

Southern Jersey FUND



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

**AGENDA & REPORTS
SEPTEMBER 27, 2021
CONFERENCE CALL
6:00 PM**

Join Zoom Meeting

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

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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: September 27, 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: August 23, 2021

Open (Appendix I)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report.....Page 2

PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly Report..... Page 16

TREASURER - (Michael Zambito/Verrill & Verrill)

September 2021 Voucher List (Resolution 28-21)..... Page 20

Treasurers Report Page 22

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 25

NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

Monthly Report..... Page 35

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report..... Page 44

DENTAL ADMINISTRATOR - (Delta Dental)
Monthly Report

CONSENT AGENDA	Page 46
Resolution 24-21: 2021 Budget Introduction	Page 47
Resolution 25-21: EUS Service Contract Award	Page 48
Resolution 26-21: Professional Service Contract Award	Page 51
Resolution 27-21: New Member	Page 53
Resolution 28-21: September 2021 Bills List	Page 54

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
September 27, 2021**

FINANCE AND CONTRACTS

PRO FORMA REPORTS

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

2022 DRAFT BUDGET

The SNJHIF 2022 draft budget and assessments are included on Page 8. The Finance Committee will be reviewing prior to this meeting. If the Executive Committee approves, Resolution 24-21 introduces the 2022 budget and sets a public hearing can be found in consent.

The Committee may also make a recommendation for a dividend and may ratify at a future meeting, depending on the decision.

AETNA RENEWAL

Aetna and Amerihealth have been very cooperative in the 2022 administrative fee renewals. Aetna has agreed to a 14% reduction. Amerihealth has also negotiated a 7% savings on their administrative fees. The savings will be reflected in the 2022 budget.

Resolution 25-21 includes an extension of this contract for one additional year at the PEPM negotiated.

CONTRACT AWARD RESOLUTIONS - PROFESSIONAL SERVICES

The Fund reviewed and approved the RFP responses for Executive Director and Program Manager at the July meeting. The professional service contract awards are included in consent agenda.

Since then, the Fund released one professional service position RFP for Fund Treasurer. There were three responses and will be reviewed by the finance and contracts committee.

Resolution 26-21 is in consent, awarding all professional service agreements, including the recommended Treasurer.

NEW MEMBERS

The Finance and Contracts committee will also be reviewing new member submissions. There are 5 entities requesting an offer from the Fund:

Oaklyn Twp
Pennsauken Twp
Pennsauken Water Commission
Pemberton Twp
Westhampton Twp

Resolution 27-21 approves membership, contingent upon a fully executed three year Indemnity and Trust agreement.

MRHIF UPDATES

The MRHIF met on September 8 to introduce the 2022 budget. In summary:

1. Overall budget is increasing 6.22%.
2. All local Fund specific limits are increasing \$25,000 on January 1, 2022
3. All MRHIF specific limits to the reinsurer are increasing \$25,000, except SHIF which will increase \$100,000 on July 1, 2022.
4. Through an informal RFP process, the reinsurance increase is 2.29%. The Fund will remain with US Fire/Starline.
5. Using the standard assessment development process, local Fund assessments use 25% experience and 75% average increase. The **SNJHIF renewal is increasing 1.51%** which will be included in the 2022-2023 budget.
6. MRHIF's budget is allocated as follows:
 - Claims retained by MRHIF 60%
 - Reinsurance 27%
 - Expenses to operate the fund 6%
 - Services jointly procured for local funds (such as enrollment system, claims audits, marketing, lobbyist) 7%

INDEMNITY AND TRUST AGREEMENTS

There are a few members with outstanding Indemnity and Trust agreements. Please renew these documents as soon as possible and return to the Fund office.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	July 31, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		3,608,796	25,428,676	1,273,942,755	1,299,371,431
2.	CLAIM EXPENSES					
	Paid Claims		2,766,709	21,192,141	1,034,181,010	1,055,373,151
	IBNR		61,044	165,199	2,490,000	2,655,199
	Less Specific Excess		-	147,998	(19,184,698)	(19,036,699)
	Less Aggregate Excess		-	-	(1,807,360)	(1,807,360)
	TOTAL CLAIMS		2,827,753	21,505,338	1,015,678,952	1,037,184,291
3.	EXPENSES					
	MA & HMO Premiums		341,697	2,348,219	27,777,460	30,125,678
	Excess Premiums		40,075	399,133	47,663,208	48,062,341
	Administrative		220,882	1,517,792	115,823,339	117,341,131
	TOTAL EXPENSES		602,653	4,265,143	191,264,007	195,529,150
4.	UNDERWRITING PROFIT (1-2-3)		178,390	(341,806)	66,999,796	66,657,990
5.	INVESTMENT INCOME		8,076	54,615	3,368,587	3,423,202
6.	DIVIDEND INCOME		0	352,053	11,184,436	11,536,489
7.	STATUTORY PROFIT (4+5+6)		186,466	64,862	81,552,819	81,617,681
8.	DIVIDEND		0	0	69,789,455	69,789,455
9.	Transferred Surplus		0	0	0	0
STATUTORY SURPLUS (7-8+9)			186,466	64,862	11,763,364	11,828,226
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	3,465	185,024	10,085,644	10,270,668
		Cash	(403)	(1,129,780)	15,545,943	14,416,163
2020		Surplus	(20,125)	(131,922)	1,677,720	1,545,798
		Cash	(20,125)	(1,915,534)	3,131,888	1,216,354
2021		Surplus	203,127	11,760		11,760
		Cash	25,114	911,176		911,176
TOTAL SURPLUS (DEFICITS)			186,466	64,862	11,763,364	11,828,225
TOTAL CASH			4,586	(2,134,139)	18,677,832	16,543,693
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			2,915	219,704	982,814,212	983,033,915
FUND YEAR 2020						
	Paid Claims		20,836	2,485,196	30,805,796	33,290,992
	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			20,836	143,123	32,864,742	33,007,865
FUND YEAR 2021						
	Paid Claims		2,742,958	18,487,313		18,487,313
	IBNR		61,044	2,655,199		2,655,199
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
TOTAL FY 2021 CLAIMS			2,804,002	21,142,512		21,142,512
COMBINED TOTAL CLAIMS			2,827,753	21,505,338	1,015,678,954	1,037,184,292

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 JULY 31, 2021

BY FUND YEAR

	SNJREBF 2021	SNJREBF 2020	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	911,176	1,216,354	14,416,163	16,543,693
Assesments Receivable (Prepaid)	773,331	(61,602)	129,338	841,067
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	1,833	-	-	1,833
Other Assets	995,194	113,494	-	1,108,688
Total Assets	2,681,534	1,551,434	14,896,865	19,129,833
LIABILITIES				
Accounts Payable	-	(0)	-	(0)
IBNR Reserve	2,655,199	0	-	2,655,199
A4 Retiree Surcharge	-	-	-	-
Dividends Payable	-	-	418,890	418,890
Retained Dividends	-	-	4,207,307	4,207,307
Accrued/Other Liabilities	14,575	5,636	-	20,211
Total Liabilities	2,669,774	5,636	4,626,198	7,301,607
EQUITY				
Surplus / (Deficit)	11,760	1,545,798	10,270,668	11,828,225
Total Equity	11,760	1,545,798	10,270,668	11,828,225
Total Liabilities & Equity	2,681,534	1,551,434	14,896,865	19,129,833
BALANCE	(0)	-	-	-

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

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND								
RATIOS								
INDICES	2020	FY2021						
		JAN	FEB	MAR	APR	MAY	JUN	JUL
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
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
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
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
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
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
Claims Budget -- Month	2,870,280	\$ 3,027,874	\$ 3,024,140	\$ 3,015,663	\$ 3,006,035	\$ 3,001,960	\$ 2,996,418	\$ 2,979,073
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
Claims Budget -- YTD	34,443,363	\$ 3,027,874	\$ 6,052,014	\$ 9,067,677	\$ 12,073,713	\$ 15,075,673	\$ 18,072,090	\$ 21,051,164
RATIOS								
Cash Position to Claims Paid	8.45	4.99	4.73	5.96	5.18	4.79	6.00	5.98
Claims Paid to Claims Budget -- Month	0.77	1.00	1.01	0.94	1.11	1.12	0.92	0.93
Claims Paid to Claims Budget -- YTD	0.95	1.00	1.01	0.99	1.02	1.04	1.02	1.01
Cash Position to IBNR	7.50	5.77	5.38	6.17	6.31	6.46	6.38	6.23
Assets to Liabilities	2.32	2.41	2.48	2.58	2.53	2.58	2.61	2.62
Surplus as Months of Claims	4.10	3.91	3.81	3.9	3.8	3.77	3.89	3.97
IBNR to Claims Budget -- Month	0.87	0.87	0.89	0.91	0.91	0.83	0.87	0.89

Southern NJ Municipal Employee Benefits Fund						
2021 Budget Status Report						
as of July 31, 2021						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	10,534,349	18,076,573	18,047,505			
Medical Claims AmeriHealth - All Other	1,153,756	1,982,714	2,053,426			
Medical Claims - CCBOSS	4,704,507	8,152,491	8,701,317			
Subtotal Medical	16,392,612	28,211,778	28,802,249	16,857,703	(465,091)	-3%
Prescription Claims - All Other	3,439,352	5,926,468	5,623,611			
Prescription Claims - CCBOSS	1,478,837	2,566,758	2,872,216			
Subtotal Prescription	3,922,995	6,774,618	6,776,697	3,601,660	321,335	8%
Rx Rebates	(995,194)	(1,718,608)	(1,719,131)			
Dental Claims - All Other	637,116	1,097,813	1,073,682			
Dental Claims - CCBOSS	98,441	172,284	163,464			
Subtotal Dental	735,557	1,270,097	1,237,146	683,149	52,407	7%
Subtotal Claims	21,051,164	36,256,493	36,816,091	21,142,512	(91,348)	0%
Loss Fund Contingency	0	0	0			
DMO Premiums	1,827	3,078	3,078	2,270	(442)	-24%
Medicare Advantage - All Other	1,192,545	2,120,472	1,119,982			
Medicare Advantage - CCBOSS	1,151,335	1,934,435	1,842,089			
Subtotal Insured Programs	2,345,707	4,057,985	2,965,149	2,345,949	(2,069)	0%
Reinsurance						
Specific	398,827	720,750	727,725	399,133	(306)	0%
Total Loss Fund	23,795,699	41,035,227	40,508,966	23,889,863	(94,164)	0%
Expenses						
Legal	12,675	21,728	21,728	12,675	-	0%
Treasurer	8,932	15,312	15,312	8,932	-	0%
Administrator	209,839	361,041	303,643	210,282	(443)	0%
Program Manager	491,280	844,885	787,661	657,206	(567)	0%
Brokerage	165,359	281,415	273,628	Included above in Program Manager		
TPA - Med Aetna	514,193	886,383	899,207	558,017	(5,927)	-1%
TPA - Med AmeriHealth Admin	37,898	65,485	67,617	Included above in TPA		
TPA - Dental	39,948	69,005	67,167	40,201	(253)	-1%
Actuary	6,417	11,000	11,000	6,417	0	0%
Auditor	11,083	19,000	19,000	11,081	2	0%
Subtotal Expenses	1,497,623	2,575,254	2,465,963	1,504,811	(7,187)	0%
Misc/Cont	9,362	16,049	16,049	10,855	(1,493)	-16%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	5,814	10,025	10,122	6,523	(709)	-12%
Plan Documents	8,750	15,000	15,000	8,750	-	0%
Total Expenses	1,521,550	2,616,328	2,507,134	1,530,939	(9,389)	-1%
Total Budget	25,317,248	43,651,555	43,016,100	25,420,802	(103,553)	0%

Draft 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%

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**2022 RFQ RESPONSES****Responses Deadline 3pm. September 17, 2021**

Position	Vendor	Proposed Fees	Notes
Treasurer	John Hansen	2022: \$14,500 2023: \$14,750 2024: \$15,000	Treasurer for Atlantic County JIF: CMFO
Treasurer	Elizabeth Pigliacelli	2022: \$6,000	Treasurer for Camden JIF: CMFO
Treasurer	Laracy Associates, LLC	2022: \$6,000 2023: \$6,200 Additional services will be performed at a rate of \$75-\$125 per hour.	Treasurer for JIF and recently awarded Coastal HIF: CMFO

New Member Applications

Due to the State renewal and our marketing efforts in municipalities, the SNJHIF has seen many applications, which are listed below. Below are 5 entities that would like an offer from the Fund:

Oaklyn Twp
Pennsauken Twp
Pennsauken Water Commission
Pemberton Twp
Westhampton Twp

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

Filed

Filed

Filed

Filed

Filed

Filed

Filed

Compliance List included on page 15

N/A

N/A

Filed

Filed

12/31/2020 Filed

12/31/2019 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 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

SEPTEMBER 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.

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 with Jefferson Health

There continues to be dialogue between Aetna and Jefferson Health. The new contract is now set to terminate on November 1, 2021. Due to the extension letters are targeted to mail on or before September 20, 2021. We are currently awaiting a status update to these negotiations.

Contract Negotiations with Crozer Health

There continues to be dialogue between Aetna and Crozer Health. The new contract is now set to terminate on November 1, 2021. Due to the extension letters are targeted to mail on or before September 20, 2021. We are currently awaiting a status update to these negotiations.

AETNA'S ID CARDS – REISSUE PLAN

As you may be aware, the “No Surprises Act” contains several Commercial insurance provisions. For ID cards, the rule requires health plans to include, family and individual in- and out-of-network deductibles and out-of-pocket limits for both medical and Rx plans. With the additional guidance of the Transparency in Coverage rule, Aetna has carefully reviewed and have decided not to move forward with the reissue of ID cards at this time, for active and early retiree members.

AHA ID CARDS – REISSUE PLAN

At this time AmeriHealth Administrators is moving forward with the reissuing of ID cards for active and early retiree members.

AETNA MEDICARE ID CARD CHANGES

Here are some things to keep in mind:

- New group #'s
- New member ID's
- New ID cards mailed in mid-December with a postcard mailing taking place in mid-late November to alert them that a new card will be coming in December (sample of postcard attached)
- Revised template for the enrollment file
- New address to send payments

This is not the exact sample, but is very similar to below. Current ID card sample on the left, 2022 version of the ID card on the right.

Medicare HMOe PPO sample ID card

- The current format for member's ID number is MEXXXXXXX
- The "current" format for Group number on ID card is Grp# - XXXXXX



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The new format for Member ID# is 1011xxxxxxxx

- The group number on the ID card is the same as 2021, it is called Plan # 1000xx-01EG00xxx

Enhanced value:

- The Plan # is set at the Benefit & Cost Share level to assist our Providers to validate the members benefits and cost share



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EXPRESS-SCRIPTS UPDATE

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

Annual Open Enrollment - We are approaching the annual SNJREBF Open Enrollment. 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

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

On August 23, 2021, Governor Murphy signed Executive Order No. 253 that all workers in preschool to Grade 12 schools, as well as all State employees, must be vaccinated against COVID-19 by October 18, 2021 or be subject to COVID-9 testing at a minimum one to two times per week. This Executive Order applies in part to all part-time and full time individuals employed by all public, private and parochial preschool programs and elementary and secondary schools, including charter and renaissance schools, as well as all workers at state agencies, authorities and state colleges and universities.

Also announced, all workers in certain health care and high-risk congregate settings, including correctional facilities, must be fully vaccinated or be subject to regular testing by September 7, 2021.

"Back to Work" COVID-19 Tests:

As a reminder, Insurers are not required to cover COVID-19 tests that employers may mandate as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that the law only applies to tests that are deemed "medically

appropriate" by a healthcare provider. This guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

COBRA SUBSIDY GUIDANCE & NOTICE REMINDER

As 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.

ADMINISTRATIVE AUTHORIZATIONS

Nothing to report at this time

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 28-21

SEPTEMBER 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>
002393			
002393	WELLNESS COACHES	WELLNESS COACHING - CCBOS 9/21	6,152.64
			6,152.64
		Total Payments FY CLOSED	6,152.64

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002394			
002394	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 9/21	116,868.57
			116,868.57
002395			
002395	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 9/21	226,323.42
			226,323.42
002396			
002396	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 9/21	5,594.16
			5,594.16
002397			
002397	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 9/21	72,118.18
			72,118.18
002398			
002398	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 9/21	5,460.50
			5,460.50
002399			
002399	PERMA	POSTAGE 4/21, 5/21, 8/21	217.98
002399	PERMA	ADMINISTRATION FEES 9/21	29,686.10
			29,904.08
002400			
002400	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 4TH QUARTER 2021	2,750.00
			2,750.00
002401			
002401	J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCUMENT PREPARATION 9/21	506.00
002401	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEE 9/21	1,810.67
			2,316.67
002402			
002402	VERRILL & VERRILL, LLC	TREASURER FEE 9/21	770.91
			770.91

002403			
002403	MICHAEL S. ZAMBITO	TREASURER FEE 9/21	505.08
			505.08
002404			
002404	COURIER POST	ACCT# CHL-079881 - AD - 9.3.21	44.96
			44.96
002405			
002405	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 9/21	8,921.42
002405	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 9/21	55,391.70
002405	CONNER STRONG & BUCKELEW	BROKER FEES 9/21	24,044.83
002405	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 9/21	4,930.75
002405	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 9/21	593.64
			93,882.34
002406			
002406	CONNER STRONG & BUCKELEW	NEW MEMBER FEE 9/21	5,487.50
			5,487.50
002407			
002407	ALLSTATE INFORMATION MANAGEMNT	ACCT# 419 - ARC. AND STOR. - 8.31.21	94.78
002407	ALLSTATE INFORMATION MANAGEMNT	ACCT# 419 - ARC. AND STOR. - 7.31.21	94.78
			189.56
002408			
002408	BURLINGTON COUNTY TIMES	BALANCE FORWARD - AUDIT - 7.2.21	177.98
			177.98
002409			
002409	MUNICIPAL REINSURANCE HIF	REINSURANCE 9/21	55,990.64
			55,990.64
		Total Payments FY 2021	618,384.55
		TOTAL PAYMENTS ALL FUND YEARS	624,537.19

Chairperson

Attest:

Dated: _____

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

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2021 Month Ending: August										
	Med	Dental	Rx	Vision	edicare Advantag	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	(1,414,975.99)	367,927.57	3,214,922.80	0.00	9,129,517.30	468,985.08	4,258,328.85	1,288,093.10	(769,105.87)	16,543,692.84
RECEIPTS										
Assessments	2,283,104.53	86,959.91	544,581.14	0.00	329,065.53	55,253.82	0.00	0.00	214,651.69	3,513,616.62
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,538.33	174.18	1,526.41	0.00	3,456.37	184.74	1,612.17	487.66	29.62	10,009.48
Invest Adj	(0.03)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.03)
Subtotal Invest	2,538.30	174.18	1,526.41	0.00	3,456.37	184.74	1,612.17	487.66	29.62	10,009.45
Other *	25,115.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25,115.81
TOTAL	2,310,758.64	87,134.09	546,107.55	0.00	332,521.90	55,438.56	1,612.17	487.66	214,681.31	3,548,741.88
EXPENSES										
Claims Transfers	2,526,938.26	102,368.35	730,745.62	0.00	0.00	0.00	0.00	0.00	0.00	3,360,052.23
Expenses	346,332.44	320.46	0.00	0.00	0.00	56,771.55	0.00	0.00	211,666.68	615,091.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,873,270.70	102,688.81	730,745.62	0.00	0.00	56,771.55	0.00	0.00	211,666.68	3,975,143.36
END BALANCE	(1,977,488.05)	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)	16,117,291.36

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	August										
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	\$16,543,692.80	\$ 5,171.45	\$ 2,341.46	\$ 4,255,893.70	\$ 4,115,936.69	\$ 7,728,132.97	\$ 48,513.17	\$ 79,184.51	\$ 54,668.16	\$ 253,850.69	
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	\$10,009.49	\$0.13	\$0.80	\$2,530.22	\$2,444.88	\$4,709.14	\$200.75	\$10.41	\$1.88	\$111.28	
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	\$10,009.49	\$0.13	\$0.80	\$2,530.22	\$2,444.88	\$4,709.14	\$200.75	\$10.41	\$1.88	\$111.28	
9 Deposits - Purchases	\$4,153,732.43	\$0.00	\$0.00	\$0.00	\$0.00	\$3,538,732.43	\$615,000.00	\$0.00	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$4,590,143.36	\$0.00	\$0.00	\$0.00	-\$615,000.00	-\$3,360,052.23	-\$615,091.13	\$0.00	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	
Ending 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	
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	\$236,864.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$236,864.93	\$0.00	\$0.00	\$0.00	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$16,354,156.29	\$5,171.58	\$2,342.26	\$4,258,423.92	\$3,503,381.57	\$7,911,522.31	\$285,487.72	\$79,194.92	\$54,670.04	\$253,961.97	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		August							
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	August	August	August	August	Reconciled	Variance From	Month
2021	Med	17,199,702.06	2,526,938.26	0.00	19,726,640.32	0.00	19,726,640.32	17,199,702.06	2,526,938.26
	Dental	680,974.34	102,368.35	0.00	783,342.69	0.00	783,342.69	680,974.34	102,368.35
	Rx	4,550,604.39	730,745.62	0.00	5,281,350.01	0.00	5,281,350.01	4,550,604.39	730,745.62
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	22,431,280.79	3,360,052.23	0.00	25,791,333.02	0.00	25,791,333.02	22,431,280.79	3,360,052.23



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Monthly Claim Activity Report

September 27, 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			
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			\$16,851,367		
				2021 Average	1,554	\$ 1,549
				2020 Average	1,586	\$ 1,414

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

Plan Sponsor Unique ID	All	Paid Dates:	07/01/2021 - 07/31/2021
Customer:	Southern NJ Regional Employee Benefits Fund	Service Dates:	01/01/2011 - 07/31/2021
Group / Control:	00737391,00866357,SI030217,SI416902,SI431318	Line of Business:	All

	Billed Amt	Paid Amt
	\$264,772.30	\$130,728.95
	\$338,930.00	\$127,521.36
Subtotal:	\$603,702.30	\$258,250.31



SNJ Regional Employee Benefits Fund

7/1/20 thru 6/30/21 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2021 thru July 2021

Total Medical Paid per EE: **\$1,549**

Network Discounts

Inpatient: **66.4%**
Ambulatory: **66.5%**
Physician/Other: **61.7%**
TOTAL: 64.8%

Provider Network

% Admissions In-Network: **98.8%**
% Physician Office: **98.6%**

Aetna Book of Business:

Admissions 98.4%; Physician 92.6%

Top Facilities Utilized (by total Medical Spend)

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

Catastrophic Claim Impact

January 2021 – July 2021

Number of Claims Over \$50,000: **35**
Claimants per 1000 members: **9.1**
Avg. Paid per Claimant: **\$114,750**
Percent of Total Paid: **29.2%**
• Aetna BOB- HCC account for an average of 39.7% 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 – July 2021

Total Registrations: **30**
Total Online Visits: **53**
Total Net Claims Savings: **\$9,125**
Total Visits w/ Rx: **30**

Mental Health Visits: **2**
Dermatology Visits: **4**

New

Allentown Service Center

Performance: Metrics thru July 2021

Customer Service Performance

1st 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

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

Financial Accuracy: **99%**

Turnaround Time

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

SNJ REGIONAL EMPLOYEE BENEFITS FUND - 45466

COVID-19 Weekly Update

Group Number(s): 737391,866357,866359,51030217



Actual paid claim amounts may vary from this report once claims are finalized.
The information in this report is intended to provide weekly insights on a leading indicator based on the information available at the time of publication.
Date in this report is from March 1, 2020 to current (excluding graphs)

COVID-19 population alerts

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

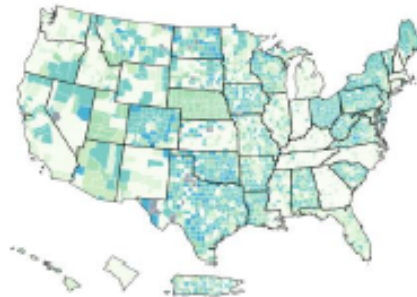
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

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: 9/5/2021 | 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 with the highest average daily new case counts where you have membership

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	2,330	28.7
NJ, Gloucester	291,636	751	30.0
NJ, Burlington	445,349	528	28.0
NJ, Atlantic	263,670	49	40.1
NJ, Salem	62,385	27	25.2
NJ, Cumberland	149,527	26	28.7
NJ, Ocean	607,186	12	36.1
DE, New Castle	558,753	11	34.5
NJ, Cape May	92,039	10	51.2
SC, Horry	354,081	7	114.5
TN, Sumner	191,283	5	88.3
FL, Lee	770,577	5	140.6
SC, Dorchester	162,809	5	214.9
TN, Montgomery	208,993	4	102.2
FL, Citrus	149,657	4	102.5
TN, Fayette	41,133	4	76.8
FL, Flagler	115,081	3	98.6
TX, Harris	4,713,325	3	62.1
WY, Laramie	99,500	3	56.3
TX, Hamilton	8,461	3	106.4
FL, Pinellas	974,996	2	83.5
MD, Worcester	52,276	2	38.8
FL, Hernando	193,920	2	96.8
DE, Sussex	234,225	2	48.2
FL, Pasco	553,947	2	98.5

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

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Mercer	367,430	33	16.4
PA, Delaware	566,747	4	22.1
PA, Philadelphia	1,584,064	4	20.0
ME, York	207,641	2	20.1
PA, Montgomery	830,915	2	20.8
PA, Chester	524,989	2	22.6
ME, Washington	31,379	2	19.6
AZ, Pima	1,047,279	2	24.9
PA, Bradford	60,323	1	19.2
NJ, Hudson	672,391	1	13.9
PA, Pike	55,809	1	22.5
MD, Prince George's	909,327	1	19.9
MI, Macomb	873,972	1	23.0
NJ, Middlesex	825,062	1	20.1

* 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 diagnosis and/or testing?

Use these insights to:

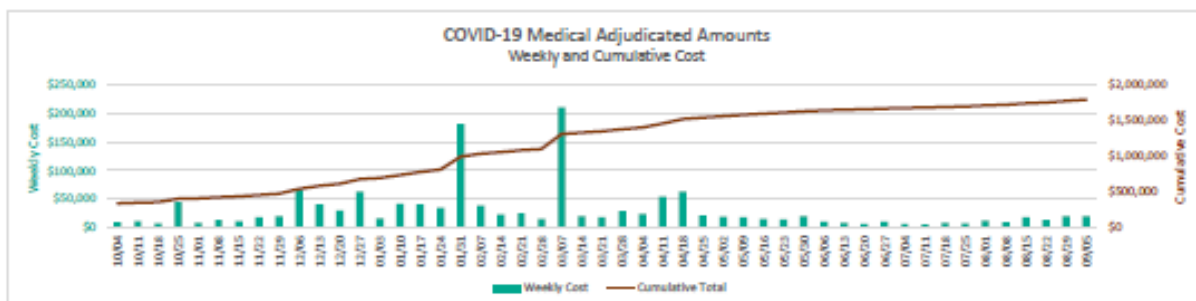
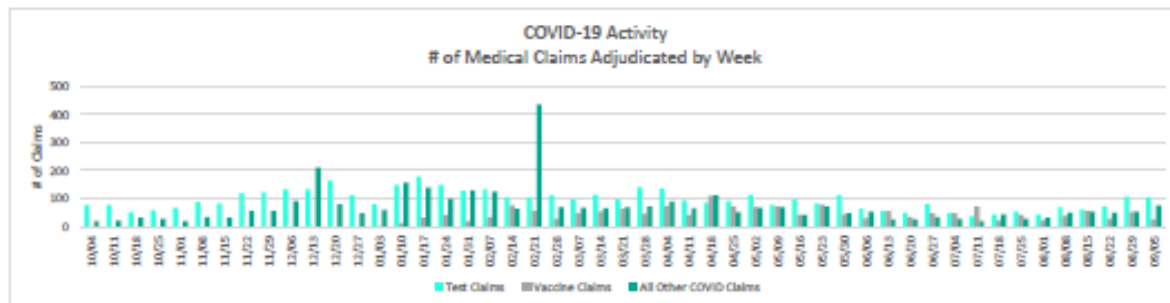
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

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	\$20,440	103	30	93	29	68
3/01/20 - 9/05/21	\$1,797,489	5,534	1,895	2,098	1,037	1,471

*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?

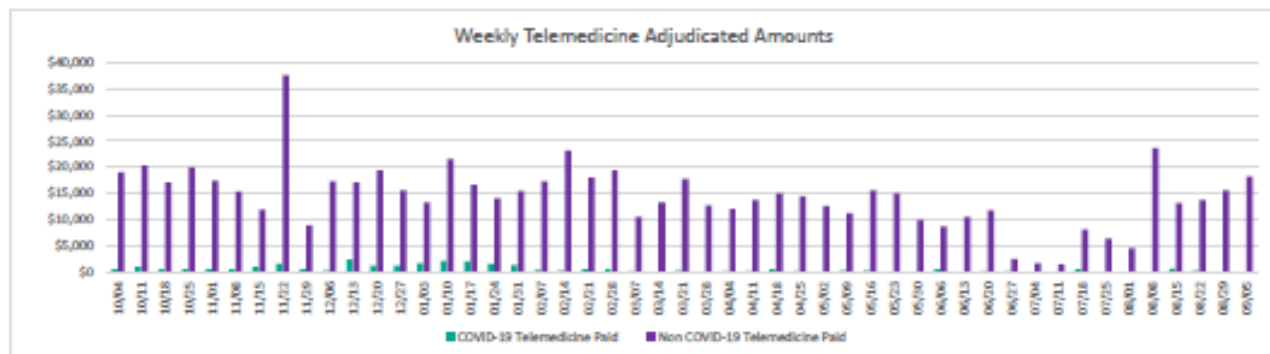
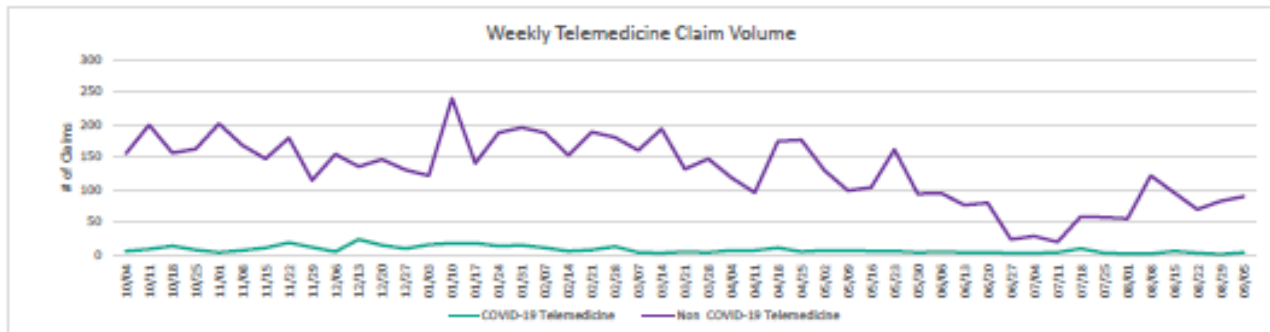
Use these insights to:

- ✓ Review monthly growth of both Teledoc 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	\$105	\$18,235	3	89
3/01/20 - 9/05/21	\$34,728	\$1,113,823	421	10,165

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

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

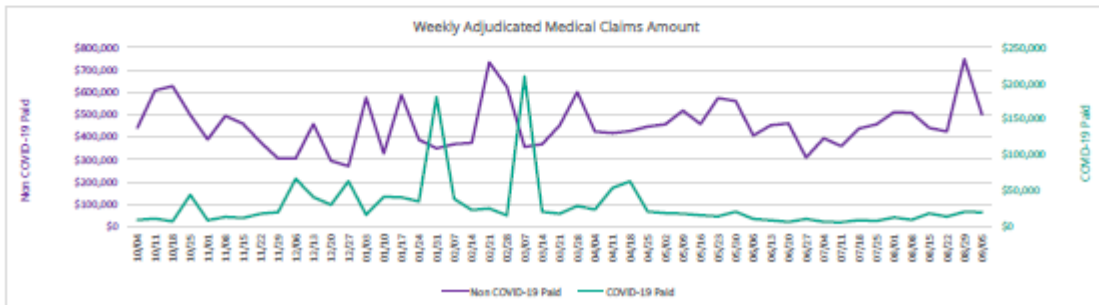
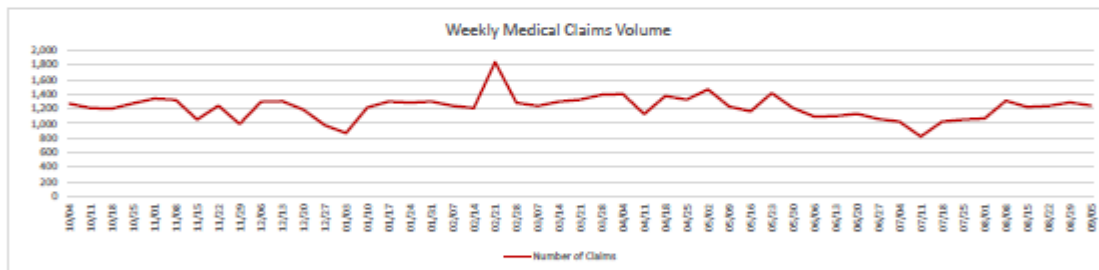
Use these insights to:

- 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)	Total medical claims (current week)	Current week paid (change from last week)	COVID-19 % of total medical paid (3/1/20 - 9/05/21)
\$521,418	1,243	-32.2%	5.0%

How does this week compare to previous weeks?



SNJ REGIONAL EMPLOYEE BENEFITS FUND - 45466

COVID-19 Weekly Update

Group Number(s): 737391,866357,866359,51030217



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

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
10/04/20	19	63	0	20	77	0	\$2,699	\$6,675	\$0	\$9,374
10/11/20	22	60	0	22	77	0	\$4,057	\$7,154	\$0	\$11,211
10/18/20	29	46	0	30	51	0	\$2,477	\$4,990	\$0	\$7,468
10/25/20	26	52	0	27	57	0	\$39,174	\$5,211	\$0	\$44,385
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	\$1,535	\$18,281
03/28/21	64	115	55	71	140	55	\$14,773	\$12,436	\$1,979	\$29,187
04/04/21	81	114	79	88	134	80	\$12,066	\$9,035	\$3,012	\$24,113
04/11/21	58	88	52	65	94	53	\$45,000	\$7,512	\$2,026	\$54,538
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	46	53	107	59	\$10,612	\$9,210	\$1,204	\$21,025
09/05/21	68	93	29	74	103	30	\$10,933	\$8,317	\$1,189	\$20,440
Total				3,818	5,534	1,895	\$1,245,869	\$483,570	\$68,050	\$1,797,489

* 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.

SNJ REGIONAL EMPLOYEE BENEFITS FUND - 45466

COVID-19 Weekly Update

Group Number(s): 737391,866357,866359,51030217



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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
SC, Dorchester	162,809	5	214.9	High Risk
FL, Highlands	106,221	1	144.2	High Risk
FL, Lee	770,577	5	140.6	High Risk
FL, Polk	724,777	1	122.1	High Risk
SC, Horry	354,081	7	114.5	High Risk
TX, Hamilton	8,461	3	106.4	High Risk
FL, Citrus	149,657	4	102.5	High Risk
TN, Montgomery	208,993	4	102.2	High Risk
FL, Flagler	115,081	3	98.6	High Risk
FL, Pasco	553,947	2	98.5	High Risk
FL, Hernando	193,920	2	96.8	High Risk
TN, Robertson	71,813	2	95.1	High Risk
FL, Sarasota	433,742	1	94.4	High Risk
AL, Shelby	217,702	1	93.7	High Risk
TN, Sumner	191,283	5	88.3	High Risk
GA, Camden	54,666	2	88.1	High Risk
GA, Paulding	168,667	1	87.9	High Risk
FL, Brevard	601,942	2	87.5	High Risk
AL, Mobile	413,210	1	86.3	High Risk
FL, Pinellas	974,996	2	83.5	High Risk
NC, Johnston	209,339	1	77.3	High Risk
TN, Fayette	41,133	4	76.8	High Risk
FL, Orange	1,393,452	1	75.0	High Risk
FL, Martin	161,000	1	71.8	High Risk
FL, Palm Beach	1,496,770	1	65.7	High Risk
TX, Harris	4,713,325	3	62.1	High Risk
WY, Laramie	99,500	3	56.3	High Risk
NC, Forsyth	382,295	1	54.8	High Risk
DE, Kent	180,786	2	53.1	High Risk
NJ, Cape May	92,039	10	51.2	High Risk
DE, Sussex	234,225	2	48.2	High Risk
AZ, Pinal	462,789	1	47.9	High Risk
NJ, Atlantic	263,670	49	40.1	High Risk
MD, Worcester	52,276	2	38.8	High Risk
NJ, Ocean	607,186	12	36.1	High Risk
DE, New Castle	558,753	11	34.5	High Risk
NJ, Monmouth	618,795	1	32.0	High Risk
NJ, Gloucester	291,636	751	30.0	High Risk
NJ, Cumberland	149,527	26	28.7	High Risk
NJ, Camden	506,471	2,330	28.7	High Risk
NJ, Burlington	445,349	528	28.0	High Risk
NV, Clark	2,266,715	1	28.0	High Risk
NJ, Salem	62,385	27	25.2	High Risk
AZ, Pima	1,047,279	2	24.9	Emerging Risk
MI, Macomb	873,972	1	23.0	Emerging Risk
PA, Chester	524,989	2	22.6	Emerging Risk
PA, Pike	55,809	1	22.5	Emerging Risk
PA, Delaware	566,747	4	22.1	Emerging Risk
PA, Montgomery	830,915	2	20.8	Emerging Risk
NJ, Middlesex	825,062	1	20.1	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						
OCTOBER						
NOVEMBER						
DECEMBER						
TOTALS		\$1,666,986.58				
			2021 Average	134	\$ 1,551.05	
			2020 Average	135	\$ 1,360.98	



PLAN SPONSOR INFORMATION SERVICES

Large Claimant Report- Claims Over \$50,000.00

Group:	Southern New Jersey HIF	Service Dates: -
Paid Dates:	8/1/21 thru 8/31/2021	Line of Business: All
Network Service	ALL	Product Line: All

Claimant	Paid	Diagnosis
1		
2		
3		
4		
5		

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



SOUTHERN NEW JERSEY HIF - 0002096174

Claims Incurred between 3/1/2020 and 9/21/2021 and Paid between 3/1/2020 and 9/21/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0011A, 0012A, 0013A, 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, M0249, M0250, Q0239, Q0243, Q0245, Q0247, Q0249, U0001, U0002, U0003, U0004, U0005 or a

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	3	4	\$272.16	\$68.04	\$2.67
1-5	8	14	\$1,547.67	\$110.55	\$4.02
6-18	18	41	\$3,707.83	\$90.43	\$4.29
19-25	26	74	\$10,808.36	\$146.06	\$13.87
26-39	38	106	\$11,525.37	\$108.73	\$9.52
40-64	72	189	\$46,257.32	\$244.75	\$20.88
65+	7	37	\$37,027.88	\$1,000.75	\$166.79
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	85	267	\$83,626.49	\$313.21	\$32.69
Spouse	34	76	\$12,749.90	\$167.76	\$10.77
Dependent	46	122	\$14,770.20	\$121.07	\$7.25

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	91	298	\$69,963.70	\$234.78	\$23.47
Male	74	167	\$41,182.89	\$246.60	\$14.72
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	164	464	\$111,046.59	\$239.32	\$19.31

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	\$1.24
Emergency Room With Observation Bed	4	4	\$5,685.29	\$1,421.32	\$0.98
Office Physician Visit	15	16	\$2,034.91	\$127.18	\$0.35
Other Physician Visit	3	3	\$506.41	\$168.80	\$0.09
Pathology (Laboratory)	137	316	\$27,532.79	\$87.13	\$4.77
Telemedicine	16	19	\$2,043.66	\$107.56	\$0.35
Urgent Care	25	32	\$5,348.10	\$167.13	\$0.93

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	10.80	\$10,986.64	\$9.92	4.00
65+	1	1	1	\$33,342.59	54.00	\$33,342.59	\$150.19	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	19	21	\$39,075.28	\$1,860.73	\$6.76
Inspira Medical Center Mullica Hill	11	16	\$29,246.37	\$1,827.90	\$5.06
Labcorp Raritan	69	108	\$10,216.61	\$94.60	\$1.77
PROHEALTH CARE ASSOC LLP	13	14	\$2,558.20	\$182.73	\$0.44
GENESIS LABORATORY MANAGEMENT	7	8	\$2,550.00	\$318.75	\$0.44
Cooper University Hospital	24	37	\$2,213.64	\$59.83	\$0.38
Quest Diagnostics Inc	19	23	\$2,047.62	\$89.03	\$0.35
EPA of South Jersey	3	3	\$1,964.31	\$654.77	\$0.34
Hackensack University Medical Group	13	21	\$1,962.64	\$93.46	\$0.34
Inspira Health Network Urgent Care PC	6	7	\$1,763.00	\$251.86	\$0.31
ACUTIS DIAGNOSTICS INC	4	6	\$1,264.31	\$210.72	\$0.22
Inspira Health Network Medical Group	5	9	\$1,262.47	\$140.27	\$0.22
Cooper Physician Offices PA	2	6	\$1,218.47	\$203.08	\$0.21
Kennedy Health Alliance	2	3	\$828.48	\$276.16	\$0.14
Inspira Medical Center Vineland	6	8	\$727.70	\$90.96	\$0.13
Bio Reference Laboratory Inc	1	4	\$720.00	\$180.00	\$0.12
Minute Clinic Diagnostic of New Jersey LLC	20	32	\$649.99	\$20.31	\$0.11
ROWANSOM DEPT OF FAMILY PRACTICE	4	7	\$610.58	\$87.23	\$0.11
Virtua West Jersey Health System Inc	6	9	\$518.70	\$57.63	\$0.09
MEDARBOR LLC	2	2	\$450.00	\$225.00	\$0.08
Lincare Inc	1	5	\$412.75	\$82.55	\$0.07
RITEAID Corporation	9	13	\$405.94	\$31.23	\$0.07
Cooper University Emergency Physicians	1	1	\$396.64	\$396.64	\$0.07
THE COUNSELING AND CRITICAL INCIDENT DEBRIEFING CENTER LLC	1	1	\$396.36	\$396.36	\$0.07
Patient First Maryland Physicians Group Pc	2	2	\$360.57	\$180.28	\$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	1	0	\$40.00	\$40.00
19-25	0	4	3	\$343.36	\$49.05
26-39	1	8	1	\$406.41	\$40.64
40-64	1	13	2	\$767.83	\$47.99
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	1	2	\$400.00	\$400.00
6-18	4	6	\$989.00	\$247.25
19-25	6	6	\$1,144.33	\$190.72
26-39	7	7	\$1,207.00	\$172.43
40-64	8	11	\$1,607.77	\$200.97
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	3,798	3,794							3,810
Total Days	148,462	140,960	161,783	451,205	153,083	167,373	152,134	472,590	147,616	161,015							1,232,426
Total Patients	1,285	1,224	1,389	1,941	1,330	1,376	1,334	1,983	1,316	1,399							2,481
Total Plan Cost	\$698,994	\$443,078	\$674,568	\$1,816,639	\$749,918	\$652,815	\$659,148	\$2,061,881	\$615,253	\$625,837							\$5,119,610
Generic Fill Rate (GFR) - Total	84.9%	84.5%	84.5%	84.6%	84.6%	86.1%	85.1%	85.3%	87.4%	87.2%							85.6%
Plan Cost PMPM	\$183.56	\$115.84	\$176.36	\$158.55	\$196.78	\$171.30	\$173.19	\$180.42	\$161.99	\$164.95							\$167.98
% Change Plan Cost PMPM	23.0%	-34.0%	-1.2%	-5.4%	27.2%	-2.3%	24.1%	15.3%	-18.4%	-3.1%							1.3%
Total Specialty Plan Cost	\$257,915	\$81,330	\$244,294	\$583,539	\$312,260	\$201,149	\$249,368	\$762,777	\$225,037	\$209,077							\$1,780,430
Specialty % of Total Specialty Plan Cost	36.9%	18.4%	36.2%	32.1%	41.6%	30.8%	37.8%	37.0%	36.6%	33.4%							34.8%

PMPM	
Jan - Aug 2020	\$167.60
Jan - Aug 2021	\$167.98
Trend Jan-Aug 2021	0.2%

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

September 27, 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 24-21: 2021 Budget Introduction	Page 47
Resolution 25-21: EUS Service Contract Award	Page 48
Resolution 26-21: Professional Service Contract Award	Page 51
Resolution 27-21: New Member.....	Page 53
Resolution 28-21: September 2021 Bills List	Page 54

RESOLUTION NO. 24-21

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

WHEREAS, The Southern Jersey Municipal 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 \$ \$44,599,733 shall be held at the Fund's regularly scheduled and advertised meeting of October 25, 2021 Location TBD. 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: September 27, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 25-21

**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 an 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(l)(m), 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, 2022:

- Medical Third Party Administrator – Aetna
- Medical Third Party Administrator – AmeriHealth
- Dental Third Party Administrator – Delta Dental
- Medicare Advantage and Employer Group Waiver Program Provider – Aetna
- Medicare Advantage and Employer Group Waiver Program Provider – United Healthcare

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: September 27, 2021

BY: _____
CHAIR

ATTEST:

SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Southern New Jersey Regional Employee Benefits Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: September 27, 2021
SUBJECT: This is a contract for selection of a Medicare Advantage and Employer Group Waiver Program Provider

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firms: Aetna Medicare Advantage, Aetna, Amerihealth, Delta Dental, United Healthcare
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: One Year (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide Medical and Prescription Medicare provider services for the Southern New Jersey Regional Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

For Aetna, Amerihealth and Delta Dental:

The contractor will provide the day to day claims adjudication and management in accordance to member plan documents and Fund rules and regulations. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

For Medicare Advantage for Aetna and United Healthcare

The contractor will provide the day to day claims adjudication and management between the plan documents and Medicare rules. The coverage will be fully insured through Aetna where a premium is paid by the Fund for the service. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The Contracts Committee reviewed the current contracts and through the guidance of the Fund Administrator and Program Manager, the Committee determined that the Fund's best option would be to negotiate a new one-year contract in lieu of an RFP process.

5. **I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.**

Respectfully,

Name _____
(Signature)

Title _____

RESOLUTION 26-21

**RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR ACTUARY, AUDITOR,
ATTORNEY, TREASURER AND DEPUTY TREASURER**

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 Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Actuary, Auditor, Attorney, Treasurer, and Deputy Treasurer services; and

WHEREAS, the Executive Committee resolved to extend the current contracts with Actuarial Solutions (Actuary), Ken Harris Law (Attorney), Bowman & Company (auditor), _____ (treasurer) and Verrill & Verrill LLC (deputy treasurer) for 2 contract terms commencing January 1, 2022 to December 31, 2023; and

WHEREAS, Actuarial Solutions is willing and able to provide said services for a term of one year at the annual rate of \$11,200 for 2022; and

WHEREAS, Ken Harris Law is willing and able to provide said services for a term of one year at the annual rate of \$22,163 for 2022; and

WHEREAS, Bowman & Company is willing and able to provide said services for a term of one year at the annual rate of \$19,767 for 2022; and

WHEREAS, _____ is willing and able to provide said services for a term of one year at the annual rate of _____ for 2021; and

WHEREAS, Verrill & Verrill LLC is willing and able to provide said services for a term of one year at the annual rate of \$9,435 for 2021; and

WHEREAS, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

WHEREAS, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

BE IT RESOLVED by the Southern New Jersey Regional Employee Benefits Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Actuarial Solutions (Actuary), Ken Harris Law (Attorney), Bowman & Company (auditor), _____ (treasurer) and Verrill & Verrill LLC (deputy treasurer).

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

ADOPTED: SEPTEMBER 27, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 27-21

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP**

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 Fund held a Public Meeting on **September 27, 2021** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the entities listed below and recommend offers of membership; and

WHEREAS, the Operations Committee has reviewed the following new member submissions and has approved membership to the School Boards that submit a fully executed Indemnity and Trust agreement to join the Fund:

Oaklyn Twp
Pennsauken Twp
Pennsauken Water Commission
Pemberton Twp
Westhampton Twp

BE IT RESOLVED, it has been determined that the admission to membership in the Fund of the above mentioned school boards would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws;

BE IT RESOLVED, that the Southern New Jersey Regional Employee Benefits Fund hereby offers membership to the above mentioned entity's for medical, prescription, and/or dental coverage, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: SEPTEMBER 27, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 28-21

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE SEPTEMBER 2021 BILLS LISTS**

WHEREAS, the Southern Jersey Health Insurance Fund held a Public Meeting on **September 27, 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 September 2021 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 August 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 September 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 Jersey Health Insurance 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: SEPTEMBER 27, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
AUGUST 23, 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 Paul Laracy
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Program Manager	Conner Strong & Buckelew Maggie Friel Brandon Lodics
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Attorney	J. Kenneth Harris, Esq.
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Medical TPA – AmeriHealth	Absent
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Medical TPA – Aetna	Jason Silverstein
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Express Scripts	Kyle Colalillo
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Treasurer	Mike Zambito
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Delta Dental	Brian Remlinger
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PRESENT FUND COMMISSIONERS AND PROFESSIONALS:

Kim Porter
Dave Weiss
Suzanne Fetzner
Sharon McCullough
Patrick Keating
Kevin Roche
Sherry Conklin
Robert Weil

APPROVAL OF MINUTES: JULY 26, 2021 Open

MOTION TO APPROVE OPEN MINUTES OF JULY 26, 2021:

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR’S REPORT

FAST TRACK FINANCIAL REPORT – as of June 30, 2021 –Executive Director Laracy stated June was a better month this year. They are making movement with the budget and hope within the next week they can hold a finance committee meeting and introduce the budget in the September meeting.

BUDGET UPDATE

The Fund’s data has been sent to the Actuary and is in review. We will be setting up a Finance Committee meeting in early September to discuss his findings and present a draft 2022 budget.

TREASURER RFP

The Fund Treasurer will be fully retiring at the end of the year. We will need to go out for RFP for this position for 1/1/2022.

MOTION: *Motion to release an RFP for Fund Treasurer.*

MOTION TO RELEASE AN RFP FOR FUND TREASURER:

Moved:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	Unanimous

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, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

ENROLLMENT & ELIGIBILITY CONTACT

Please continue to direct any eligibility, enrollment, billing or system related questions to our dedicated Southern NJ Enrollment Team. The team can be reached by email at southernnj_enrollments@permainc.com . Attached please find an updated SNJREBF Enrollment Contact Information sheet.

MONTHLY BILLING

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

BROKER CONTACT INFORMATION

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

CONNER STRONG COVID-19 RESOURCES

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

Contract Negotiations with Jefferson Health

Contract Negotiations with Crozer Health

Aetna ID Card Changes -What's happening and when

(4)

Our reissue plan

After September 24, cards will be in the new format for the following:

- New business
- Replacement cards
- New members
- Renewals in October, November and December 2021

For each renewal month in 2022, Aetna will let ID cards flow naturally for the month leading up to the renewal date.

Next, Aetna will take a 30-day look back for members with a renewal date of the first of each month. For those members who haven't already received a card, Aetna generate cards using our normal process. This means, subscribers with a registered email will receive their new card(s) digitally. Those not registered will receive a physical card in the mail. We have 30 days after the renewal date to issue cards.

Executive Committee Member Terry Shannon asked Friel if the new cards also applied for Medicare Advantage members in which she answered no. The new cards are only going to be issued to Active members.

LEGISLATIVE UPDATES

Program Manager Friel explained the "Back to Work" COVID-19 Testing. Insurers are not required to cover COVID-19 tests that employers may mandate as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that the law only applies to tests that are deemed "*medically appropriate*" by a healthcare provider. This guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

There was discussion between Chair Mevoli and Program manager Friel reiterating that the cost of this testing is not going to be covered by insurance, it will have to come out of the employee's pocket if you are mandating this. Attorney J Kenneth Harris explained that employers are able to require periodic testing for its employees.

Executive commissioner Hill talked about the Pfizer vaccine that was just approved by the FDA. Program Manager Brandon Lodics also touched on the fact that Governor Murphy held a press release today about mandatory COVID-19 testing for state employees and school district employees. They plan to talk to their providers and see what the options are for monitoring this mandatory testing because this could be costly to the member.

ADMINISTRATIVE AUTHORIZATIONS

Nothing to report at this time.

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

Resolution 23-21 – August 2021 Bills List

FY2021		\$609,059.13
TOTAL		\$615,091.13

MOTION TO APPROVE RESOLUTION 23-21:

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

MOTION TO APPROVE THE REMAINDER OF THE TREASURERS REPORT:

Moved: Commissioner Shannon
Second: Commissioner DiAngelo
Vote: Unanimous

FUND ATTORNEY: Fund Attorney Mr. Harris discussed the FDA approved Pfizer vaccine and who is eligible for it.

AETNA: Mr. Silverstein reviewed the claims for June 2021. The average pepm was \$1,560. He said there were 1 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 was absent. Report was included in the agenda.

EXPRESS SCRIPTS: Mr. Colalillo said reviewed the report included in the agenda. 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 booster shot which will now be called Comirnaty. He explained that Moderna also applied for a full FDA approval for their vaccine as Pfizer did. He expects to see that approved in the near future.

DENTAL ADMINISTRATOR: No report.

OLD BUSINESS: None

NEW BUSINESS: None.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved: Commissioner Maybury
Second: Commissioner Shannon

Vote:

Unanimous

MEETING ADJOURNED: 6:00pm
NEXT MEETING: SEPTEMBER 27, 2021

Jordyn DeLorenzo Assisting Secretary
for

JOSEPH WOLK, SECRETARY