliance on the information.



Actual paid claim amounts may vary from this report since claims are finalized.
The information in this report is intended to provide weekly insights on a leading indicator based on the information available in
which may differ from final results.
Data in this report is from March 1, 2020 to current (excluding graphs)

Appendix:

Alerts for the top 50 counties with high new cases rates in which you have membership

State, County	County population	Your members	Avg. daily new cases per 100K	Risk Level
ME, Washington	31,379	2	77.4	High Risk
SC, Dorchester	162,809	5	64.8	High Risk
DE, Kent	180,786	2	56.8	High Risk
DE, Sussex	234,225	2	51.9	High Risk
SC, Horry	354,081	7	49.5	High Risk
TN, Montgomery	208,993	4	46.2	High Risk
TN, Robertson	71,813	2	44.8	High Risk
GA, Camden	54,666	2	43.4	High Risk
PA, Bradford	60,323	1	42.9	High Risk
AZ, Pinal	462,789	1	40.8	High Risk
WY, Laramie	99,500	3	40.5	High Risk
DE, New Castle	558,753	11	39.9	High Risk
NC, Forsyth	382,295	1	39.5	High Risk
NJ, Cape May	92,039	10	38.7	High Risk
TN, Fayette	41,133	4	37.9	High Risk
MI, Macomb	873,972	1	36.4	High Risk
AL, Shelby	217,702	1	35.4	High Risk
ME, York	207,641	2	34.9	High Risk
NJ, Atlantic	263,670	47	34.3	High Risk
NC, Johnston	209,339	1	34.1	High Risk
NJ, Cumberland	149,527	29	34.0	High Risk
TX, Hamilton	8,461	3	33.8	High Risk
NJ, Ocean	607,186	12	32.5	High Risk
NJ, Salem	62,385	27	32.3	High Risk
TN, Sumner	191,283	5	32.3	High Risk
NJ, Gloucester	291,636	757	32.1	High Risk
FL, Highlands	106,221	1	31.6	High Risk
NJ, Camden	506,471	2,325	30.2	High Risk
PA, Pike	55,809	1	29.7	High Risk
MD, Worcester	52,276	2	29.0	High Risk
TX, Harris	4,713,325	3	28.9	High Risk
FL, Polk	724,777	1	28.3	High Risk
FL, Pasco	553,947	2	28.0	High Risk
FL, Hernando	193,920	2	27.6	High Risk
GA, Paulding	168,667	1	27.4	High Risk
AZ, Pima	1,047,279	2	24.7	Emerging Risk
FL, Orange	1,393,452	1	24.2	Emerging Risk
FL, Citrus	149,657	4	24.1	Emerging Risk
FL, Lee	770,577	5	24.0	Emerging Risk
NJ, Monmouth	618,795	1	23.7	Emerging Risk
NJ, Burlington	445,349	531	23.7	Emerging Risk
PA, Chester	524,989	2	22.9	Emerging Risk
FL, Pinellas	974,996	2	22.9	Emerging Risk
FL, Palm Beach	1,496,770	1	22.8	Emerging Risk
NV, Clark	2,266,715	1	20.5	Emerging Risk
FL, Martin	161,000	1	19.3	Emerging Risk
PA, Delaware	566,747	4	18.9	Emerging Risk
FL, Sarasota	433,742	1	18.5	Emerging Risk
AL, Mobile	413,210	1	18.3	Emerging Risk
FL, Brevard	601,942	2	18.2	Emerging Risk

County Alerts

This table shows the rate of average daily new cases per 100,000 individuals by county. These rates are reflective of the overall general population of the county, not of your specific membership in that county. We are providing this information to inform you which counties you have membership in that are experiencing a high incidence rate of new cases.

The CDC collects new case counts at the county level. We use this information to calculate a "7 day average new case count." This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information is for your top 50 counties in which you have membership that have the highest average daily new cases over the past seven days. Average daily new cases of 25 per 100k members are denoted as high risk (red) and those with 10-24.9 are denoted as emerging risk (orange).

Note: There may be less than 50 counties or none at all depending upon where you have membership vs. the counties with the highest risk. Counties with less than 20 new cases will not appear in this list.





2020 SNJ HIF					
		MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE
JANUARY		\$ 124,253.00	\$ 124,253.00	135	\$ 920.39
FEBRUARY		\$ 163,740.17	\$ 163,740.17	135	\$ 1,212.89
MARCH		\$ 115,953.08	\$ 115,953.08	135	\$ 858.91
APRIL		\$ 255,467.18	\$ 255,467.18	135	\$ 1,892.34
MAY		\$ 181,114.61	\$ 181,114.61	135	\$ 1,341.58
JUNE		\$ 147,203.50	\$ 147,203.50	135	\$ 1,090.39
JULY		\$ 92,020.36	\$ 92,020.36	142	\$648.03
AUGUST		\$ 98,771.91	\$ 98,771.91	142	\$ 695.57
SEPTEMBER		\$ 94,904.00	\$ 94,904.00	138	\$ 687.71
OCTOBER		\$ 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					
		MEDICAL CLAIMS PAID 2021	TOTAL	# OF EES	PER EE
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		\$ 268,064.89	\$ 268,064.89	135	\$ 1,985.66
MAY		\$ 362,172.06	\$ 362,172.06	135	\$ 2,682.75
JUNE		\$ 129,440.75	\$ 129,440.75	133	\$ 973.23
JULY		\$ 229,636.00	\$ 229,636.00	133	\$ 1,724.33
AUGUST		\$ 130,391.08	\$ 130,391.08	134	\$ 973.06
SEPTEMBER		\$ 90,639.72	\$ 90,639.72	132	\$686.66
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS		\$1,757,626.30			
			2021 Average	134	\$ 1,455.01
			2020 Average	135	\$ 1,360.98



SOUTHERN NEW JERSEY HIF - 0002096174

Claims Incurred between 3/1/2020 and 10/19/2021 and Paid between 3/1/2020 and 10/19/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, 91304, 91305, 91306, C9803, G2023, G2024, M0201, M0239, M0240, M0241, M0243, M0244, M0245, M0246, M0247, M0248,

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	3	4	\$272.16	\$68.04	\$2.54
1-5	8	17	\$1,794.75	\$105.57	\$4.43
6-18	23	54	\$5,463.47	\$101.18	\$5.97
19-25	29	79	\$11,580.83	\$146.59	\$14.23
26-39	38	109	\$11,686.83	\$107.22	\$9.14
40-64	75	210	\$76,564.72	\$364.59	\$32.83
65+	7	38	\$37,061.10	\$975.29	\$159.06
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	88	291	\$113,810.57	\$391.10	\$42.26
Spouse	34	77	\$13,067.90	\$169.71	\$10.48
Dependent	54	143	\$17,545.39	\$122.70	\$8.18

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	97	322	\$100,654.03	\$312.59	\$32.07
Male	79	189	\$43,769.83	\$231.59	\$14.86
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	175	510	\$144,323.86	\$282.99	\$23.82

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	10	12	\$7,175.55	\$597.96	\$1.18
Emergency Room With Observation Bed	4	4	\$5,685.29	\$1,421.32	\$0.93
Office Physician Visit	17	18	\$2,321.51	\$128.97	\$0.38
Other Physician Visit	4	5	\$821.01	\$164.20	\$0.13
Pathology (Laboratory)	145	334	\$29,454.28	\$88.19	\$4.84
Telemedicine	16	19	\$2,043.66	\$107.56	\$0.34
Urgent Care	32	39	\$6,982.10	\$179.03	\$1.15

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	2	3	3	\$48,702.84	15.60	\$16,234.28	\$20.88	4.50
65+	1	1	1	\$33,342.59	51.60	\$33,342.59	\$143.10	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
Inspira Medical Center Mullica Hill	14	20	\$57,140.84	\$2,857.04	\$9.39
KENNEDY UNIVERSITY HOSPITAL GAC	19	22	\$39,108.50	\$1,777.66	\$6.43
Labcorp Raritan	74	116	\$11,016.61	\$94.97	\$1.81
GENESIS LABORATORY MANAGEMENT	8	9	\$2,887.50	\$320.83	\$0.47
PROHEALTH CARE ASSOC LLP	14	15	\$2,758.20	\$183.88	\$0.45
Inspira Health Network Urgent Care PC	9	10	\$2,717.00	\$271.70	\$0.45
Cooper University Hospital	24	37	\$2,213.64	\$59.83	\$0.36
Quest Diagnostics Inc	19	23	\$2,047.62	\$89.03	\$0.34
EPA of South Jersey	3	3	\$1,964.31	\$654.77	\$0.32
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.32
ACUTIS DIAGNOSTICS INC	4	7	\$1,394.31	\$199.19	\$0.23
Inspira Health Network Medical Group	6	10	\$1,383.66	\$138.37	\$0.23
Cooper Physician Offices PA	2	6	\$1,218.47	\$203.08	\$0.20
ROWANSOM DEPT OF FAMILY PRACTICE	4	9	\$925.18	\$102.80	\$0.15
Inspira Medical Center Vineland	7	9	\$868.59	\$96.51	\$0.14
Kennedy Health Alliance	2	3	\$828.48	\$276.16	\$0.14
Bio Reference Laboratory Inc	1	4	\$720.00	\$180.00	\$0.12
Minute Clinic Diagnostic of New Jersey LLC	20	33	\$668.76	\$20.27	\$0.11
RITEAID Corporation	11	18	\$619.39	\$34.41	\$0.10
Cumberland Internal Medicine PA	1	2	\$522.56	\$261.28	\$0.09
Virtua West Jersey Health System Inc	6	9	\$518.70	\$57.63	\$0.09
MEDARBOR LLC	2	2	\$450.00	\$225.00	\$0.07
Leap Health and Wellness Center LLC	3	8	\$428.11	\$53.51	\$0.07
Lincare Inc	1	5	\$412.75	\$82.55	\$0.07
Cooper University Emergency Physicians	1	1	\$396.64	\$396.64	\$0.07

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0011A, 0012A, 0013A, 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	2	1	\$122.69	\$40.90
19-25	0	5	3	\$386.05	\$48.26
26-39	1	8	2	\$449.10	\$40.83
40-64	1	14	5	\$935.90	\$46.80
65+	1	2	1	\$243.93	\$60.98
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	1	2	\$400.00	\$400.00
6-18	6	8	\$1,472.00	\$245.33
19-25	7	7	\$1,462.33	\$208.90
26-39	7	7	\$1,207.00	\$172.43
40-64	12	15	\$2,440.77	\$203.40
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 Costal Health Insurance Fund

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	20212	202Q4	2020YTD
Membership	2,093	2,079	2,078	2,083	2,071	2,082	2,087	2,080	2,070	2,065	2,085	2,073	2,086	2,087	2,087	2,087	2,081
Total Days	80,650	70,969	84,634	236,253	73,902	68,891	69,785	212,578	73,495	71,054	69,801	214,350	68,362	67,940	75,539	211,841	875,022
Total Patients	845	787	792	1,267	678	650	696	1,056	699	736	688	1,115	673	669	711	1,079	1,599
Total Plan Cost	\$314,804	\$306,798	\$347,469	\$969,070	\$348,540	\$331,301	\$327,268	\$1,007,109	\$327,539	\$348,738	\$359,759	\$1,036,035	\$356,111	\$298,918	\$351,999	\$1,007,028	\$4,019,241
Generic Fill Rate (GFR) - Total	84.1%	83.6%	81.9%	83.2%	82.4%	81.6%	82.5%	82.2%	83.8%	81.6%	81.9%	82.4%	81.0%	82.5%	83.2%	82.3%	82.6%
Plan Cost PMPM	\$150.41	\$147.57	\$167.21	\$155.05	\$168.30	\$159.13	\$156.81	\$161.40	\$158.23	\$168.88	\$172.55	\$166.57	\$170.71	\$143.23	\$168.66	\$160.87	\$160.96
Total Specialty Plan Cost	\$151,257	\$127,773	\$127,263	\$406,293	\$172,799	\$184,866	\$158,504	\$516,169	\$171,805	\$169,710	\$175,119	\$516,634	\$197,266	\$139,082	\$157,361	\$493,709	\$1,932,805
Specialty % of Total Specialty Plan Cost	48.0%	41.6%	36.6%	41.9%	49.6%	55.8%	48.4%	51.3%	52.5%	48.7%	48.7%	49.9%	55.4%	46.5%	44.7%	49.0%	48.1%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Membership	2,061	2,049	2,055	2,055	2,057	2,059	2,062	2,059	2,048	2,048	2,115	2,070					2,062
Total Days	70,103	59,473	74,351	203,927	77,638	72,241	73,202	223,081	73,973	68,172	71,714	213,859					640,867
Total Patients	706	672	746	1,100	713	712	764	1,094	780	760	721	1,157					1,465
Total Plan Cost	\$272,928	\$238,479	\$364,446	\$875,853	\$329,462	\$319,091	\$370,560	\$1,019,113	\$395,548	\$288,939	\$310,814	\$995,301					2,890,267
Generic Fill Rate (GFR) - Total	85.9%	85.9%	84.9%	85.6%	85.1%	84.9%	84.7%	84.9%	86.2%	86.6%	87.4%	86.7%					85.7%
Plan Cost PMPM	\$132.43	\$116.39	\$177.35	\$142.07	\$160.17	\$154.97	\$179.71	\$164.96	\$193.14	\$141.08	\$146.96	\$160.25					155.78
% Change Plan Cost PMPM	-12.0%	-21.1%	6.1%	-8.4%	-4.8%	-2.6%	14.6%	2.2%	22.1%	-16.5%	-14.8%	-3.8%					
Total Specialty Plan Cost	\$125,708	\$115,756	\$176,724	\$418,189	\$141,674	\$152,299	\$189,199	\$483,172	\$214,713	\$124,641	\$156,792	\$496,146					\$1,397,507
Specialty % of Total Specialty Plan Cost	46.1%	48.5%	48.5%	47.7%	43.0%	47.7%	51.1%	47.4%	54.3%	43.1%	50.4%	49.8%					48.4%

PMPM	
Jan-Sept 2020	\$160.99
Jan-Sept 2021	\$155.78
Trend - 2021 YTD	-3.2%

**SOUTHERN JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA**

October 25, 2021

The following Resolutions listed on the Consent Agenda will be enacted in one motion. Copies of all Resolutions are available to any person upon request. Any Commissioner wishing to remove any Resolution(s) to be voted upon, may do so at this time, and said Resolution(s) will be moved and voted separately.

Motion_____ **Second**_____

Resolution 29-21: 2022 Budget Adoption**Page 40**
Resolution 30-21: Dividend Approval**Page 41**
Resolution 31-21: October 2021 Bills and Dividend**Page 43**

RESOLUTION NO. 29-21

**SOUTHERN JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND
INTRODUCTION OF THE 2022 PROPOSED BUDGET**

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

WHEREAS, a quorum of the Executive Committee met on September 27, 2021 in Public Session to introduce the proposed budget for the 2022 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2022 budget in the amount of \$44,599,548 shall be held at the Fund's regularly scheduled and advertised meeting of October 25, 2021 via Zoom. The 2022 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

BE IT FURTHER RESOLVED that copies of this resolution shall be sent to each Commissioner, Risk Manager, and Governing Body, the New Jersey Department of Banking and Insurance, and the New Jersey Department of Community Affairs.

ADOPTED: October 25, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 30-21

**RESOLUTION AUTHORIZING REFUND FROM
CLOSED YEARS ACCOUNT**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Fund Commissioners have determined that it would be in the best interest of the FUND and its member municipalities and school boards to make certain refunds to be used towards the Fund Year 2022 Budget;

NOW, THEREFORE, BE IT RESOLVED by the Fund Commissioners of the Southern Jersey Regional Employee Benefits Fund, as follows:

1. The Fund Commissioners have balanced the interests of the member municipalities/school boards in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity.
2. As of August 31, 2021 all years combined, the Fund has a surplus balance of \$11,663,095 Of that, the Fund Commissioners declare a dividend of \$2,800,000 to members included in the Fund at that time.
3. The members have an option to take the dividend as a check, invoice credit or retain with the Fund for future distribution.
3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs.
4. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each former member municipality and school board for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding assessment receivable balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs. Said refunds shall be made to the municipalities/school boards which were members of the FUND for the years in question in the same ratio as said municipalities/school boards were assessed for the years in question.

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with N.J.A.C. 11:15-2.21 and does hereby submit a certified copy of this resolution to said Board to show evidence of said compliance.

ADOPTED: October 25, 2021

BY:_____
Chairperson

ATTEST:_____
Secretary

RESOLUTION NO. 31-21

**SOUTHERN JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE OCTOBER 2021 BILLS LIST and DIVIDEND PAYMENTS**

WHEREAS, the Southern Jersey Regional Employee Benefits Fund held a Public Meeting on **October 25, 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 month of October 2021 and dividend payments to certain members for consideration and approval of the Executive Committee; and

WHEREAS, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of September for all Fund Years 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 Jersey Health Insurance Fund hereby approve the Bills List for October 2021 and October Dividends 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 Jersey Regional Employee Benefits Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

ADOPTED: OCTOBER 25, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
SEPTEMBER 27, 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
Edward Hill	CCBOSS	Present
Robert Maybury	Mt. Holly MUA	Present
Gary Passanate	Borough of Somerdale	Present

APPOINTED PROFESSIONALS PRESENT:

Executive Director/ Adm.	PERMA Risk Management Services Emily Koval Jordyn DeLorenzo
--------------------------	---

Program Manager	Conner Strong & Buckelew Maggie Friel Jozsef Pfeiffer Brandon Lodics
-----------------	--

Attorney	J. Kenneth Harris, Esq.
----------	--------------------------------

Medical TPA – AmeriHealth	Kristina Strain
---------------------------	------------------------

Medical TPA – Aetna	Jason Silverstein
---------------------	--------------------------

Express Scripts	Kyle Colalillo
-----------------	-----------------------

Treasurer	Mike Zambito
-----------	---------------------

Delta Dental	Brian Remlinger
--------------	------------------------

PRESENT FUND COMMISSIONERS AND PROFESSIONALS:

Robert Weil
Jay Springer
Christine Lyons
Joe Madera
Lorraine Verrill
Kevin Roche
Suzanne Wood

APPROVAL OF MINUTES: AUGUST 23, 2021 Open

MOTION TO APPROVE OPEN MINUTES OF AUGUST 23, 2021:

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR’S REPORT

FAST TRACK FINANCIAL REPORT – as of July 31, 2021 –Executive Director Koval stated July was a better month this year. There is a statutory surplus of \$11.8 Million.

2022 DRAFT BUDGET - Executive Director Koval reviewed the 2022 draft budget. This year there is an increase of 2.09%.

CLAIMS FUND - Executive Director Koval states the claims fund is rising by 2.98% but there are varying results for CCBOSS and all other members. CCBOSS medical claims are projected to rise by 28%. The Executive Director’s office did some investigating to see why this member’s claims have increased so significantly. She said it could be from a number of things including people getting more elective routine surgeries done, maternity cases going up and other effects from COVID from the previous year. Camden County Board of Social Services (CCBOSS) are proposed to rise by 7.51% while the average assessment change for all other members is -.36%. The finance committee agreed that this strategy is important to retain the BOSS because of the size.

Executive Director Koval stated Rx subtotal is going down almost 18%. Claims are dropping for all members because of good loss experience and an improvement in ESI contract terms (particularly formulary rebates) as a result of the MRHIF RFP process which allows us to increase that about 30%.

Dental claims are rising about 1%. ED Koval stated this year the finance committee agreed to not include a loss fund contingency, although the option is subjective. Dental fully insured plans are flat, while Medicare Advantage plans are dropping marginally.

Executive Director Koval explained that the MRHIF budget is rising by 7% but assessments for the SNJ HIF are only rising by 1.51% because of a good loss ratio. That does take into consideration that we are increasing our specific limit \$25,000 from last year.

Executive Director Koval stated Aetna and Amerihealth have been very cooperative in the 2022 administrative fee renewals. Aetna has agreed to a 14% reduction in admin fees. Amerihealth has also negotiated a 7% savings on their administrative fees.

Executive Director Koval explained the assessments table included in the agenda.

DIVIDENDS - Executive Director explained that she talked to the finance committee and they agreed to release a dividend. The finance committee discussed releasing the \$2.8 Million dollar dividend and to give the members the option on when they want it. The Executive Committee agreed.

CONTRACT AWARD RESOLUTIONS - PROFESSIONAL SERVICES - Executive Director Koval explained that the Fund released one professional service position RFP for Fund Treasurer due to a retirement. There were three responses that were reviewed by the finance and contracts committee. Commissioners D'Angelo and Shannon spoke on behalf of the Finance Committee and said that they reviewed the responses and agreed that Ms. Pigliacelli would be the best fit for the Fund since she currently works on the JIF and her fees were within budget.

NEW MEMBERS - Executive Director Koval went through list of perspective new members to join the HIF. There are 4 entities requesting an offer from the Fund. Ms. Koval reviewed the underwriting data presented and said that, although Pennsauken is listed as one entity, the Water Commission must have its own Indemnity and Trust agreement. The Resolution approving these members was included in the consent agenda.

Oaklyn Borough - Medical, Rx, Dental
Pennsauken Twp - Medical & Rx
Pennsauken Water Commission - Medical & Rx
Westampton Twp - Medical

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 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, 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

CARRIER UPDATES

Contract Negotiations - Ms. Friel states there continues to be dialogue between Aetna and Jefferson Health and well as negotiations between Aetna and Crozer Health. Both look promising with a positive outcome.

AETNA'S ID CARDS – REISSUE PLAN - Ms. Friel stated that Aetna decided not to move forward with the reissue of ID cards at this time, for active and early retiree members. At this time AmeriHealth Administrators is moving forward with the reissuing of ID cards for active and early retiree members.

EXPRESS-SCRIPTS UPDATE - Ms. Friel explained the National Preferred Formulary Update (NPF) - ESI announced their NPF update for January 1, 2022. At that time 32 additional products will be added to the exclusion list (included with your agenda). There are approximately 58 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.

OPEN ENROLLMENT UPDATE - Ms. Friel reminded everyone on the Annual Open Enrollment approaching soon. Open Enrollment is tentatively scheduled to begin on **11/01/2021** and will close on **11/12/2021**. The deadline for entities to enter changes in Benefit Express is **11/19/2021**. As in previous years, this is a passive Open Enrollment, members who want to keep their current elections do not need to take any action.

COMPLIANCE UPDATES - Ms. Friel updated the group on the STATE OF EMERGENCY, EXECUTIVE ORDER 172, AMENDMENT

The end date for NJ Executive Order 172, was July 04, 2021, which coordinates with the end of the State of Emergency. In addition to the NJ COVID-19 Public Health Emergency legislation was signed by Governor Murphy on June 4, 2021. For those groups who have adopted the amendment, the amendment indicates the policy ends when the State of Emergency is over, so no further action is needed.

LEGISLATIVE UPDATES

SCHOOL PERSONNEL & STATE EMPLOYEES REQUIRED TO BE VACCINATED OR BEGIN

REGULAR TESTING - Ms. Friel explained that back to work COVID-19 testing that is mandated by employers will not be covered by insurance. The fund will only cover covid-19 testing that follows the CDC guidelines.

COBRA SUBSIDY GUIDANCE & NOTICE REMINDER

Ms. Friel gave a reminder, the ARPA subsidy currently in place will be expiring on September 30, 2021. This subsidy covers 100% of COBRA premiums for certain assistance-eligible individuals (AEIs) whose work hours were reduced or whose employment was involuntarily terminated.

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

Resolution 28-21 – September 2021 Bills List

FY2021		\$618,384.55
TOTAL		\$624,537.19

FUND ATTORNEY: Fund Attorney discussed th at NJ issued a statement about people 65 and older can get the Pfizer booster shot. Anyone under 65 in a high risk group is also eligible as long as it is 6 months after receiving the 2nd dose. Moderna and J&J booster shots are on hold for now.

AETNA: Mr. Silverstein reviewed the claims for July 2021. The average pepm was \$1,427. He said there were 2 claims over \$50,000. He reviewed the dashboard report and noted all metrics continue to perform well. He also reviewed the COVID reporting distributed with the Agenda.

AMERIHEALTH: Ms. Strain reviewed the claims for August 2021. The average pepm was \$973.06. She said there was no high claimants over \$50,000. She reviewed the Covid reporting included with the Agenda. In response to Fund Attorney Ms. Strain said she does believe that the total paid claims is a typo and she will rerun for June.

EXPRESS SCRIPTS: Mr. Colalillo said reviewed the report included in the agenda. The trend is 0.2% as compared to last year. He stated his report is showing a spike every 3 months due to their members using the 90 day supply for medications. He touched on the new Covid-19 vaccine ages and who will be next to get it.

DENTAL ADMINISTRATOR: Brian Remlinger - No report.

OLD BUSINESS: None

NEW BUSINESS: None.

PUBLIC COMMENT: None

MOTION TO APPROVE THE CONSENT AGENDA AS REVISED:

MOTION:	Commissioner DiAngelo
SECOND:	Commissioner Shannon
ROLL CALL:	7 Ayes, 0 Nays

MOTION TO ADJOURN:

Moved:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	Unanimous

MEETING ADJOURNED: 7:15pm
NEXT MEETING: October 25, 2021 6:00PM

Jordyn DeLorenzo Assisting Secretary
for

JOSEPH WOLK, SECRETARY

APPENDIX II

Southern New Jersey Regional Employee Benefits Fund
Finance Committee Minutes
September 27, 2020
4:00 pm
Zoom Meeting

Attendees:

Lou DiAngelo, Executive Committee Member
Terry Shannon, Executive Committee Member
Brandon Lodics, Conner Strong & Buckelew
Emily Koval, PERMA
Jordyn DeLorenzo, PERMA

2022 DRAFT BUDGET

Ms. Koval reviewed the 2021 draft budget. The Fund provided the actuary with data through June 30, 2021 and determined the overall claims for the Southern Groups and Camden County Board of Social Services are rising about 2.98% this year. She said this year CCBOSS is supposed to get a 7.5% increase while the other groups are getting an average 2%. She said their medical claims are projected to rise about 28% which the Executive Director's office and the Program Managers consultants are looking into why those claims are much higher than the rest of the southern groups. CCBOSS provides a lot of surplus to the fund and is a good member. The Executive Director's office is recommending that the fund subsidize this group. If that were to happen, this year CCBOSS would get a 28% while the rest of the group would get just under 1%.

Committee Member Shannon asked why are CCBOSS's claims so much higher than the other members. In response to Commissioner Shannon, Ms. Koval and Mr. Lodics stated their outpatient procedures went up significantly. That meaning, during 2020 there was a deferral of services during the pandemic which put elective routine surgeries on hold until 2021. Mr. Lodics explained that could be a reason this year is so much higher than last. He also explained that discounts weakened in that time period as well. The Executive Director's office said it is a utilization spike compared to 2020.

Ms. Koval explained that the fund signed a contract with ESI Level care which is bringing the total prescriptions down almost 18%. Dental is going up just about 1% and our DMO is staying flat this year. There is no loss fund contingency this year. The members can always suggest to add one if needed.

Ms. Koval states Aetna Medicare Advantage is staying flat since it was negotiated statewide. CCBOSS is using United Healthcare Medicare Advantage and that is going down about 2% which is helping their overall increase.

Ms. Koval explained that the MRHIF budget is going up almost 7% but because of the experience the fund has had at the MRHIF and reinsurance level, that number increases less than 2% this year. That is helping the bottom line and the funds overall expenses.

Ms. Koval explained that Aetna and AmeriHealth are going down 14% and 5% respectively. The fund was able to negotiate the administration fees across the state thanks to the long term relationship with those vendors.

Ms. Koval explained that with taking Camden County Board of Social Services out of the picture, all the other groups are being rated 2% +/- depending on their loss ratio experience and a majority of the groups are getting that credit of 2.5% also depending on where their loss ratio falls in.

Dividend

Ms. Koval stated there is a surplus target of \$6.2 million after taking the two months of claims out of out total surplus. There is about \$5.6 million available. Ms. Koval explained that they can release the checks now, or hold off until January. She reminded them that they took two separate dividends last year. Committee members discussed that they wanted to ask the group at the meeting when they want the dividend released. They decided that they also wanted to have the conversation of how much they were willing to release. Ms. Koval was going to present a dividend illustration of \$2.8 million at the monthly meeting.

RFP Responses

Ms. Koval reviewed the RFP responses for treasurer. The Executive committee evaluated the responses and agreed on appointing Elizabeth Pigliacelli as the new treasurer.

New Members

Ms. Koval introduced the possible new members joining the fund: Oaklyn Boro, Pennsauken Twp, Pennsauken Water Commission and Westampton. The groups would be a good addition to the fund and look promising.