

Southern Jersey ^{FUND}



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

**AGENDA & REPORTS
NOVEMBER 22, 2021
CONFERENCE CALL
6:00 PM**

Join Zoom Meeting

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

Meeting ID: 991 2439 1172

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Meeting ID: 991 2439 1172

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

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

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

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

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
AGENDA
MEETING: NOVEMBER 22, 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: October 25, 2021

Open (Appendix I)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Michael Zambito/Verrill & Verrill)

November 2021 Voucher List (Resolution 32-21) Page 11

November Supplemental Bills List..... Page 12

November Dividends Page 14

Treasurers Report Page 15

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (J. Kenneth Harris)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

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PRESCRIPTION ADMINISTRATOR - (Express Scripts)

Monthly Report..... Page 35

DENTAL ADMINISTRATOR - (Delta Dental)

Monthly Report

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS - LITIGATION

MEETING ADJOURNED

**Southern New Jersey Regional Employee Benefits Fund
Executive Director's Report
November 22, 2021**

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** - as of September 30, 2021 (page 3)
 - Historical Income Statement
 - Consolidated Balance Sheet
 - Indices and Ratios Report
 - Budget Status Report

WELLNESS CONTRACTS - CCBOSS

The Camden County Board of Social Services uses its retained dividend funds to pay for wellness programs. The Fund pays these contracts directly. The group will be adding two new programs that the Fund will also pay from the CCBOSS retained account. We ask for a simple motion to allow the Fund to pay Livongo and Healthways on behalf of the member

MOTION: *Motion to allow the Southern New Jersey Regional Employee Benefits Fund to pay Livongo and Healthways service fees on behalf of the Camden County Board of Social Services using its retained dividend funds.*

INDEMNITY AND TRUST AGREEMENTS

A list of members with expiring Indemnity and Trust Agreements is included on page 8. Resolutions were sent to the members/brokers earlier this month. Please remit these documents before the end of the year.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	September 30, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		3,812,429	32,942,482	1,273,942,755	1,306,885,238
2.	CLAIM EXPENSES					
	Paid Claims		3,425,190	27,836,608	1,034,181,010	1,062,017,618
	IBNR		17,843	224,311	2,490,000	2,714,311
	Less Specific Excess		4,146	152,144	(19,184,698)	(19,032,553)
	Less Aggregate Excess		-	-	(1,807,360)	(1,807,360)
	TOTAL CLAIMS		3,447,179	28,213,063	1,015,678,952	1,043,892,016
3.	EXPENSES					
	MA & HMO Premiums		343,192	3,032,031	27,777,460	30,809,491
	Excess Premiums		55,991	511,895	47,663,208	48,175,104
	Administrative		202,638	1,936,671	115,823,339	117,760,010
	TOTAL EXPENSES		601,820	5,480,597	191,264,007	196,744,604
4.	UNDERWRITING PROFIT (1-2-3)		(236,570)	(751,178)	66,999,796	66,248,618
5.	INVESTMENT INCOME		7,843	70,130	3,368,587	3,438,717
6.	DIVIDEND INCOME		0	352,053	11,184,436	11,536,489
7.	STATUTORY PROFIT (4+5+6)		(228,726)	(328,995)	81,552,819	81,223,824
8.	DIVIDEND		85,201	85,201	69,789,455	69,874,656
9.	Transferred Surplus		0	0	0	0
	STATUTORY SURPLUS (7-8+9)		(313,927)	(414,196)	11,763,364	11,349,168
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	(69,135)	190,535	10,085,644	10,276,179
		Cash	(215,435)	(1,274,264)	15,545,943	14,271,679
	2020	Surplus	(44,737)	(310,634)	1,677,720	1,367,086
		Cash	(39,962)	(2,159,725)	3,131,888	972,163
	2021	Surplus	(200,056)	(294,097)		(294,097)
		Cash	354,998	973,050		973,050
	TOTAL SURPLUS (DEFICITS)		(313,927)	(414,196)	11,763,364	11,349,168
	TOTAL CASH		99,601	(2,460,939)	18,677,832	16,216,892
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		(10,406)	210,564	982,814,212	983,024,776
	FUND YEAR 2020					
	Paid Claims		58,605	2,678,545	30,805,796	33,484,341
	IBNR		0	(2,490,000)	2,490,000	-
	Less Specific Excess		4,775	152,701	(431,054)	(278,353)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2020 CLAIMS		63,380	341,246	32,864,742	33,205,988
	FUND YEAR 2021					
	Paid Claims		3,376,361	24,946,942		24,946,942
	IBNR		17,843	2,714,311		2,714,311
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	TOTAL FY 2021 CLAIMS		3,394,204	27,661,253		27,661,253
	COMBINED TOTAL CLAIMS		3,447,179	28,213,063	1,015,678,954	1,043,892,017

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 SEPTEMBER 30, 2021

BY FUND YEAR

	SNJREBF 2021	SNJREBF 2020	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	973,050	972,163	14,271,679	16,216,892
Assessments Receivable (Prepaid)	841,890	8,651	129,338	979,879
Interest Receivable	-	60	(60)	0
Specific Excess Receivable	-	278,353	-	278,353
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	352,053	352,053
Prepaid Admin Fees	2,750	-	-	2,750
Other Assets	623,906	113,494	-	737,400
Total Assets	2,441,596	1,372,722	14,753,010	18,567,328
LIABILITIES				
Accounts Payable	-	(0)	-	(0)
IBNR Reserve	2,714,311	0	-	2,714,311
A4 Retiree Surcharge	-	-	-	-
Dividends Payable	-	-	277,048	277,048
Retained Dividends	-	-	4,199,783	4,199,783
Accrued/Other Liabilities	21,382	5,636	-	27,018
Total Liabilities	2,735,693	5,636	4,476,831	7,218,160
EQUITY				
Surplus / (Deficit)	(294,097)	1,367,086	10,276,179	11,349,168
Total Equity	(294,097)	1,367,086	10,276,179	11,349,168
Total Liabilities & Equity	2,441,596	1,372,722	14,753,010	18,567,328
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.

15-Nov-21

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
RATIOS										
INDICES	2020	FY2021								
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Cash Position	18,677,832	\$ 15,178,801	\$ 14,514,393	\$ 16,908,955	\$ 17,345,037	\$ 16,159,099	\$ 16,539,107	\$ 16,543,693	\$ 16,117,291	\$ 16,216,892
IBNR	2,490,000	\$ 2,629,682	\$ 2,699,795	\$ 2,738,791	\$ 2,749,276	\$ 2,500,000	\$ 2,594,155	\$ 2,655,199	\$ 2,696,468	\$ 2,714,311
Assets	20,687,548	\$ 20,241,581	\$ 19,303,223	\$ 19,216,272	\$ 18,869,678	\$ 18,492,475	\$ 18,893,014	\$ 19,129,833	\$ 19,005,935	\$ 18,567,328
Liabilities	8,924,184	\$ 8,405,504	\$ 7,786,506	\$ 7,456,660	\$ 7,445,160	\$ 7,176,326	\$ 7,251,255	\$ 7,301,607	\$ 7,342,839	\$ 7,218,160
Surplus	11,763,364	\$ 11,836,077	\$ 11,516,717	\$ 11,759,612	\$ 11,424,518	\$ 11,316,149	\$ 11,641,759	\$ 11,828,225	\$ 11,663,095	\$ 11,349,168
Claims Paid -- Month	2,209,786	\$ 3,041,585	\$ 3,068,516	\$ 2,838,761	\$ 3,348,146	\$ 3,370,351	\$ 2,758,073	\$ 2,766,709	\$ 3,219,277	\$ 3,425,190
Claims Budget -- Month	2,870,280	\$ 3,019,868	\$ 3,016,109	\$ 3,007,602	\$ 2,997,995	\$ 2,993,928	\$ 2,988,359	\$ 2,970,775	\$ 2,974,070	\$ 2,970,856
Claims Paid -- YTD	32,769,858	\$ 3,041,585	\$ 6,110,101	\$ 8,948,862	\$ 12,297,008	\$ 15,667,359	\$ 18,425,432	\$ 21,192,141	\$ 24,411,418	\$ 27,836,608
Claims Budget -- YTD	34,443,363	\$ 3,019,868	\$ 6,035,977	\$ 9,043,579	\$ 12,041,574	\$ 15,035,503	\$ 18,023,862	\$ 20,994,637	\$ 23,968,706	\$ 26,939,562
RATIOS										
Cash Position to Claims Paid	8.45	4.99	4.73	5.96	5.18	4.79	6.00	5.98	5.01	4.73
Claims Paid to Claims Budget -- Month	0.77	1.01	1.02	0.94	1.12	1.13	0.92	0.93	1.08	1.15
Claims Paid to Claims Budget -- YTD	0.95	1.01	1.01	0.99	1.02	1.04	1.02	1.01	1.02	1.03
Cash Position to IBNR	7.50	5.77	5.38	6.17	6.31	6.46	6.38	6.23	5.98	5.97
Assets to Liabilities	2.32	2.41	2.48	2.58	2.53	2.58	2.61	2.62	2.59	2.57
Surplus as Months of Claims	4.10	3.92	3.82	3.91	3.81	3.78	3.9	3.98	3.92	3.82
IBNR to Claims Budget -- Month	0.87	0.87	0.90	0.91	0.92	0.84	0.87	0.89	0.91	0.91

Southern NJ Municipal Employee Benefits Fund						
2021 Budget Status Report						
as of September 30, 2021						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	13,451,435	18,076,573	18,047,505			
Medical Claims AmeriHealth - All Other	1,488,665	1,982,714	2,053,426			
Medical Claims - CCBOSS	6,020,492	8,152,491	8,701,317			
Subtotal Medical	20,960,592	28,211,778	28,802,249	22,035,945	(1,075,353)	-5%
Prescription Claims - All Other	4,416,075	5,926,468	5,623,611			
Prescription Claims - CCBOSS	1,893,572	2,566,758	2,872,216			
Subtotal Prescription	5,032,891	6,774,618	6,776,697	4,757,044	275,847	5%
Rx Rebates	(1,276,756)	(1,718,608)	(1,719,131)			
Dental Claims - All Other	819,611	1,097,813	1,073,682			
Dental Claims - CCBOSS	126,469	172,284	163,464			
Subtotal Dental	946,080	1,270,097	1,237,146	868,264	77,816	8%
Subtotal Claims	26,939,562	36,256,493	36,816,091	27,661,253	(721,691)	-3%
Loss Fund Contingency	0	0	0			
DMO Premiums	2,404	3,078	3,078	2,590	(186)	-8%
Medicare Advantage - All Other	1,553,757	2,120,472	1,119,982			
Medicare Advantage - CCBOSS	1,467,291	1,934,435	1,842,089			
Subtotal Insured Programs	3,023,452	4,057,985	2,965,149	3,029,441	(8,393)	0%
Reinsurance						
Specific	511,725	720,750	727,725	511,895	(170)	0%
Total Loss Fund	30,474,740	41,035,227	40,508,966	31,205,179	(730,439)	-2%
Expenses						
Legal	16,296	21,728	21,728	16,296	-	0%
Treasurer	11,484	15,312	15,312	11,484	-	0%
Administrator	269,849	361,041	303,643	270,008	(159)	0%
Program Manager	631,382	844,885	787,661	850,966	(6,566)	-1%
Brokerage	213,018	281,415	273,628	Included above in Program Manager		
TPA - Med Aetna	659,618	886,383	899,207	714,146	(5,791)	-1%
TPA - Med AmeriHealth Admin	48,737	65,485	67,617	Included above in TPA		
TPA - Dental	51,380	69,005	67,167	51,365	16	0%
Actuary	8,250	11,000	11,000	8,250	0	0%
Auditor	14,250	19,000	19,000	14,247	3	0%
Subtotal Expenses	1,924,263	2,575,254	2,465,963	1,936,761	(12,498)	-1%
Misc/Cont	12,037	16,049	16,049	11,516	521	4%
Data Analysis System	0	0	0	0	-	#DIV/0!
Affordable Care Act Taxes	7,460	10,025	10,122	8,170	(710)	-10%
Plan Documents	11,250	15,000	15,000	11,250	-	0%
Total Expenses	1,955,010	2,616,328	2,507,134	1,967,697	(12,687)	-1%
Total Budget	32,429,750	43,651,555	43,016,100	33,172,877	(743,127)	-2%

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

2022 Filed

Filed

Filed

Filed

Filed

Filed

Filed

Compliance List included

N/A

N/A

Filed

Filed

6/30/2021 Filed

12/31/2020 filed

N/A

N/A

N/A

N/A

N/A

N/A

N/A

File

N/A

Professional	Contract Received	Insurance Received	Contract Term
Executive Director	Yes	Yes	1/1/2019 - 12/31/2021
Program Manager	Yes	Yes	1/1/2019 - 12/31/2021
Attorney	Yes	Yes	1/1/2021-12/31/2022
Treasurer	Yes	Yes	1/1/2021-12/31/2022
Auditor	Yes	Yes	1/1/2021-12/31/2022
Deputy Treasurer	Yes	Yes	1/1/2021-12/31/2022
Actuary	Yes	Yes	1/1/2021-12/31/2022
Aetna	Yes	in progress	*1 year renewal negotiated
AmeriHealth	Yes	in progress	*1 year renewal negotiated
Delta Dental	Yes		*1 year renewal negotiated
United Healthcare	Yes	in progress	1/1/2020-12/31/2021

INDEMNITY & TRUST AGREEMENT COMPLIANCE

Member	I&T end date
TOWNSHIP OF WILLINGBORO	email sent 10/12/2021
HADDONFIELD BOROUGH	12/31/2021
BOROUGH OF SOMERDALE	12/31/2021
BOROUGH OF BROOKLAWN	12/31/2021
BOROUGH OF MAGNOLIA	12/31/2021
BOROUGH OF MERCHANTVILLE	12/31/2021
BOROUGH OF LINDENWOLD	12/31/2021
BOROUGH OF MOUNT EPHRAIM	12/31/2021
BOROUGH OF WENONAH	12/31/2021
NORTH HANOVER TWP	12/31/2021
WINSLOW TWP FIRE DISTRICT #1	12/31/2021
PINE HILL BOROUGH	12/31/2021
MT. HOLLY MUNICIPAL UTILITIES AUTHO	12/31/2021
LUMBERTON TOWNSHIP	12/31/2021
BOROUGH OF RUNNEMEDE	12/31/2021
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12/31/2021
Township of Winslow	12/31/2021
WINSLOW TOWNSHIP	12/31/2021
PALMYRA	12/31/2021

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
PROGRAM MANAGERS REPORT
NOVEMBER 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.

- Wednesday, November 17th 10:00 am - 11:00 am

ENROLLMENT & ELIGIBILITY DEPARTMENT UPDATES

Benefit Express Payment Coupons for 2022

As a reminder PERMA mailed a memo to all retiree and COBRA members to make them aware that 2022 payment coupons will be late.

End of Year Reporting

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

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

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 January 31, 2022. Due to the extension letters there is no target mail date. I will provide an update, once more information is available

AETNA MEDICARE ID CARD CHANGES

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)

This is not the exact sample of the new ID cards, but is very similar to below. Current ID card sample on the left, 2022 version of the ID card is on the right. Here are some things to keep in mind regarding the new ID cards:

- New Group #'s
- New Member ID
- New address to send payments

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**



6 ©2021 Aetna Inc.

The new format for Member ID# is 1011xxxxxxxxx

- 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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OPEN ENROLLMENT UPDATE

Annual Open Enrollment – The annual SNJREBF Open Enrollment recently ended on 11/12/2021. The deadline for entities to enter changes in Benefit Express was **11/19/2021**. As in previous years, this was a passive Open Enrollment, members who wanted to keep their current elections did not need to take any action.

COMPLIANCE UPDATES

“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.

LEGISLATIVE UPDATES

On November 4, 2021, OSHA released its Emergency Temporary Standard (ETS), which outlines workplace requirements for private employers to mitigate the risk of contracting COVID-19 in the workplace. On November 6, 2021, the fifth Circuit Court of Appeals ordered a temporary stay on ETS on mandatory COVID-19 vaccination and testing for the workplace. This order prevents enforcement of the ETS until a final decision regarding the legality of this standard is published.

ADMINISTRATIVE AUTHORIZATIONS

Nothing to report at this time

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution 32-21

NOVEMBER 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 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002440	CONNER STRONG & BUCKELEW	RX - PROGRAM MANAGER FEES 11/21	9,001.24
002440	CONNER STRONG & BUCKELEW	MEDICAL - PROGRAM MANAGER FEES 11/21	54,783.00
002440	CONNER STRONG & BUCKELEW	BROKER FEES 11/21	23,410.11
002440	CONNER STRONG & BUCKELEW	DENTAL - PROGRAM MANAGER FEES 11/21	5,035.25
002440	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 11/21	596.52
			92,826.12
		Total Payments FY 2021	92,826.12
		TOTAL PAYMENTS ALL FUND YEARS	92,826.12

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

SUPPLEMENTAL BILLS LIST

Confirmation of Payment

NOVEMBER 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>
002449			
002449	WELLNESS COACHES	WELLNESS COACHING - CCBOS 11/21	6,032.00
			6,032.00
		Total Payments FY CLOSED	6,032.00

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002450			
002450	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 11/21	113,676.13
			113,676.13
002451			
002451	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 11/21	216,469.12
			216,469.12
002452			
002452	FLAGSHIP HEALTH SYSTEMS INC	DMO PREMIUMS - LINDENWOLD 11/21	59.76
			59.76
002453			
002453	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 11/21	5,712.72
			5,712.72
002454			
002454	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 11/21	72,403.42
			72,403.42
002455			
002455	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 11/21	5,460.50
			5,460.50
002456			
002456	PERMA	POSTAGE 10/21	525.99
002456	PERMA	ADMINISTRATION FEES 11/21	29,783.51
			30,309.50
002457			
002457	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 11/21	1,810.67
			1,810.67
002458			
002458	VERRILL & VERRILL, LLC	TREASURER FEE 11/21	770.91
			770.91
002459			
002459	MICHAEL S. ZAMBITO	TREASURER FEE 11/21	505.08
			505.08
002460			
002460	COURIER POST	ACCT# CHL-079881 - AD - 10.8.21	60.24
			60.24
002461			
002461	BURLINGTON COUNTY TIMES	BALANCE FORWARD & BUDGET INTRO - 10.6.21	78.44
			78.44

002462			
002462	ACCESS	ACCT #419 - ARC. AND STOR. - 10.31.21	202.26
			202.26
002463			
002463	MUNICIPAL REINSURANCE HIF	REINSURANCE 11/21	56,262.29
			56,262.29
		Total Payments FY 2021	503,781.04
		TOTAL PAYMENTS ALL FUND YEARS	509,813.04

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND

DIVIDEND BILLS LIST

Confirmation of Payment

NOVEMBER 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>
002441			
002441	SOMERDALE BOROUGH	DIVIDEND - NOVEMBER 2021	37,338.71
			37,338.71
002442			
002442	BROOKLAWN BOROUGH	DIVIDEND - NOVEMBER 2021	25,229.86
			25,229.86
002443			
002443	MOUNT EPHRAIM BOROUGH	DIVIDEND - NOVEMBER 2021	72,389.07
			72,389.07
002444			
002444	GLOUCESTER CITY	DIVIDEND - NOVEMBER 2021	214,567.90
			214,567.90
002445			
002445	BARRINGTON BOROUGH	DIVIDEND - NOVEMBER 2021	81,343.77
			81,343.77
002446			
002446	WESTVILLE BOROUGH	DIVIDEND - NOVEMBER 2021	29,415.01
			29,415.01
002447			
002447	LUMBERTON TOWNSHIP	DIVIDEND - NOVEMBER 2021	47,616.81
			47,616.81
002448			
002448	HADDON HEIGHTS BOROUGH	DIVIDEND - NOVEMBER 2021	106,375.10
			106,375.10
		Total Payments FY CLOSED	614,276.23
		TOTAL PAYMENTS ALL FUND YEARS	614,276.23

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2021 Month Ending: October										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	Dividend Reserve	Future	Admin	TOTAL
OPEN BALANCE	(2,741,017.90)	360,527.75	3,534,289.36	0.00	9,801,087.10	468,063.58	4,261,558.68	1,289,070.08	(756,686.20)	16,216,892.45
RECEIPTS										
Assessments	2,321,995.95	89,338.92	557,494.02	0.00	334,951.27	56,301.84	0.00	0.00	229,791.00	3,589,873.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,611.95	179.56	1,573.54	0.00	3,822.28	190.44	1,661.95	502.72	30.53	10,572.97
Invest Adj	(0.04)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.04)
Subtotal Invest	2,611.91	179.56	1,573.54	0.00	3,822.28	190.44	1,661.95	502.72	30.53	10,572.93
Other *	23,781.33	0.00	113,493.97	0.00	0.00	0.00	352,053.00	0.00	0.00	489,328.30
TOTAL	2,348,389.19	89,518.48	672,561.53	0.00	338,773.55	56,492.28	353,714.95	502.72	229,821.53	4,089,774.23
EXPENSES										
Claims Transfers	2,629,635.42	76,577.13	605,700.16	0.00	0.00	0.00	0.00	0.00	0.00	3,311,912.71
Expenses	638,617.59	29.88	0.00	0.00	0.00	56,024.58	0.00	0.00	213,563.70	908,235.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.04	1.04
TOTAL	3,268,253.01	76,607.01	605,700.16	0.00	0.00	56,024.58	0.00	0.00	213,564.74	4,220,149.50
END BALANCE	(3,660,881.72)	373,439.22	3,601,150.73	0.00	10,139,860.65	468,531.28	4,615,273.63	1,289,572.80	(740,429.41)	16,086,517.18

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	October										
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	0.03	0.50	
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$16,216,892.42	\$ 5,171.71	\$ 2,343.03	\$ 4,260,873.97	\$ 2,880,451.29	\$ 8,630,764.93	\$ 49,345.19	\$ 79,204.03	\$ 54,671.93	\$ 254,066.34	
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	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$10,572.96	\$0.13	\$0.80	\$2,533.18	\$4,300.81	\$3,271.35	\$354.65	\$9.44	\$1.67	\$100.93	
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	\$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	\$0.00
8 Net Investment Income	\$10,572.96	\$0.13	\$0.80	\$2,533.18	\$4,300.81	\$3,271.35	\$354.65	\$9.44	\$1.67	\$100.93	
9 Deposits - Purchases	\$9,987,201.30	\$0.00	\$0.00	\$0.00	\$5,000,000.00	\$4,079,201.30	\$908,000.00	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$10,128,149.50	-\$1.04	\$0.00	\$0.00	-\$908,000.00	-\$8,311,912.71	-\$908,235.75	\$0.00	\$0.00	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Ending Cash & Investment Balance	\$16,086,517.18	\$5,170.80	\$2,343.83	\$4,263,407.15	\$6,976,752.10	\$4,401,324.87	\$49,464.09	\$79,213.47	\$54,673.60	\$254,167.27	
Ending Interest Accrual Balance	\$0.13	\$0.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$907,192.82	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$907,192.82	\$0.00	\$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	\$0.00
Balance per Bank	\$16,993,710.00	\$5,170.80	\$2,343.83	\$4,263,407.15	\$6,976,752.10	\$4,401,324.87	\$956,656.91	\$79,213.47	\$54,673.60	\$254,167.27	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		October							
Current Fund Year		2021							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid October	3. Monthly Recoveries October	4. Calc. Net Paid Thru October	5. TPA Net Paid Thru October	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2021	Med	22,506,225.67	2,629,635.42	0.00	25,135,861.09	0.00	25,135,861.09	22,506,225.67	2,629,635.42
	Dental	864,106.94	76,577.13	0.00	940,684.07	0.00	940,684.07	864,106.94	76,577.13
	Rx	5,986,977.06	605,700.16	0.00	6,592,677.22	0.00	6,592,677.22	5,986,977.06	605,700.16
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	29,357,309.67	3,311,912.71	0.00	32,669,222.38	0.00	32,669,222.38	29,357,309.67	3,311,912.71

RESOLUTION NO. 32-21

**SOUTHERN JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE NOVEMBER 2021 BILLS LIST, SUPPLEMENTAL and DIVIDEND
PAYMENTS**

WHEREAS, the Southern Jersey Regional Employee Benefits Fund held a Public Meeting on **November 22, 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 November 2021 and dividend payments to certain members for consideration and approval of the Executive Committee; and

WHEREAS, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of October 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 November 2021 and November Dividends prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

NOW, THEREFORE BE IT FURTHER RESOLVED, the Commissioners of the Executive Committee of the Southern Jersey Regional Employee Benefits Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

ADOPTED: NOVEMBER 22, 2021

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

November 22, 2021



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP PAID 2020	# OF EES	PER EE	MEDICAL CLAIMS + CAP PAID 2021	# OF EES	PER EE
JANUARY	\$2,504,772	1,611	\$ 1,555	\$2,161,645	1,558	\$ 1,387
FEBRUARY	\$2,167,425	1,607	\$ 1,349	\$2,514,368	1,573	\$ 1,598
MARCH	\$2,818,446	1,607	\$ 1,754	\$2,693,678	1,553	\$ 1,734
APRIL	\$1,816,987	1,603	\$ 1,133	\$2,261,264	1,554	\$ 1,455
MAY	\$1,579,035	1,602	\$ 986	\$2,609,287	1,551	\$ 1,682
JUNE	\$2,691,735	1,585	\$ 1,698	\$2,408,369	1,544	\$ 1,560
JULY	\$1,896,448	1,574	\$ 1,205	\$2,202,755	1,544	\$ 1,427
AUGUST	\$2,210,069	1,577	\$ 1,401	\$2,930,144	1,533	\$ 1,911
SEPTEMBER	\$1,983,530	1,577	\$ 1,258	\$2,569,133	1,532	\$ 1,677
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			\$22,350,644		
				2021 Average	1,549	\$ 1,604
				2020 Average	1,586	\$ 1,414

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

Plan Sponsor Unique ID :	All	Paid Dates:	09/01/2021 - 09/30/2021
Customer:	Southern NJ Regional Employee Benefits Fund	Service Dates:	01/01/2011 - 09/30/2021
Group / Control:	00737391,00866357,SI030217,SI416902,SI431318	Line of Business:	All

	Billed Amt	Paid Amt
	\$113,152.27	\$81,787.35
	\$362,540.75	\$80,125.87
	\$235,472.93	\$72,607.56
	\$34,034.13	\$57,458.68
	\$258,761.79	\$56,092.53
Total:	\$1,003,961.87	\$348,071.99



SNJ Regional Employee Benefits Fund

10/1/20 thru 9/30/21 (unless otherwise noted)

Dashboard

Medical Claims Paid:
January 2021 thru September 2021
Total Medical Paid per EE: **\$1,604**

Network Discounts

Inpatient:	67.6%
Ambulatory:	66.5%
Physician/Other:	61.5%
TOTAL:	65.1%

Provider Network

% Admissions In-Network:	98.9%
% Physician Office:	98.4%

Aetna Book of Business:
Admissions 98.3%; Physician 92.5%

Top Facilities Utilized (by total Medical Spend)

- Virtua-West Jersey
- Cooper Hospital
- Kennedy Health
- CHOP
- Virtua Our Lady of Lourdes

Catastrophic Claim Impact

January 2021 – September 2021

Number of Claims Over \$50,000: **49**
Claimants per 1000 members: **12.7**
Avg. Paid per Claimant: **\$121,252**
Percent of Total Paid: **32.4%**
• Aetna BOB- HCC account for an average of 38.8% of total Medical Cost

Nurse Case Member Outreach:

Through Q3 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 – September 2021

Total Registrations: **41**
Total Online Visits: **75**
Total Net Claims Savings: **\$11,215**
Total Visits w/ Rx: **46**

Mental Health Visits: **9**
Dermatology Visits: **7**

New

Allentown Service Center

Performance: Metrics thru Sept. 2021

Customer Service Performance

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

Claims Performance

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

Performance Goals

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

Financial Accuracy:	99%
Turnaround Time	
90% processed w/in:	14 days
95% processed w/in:	30 days

COVID-19 population alerts

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

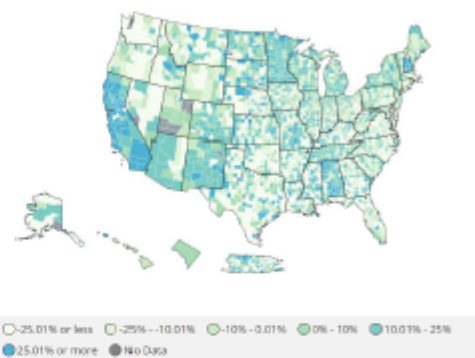
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

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

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

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



Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 11/1/2021 | 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, Ocean	607,186	13	28.1
WY, Laramie	99,500	3	50.1
ME, Washington	31,379	2	47.8
DE, Kent	180,786	2	35.2
DE, Sussex	234,225	2	28.9
AZ, Pima	1,047,279	2	33.3
PA, Bradford	60,323	1	50.4
AZ, Pinal	462,789	1	36.0
PA, Pike	55,809	1	25.1
MI, Macomb	873,972	1	37.9

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

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Camden	506,471	2,290	19.3
NJ, Gloucester	291,636	750	22.1
NJ, Burlington	445,349	526	20.0
NJ, Atlantic	263,670	47	18.2
NJ, Mercer	367,430	33	11.7
NJ, Salem	62,385	32	24.0
NJ, Cumberland	149,527	29	18.5
DE, New Castle	558,753	11	24.4
NJ, Cape May	92,039	10	19.1
SC, Horry	354,081	7	17.0
SC, Dorchester	162,809	5	17.3
FL, Lee	770,577	5	10.1
TN, Sumner	191,283	5	14.6
PA, Delaware	566,747	4	16.7
TN, Montgomery	208,993	4	12.9
PA, Philadelphia	1,584,064	4	11.6
TN, Fayette	41,133	4	12.5
TN, Robertson	71,813	2	11.7
PA, Montgomery	830,915	2	16.9
FL, Osceola	375,751	2	11.0
MD, Worcester	52,276	2	14.2
ME, York	207,641	2	25.0
PA, Chester	524,989	2	17.7
AL, Mobile	413,210	1	13.9
AL, Shelby	217,702	1	17.7

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





COVID-19 Claims Activity

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

Use these insights to:

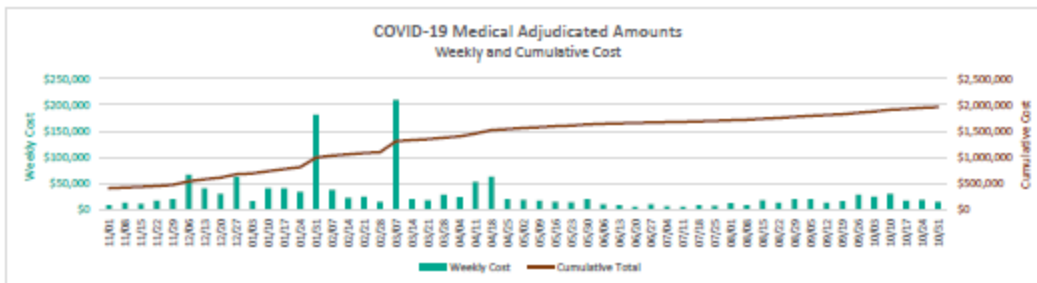
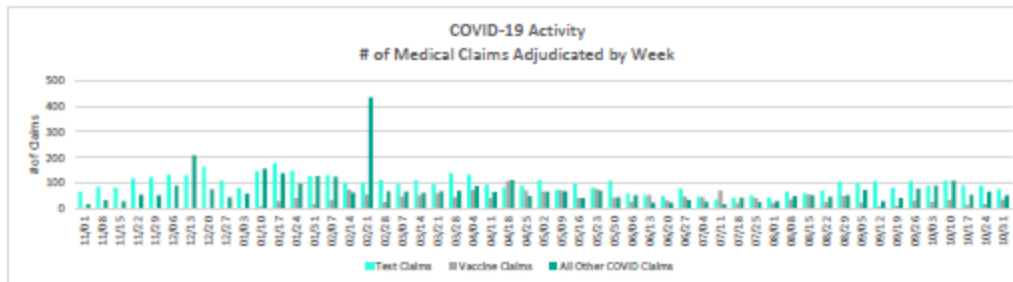
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claim spend

At a glance

	COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
						
	COVID-19 paid	Tests	Vaccine	Tests	Vaccine Administration*	All Other Claims
Current Week	\$15,559	78	41	73	40	49
3/01/20 - 10/31/21	\$1,969,537	6,295	2,177	2,296	1,190	1,625

*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?

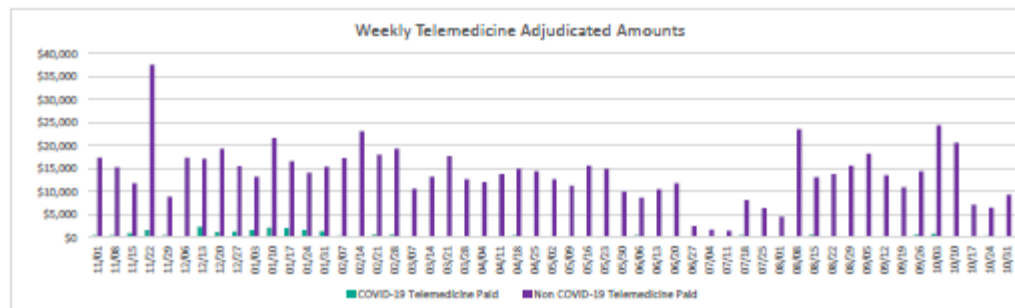
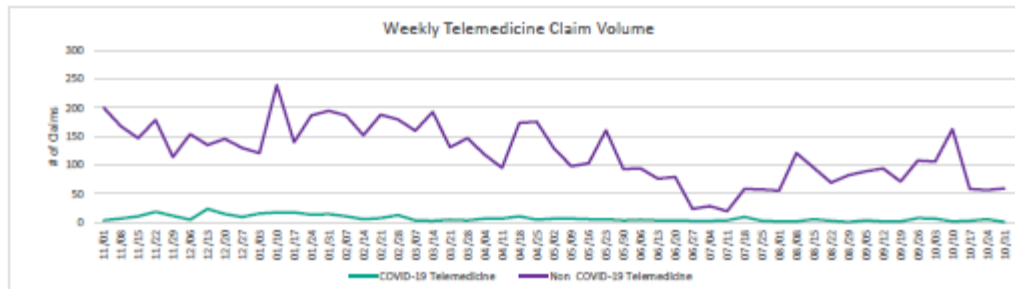
Use these insights to:

- ✓ Review monthly growth of both Telemed 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	\$0	\$9,288	0	59
3/01/20 - 10/31/21	\$36,805	\$1,220,762	444	10,880

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

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

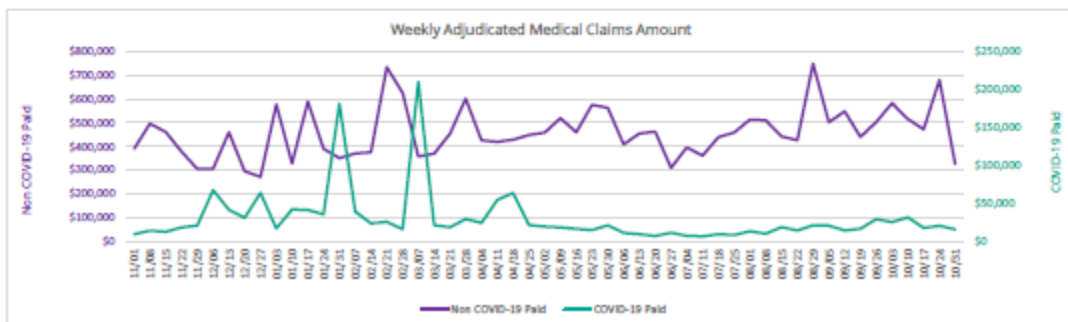
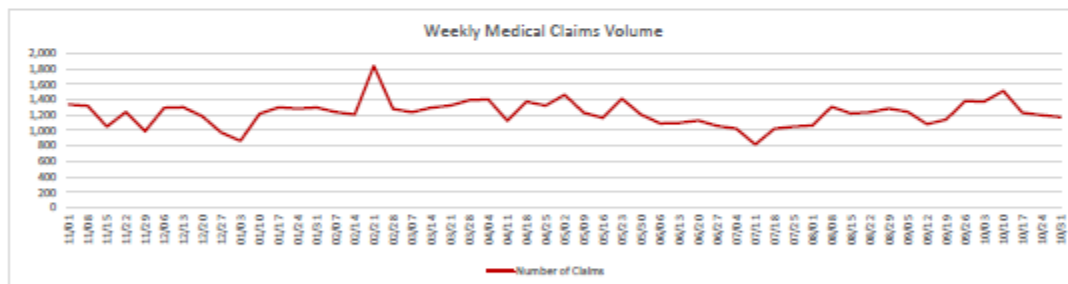
Use these insights to:

- ✓ 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



How does this week compare to previous weeks?



By the numbers

What are the COVID-19 activity details by week?

Period Ending	# of Claimants*			# of Claims			Adjudicated Amount			
	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	Total
Mar. 2020	0	0	0	0	0	0	\$0	\$0	\$0	\$0
Apr. 2020	5	22	0	5	22	0	\$110	\$1,405	\$0	\$1,515
May 2020	26	75	0	44	75	0	\$9,497	\$6,328	\$0	\$15,825
June 2020	54	164	0	64	169	0	\$131,981	\$13,680	\$0	\$145,662
July 2020	59	114	0	63	116	0	\$18,171	\$10,073	\$0	\$28,243
Aug. 2020	123	318	0	133	336	0	\$78,647	\$30,639	\$0	\$109,285
Sept. 2020	68	184	0	78	205	0	\$12,803	\$18,330	\$0	\$31,132
Oct. 2020	96	221	0	99	262	0	\$48,408	\$24,029	\$0	\$72,437
Nov. 2020	173	417	0	193	476	0	\$30,593	\$42,452	\$0	\$73,044
Dec. 2020	374	476	0	425	540	0	\$150,402	\$51,701	\$0	\$202,103
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	51	67	96	51	\$200,377	\$8,301	\$1,253	\$209,930
03/14/21	60	99	58	64	113	58	\$8,867	\$10,813	\$1,291	\$20,972
03/21/21	64	86	66	69	97	68	\$8,793	\$7,954	\$1,639	\$18,385
03/28/21	64	115	55	71	140	55	\$14,773	\$12,436	\$2,129	\$29,337
04/04/21	81	114	79	88	134	80	\$12,066	\$9,035	\$3,162	\$24,263
04/11/21	58	88	52	65	94	53	\$45,000	\$7,512	\$2,095	\$54,608
04/18/21	95	73	113	111	84	114	\$51,547	\$7,342	\$4,642	\$63,530
04/25/21	47	75	79	51	90	79	\$10,108	\$8,320	\$2,939	\$21,367
05/02/21	58	100	74	67	112	75	\$6,690	\$9,485	\$3,159	\$19,334
05/09/21	65	71	79	69	76	80	\$8,550	\$6,358	\$3,452	\$18,360
05/16/21	40	90	53	41	96	53	\$5,003	\$9,245	\$2,156	\$16,403
05/23/21	68	74	86	72	82	87	\$4,968	\$6,671	\$3,275	\$14,915
05/30/21	42	99	57	46	110	58	\$8,641	\$10,275	\$2,478	\$21,394
06/06/21	49	56	39	53	62	39	\$4,042	\$5,501	\$1,586	\$11,130
06/13/21	22	44	60	24	54	63	\$2,229	\$4,890	\$2,132	\$9,251
06/20/21	24	47	45	24	50	47	\$1,625	\$3,560	\$1,896	\$7,081
06/27/21	31	65	49	34	79	50	\$2,746	\$6,835	\$1,463	\$11,044
07/04/21	27	46	50	28	47	51	\$2,155	\$3,248	\$1,577	\$6,980
07/11/21	17	31	69	18	37	77	\$1,152	\$3,085	\$2,183	\$6,421
07/18/21	41	43	29	43	43	29	\$5,187	\$2,930	\$1,175	\$9,292
07/25/21	24	49	46	27	53	46	\$2,379	\$3,953	\$1,793	\$8,125
08/01/21	28	35	38	30	43	38	\$8,601	\$3,394	\$1,562	\$13,557
08/08/21	47	63	41	50	68	44	\$4,026	\$4,136	\$1,657	\$9,819
08/15/21	49	57	60	53	61	63	\$11,278	\$4,939	\$2,545	\$18,761
08/22/21	43	67	47	48	71	47	\$6,821	\$6,079	\$1,865	\$14,765
08/29/21	49	94	48	53	107	61	\$10,612	\$9,210	\$1,284	\$21,105
09/05/21	68	93	30	74	103	31	\$10,933	\$8,317	\$1,229	\$20,480
09/12/21	30	86	18	30	108	18	\$3,808	\$9,629	\$728	\$14,165
09/19/21	39	77	26	41	82	26	\$8,505	\$7,295	\$1,033	\$16,832
09/26/21	67	98	39	79	109	39	\$16,817	\$10,819	\$1,391	\$29,026
10/03/21	77	80	33	91	91	33	\$15,928	\$8,113	\$1,231	\$25,273
10/10/21	94	102	44	109	110	45	\$19,135	\$10,467	\$1,919	\$31,521
10/17/21	51	86	20	56	92	20	\$8,725	\$7,981	\$885	\$17,591
10/24/21	65	86	31	67	91	32	\$10,909	\$8,152	\$1,430	\$20,491
10/31/21	49	73	40	53	78	41	\$5,927	\$7,688	\$1,943	\$15,559
Total				4,344	6,295	2,177	\$1,335,623	\$553,714	\$80,200	\$1,969,537

* 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.

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
PA, Bradford	60,323	1	50.4	High Risk
WY, Laramie	99,500	3	50.1	High Risk
ME, Washington	31,379	2	47.8	High Risk
MI, Macomb	873,972	1	37.9	High Risk
AZ, Pinal	462,789	1	36.0	High Risk
DE, Kent	180,786	2	35.2	High Risk
AZ, Pima	1,047,279	2	33.3	High Risk
DE, Sussex	234,225	2	28.9	High Risk
NJ, Ocean	607,186	13	28.1	High Risk
PA, Pike	55,809	1	25.1	High Risk
ME, York	207,641	2	25.0	High Risk
DE, New Castle	558,753	11	24.4	Emerging Risk
NJ, Salem	62,385	32	24.0	Emerging Risk
NJ, Gloucester	291,636	750	22.1	Emerging Risk
NJ, Burlington	445,349	526	20.0	Emerging Risk
NJ, Camden	506,471	2,290	19.3	Emerging Risk
NJ, Cape May	92,039	10	19.1	Emerging Risk
NC, Johnston	209,339	1	19.1	Emerging Risk
NJ, Cumberland	149,527	29	18.5	Emerging Risk
NJ, Monmouth	618,795	1	18.4	Emerging Risk
NJ, Atlantic	263,670	47	18.2	Emerging Risk
AL, Shelby	217,702	1	17.7	Emerging Risk
PA, Chester	524,989	2	17.7	Emerging Risk
SC, Dorchester	162,809	5	17.3	Emerging Risk
NC, Forsyth	382,295	1	17.2	Emerging Risk
SC, Horry	354,081	7	17.0	Emerging Risk
PA, Montgomery	830,915	2	16.9	Emerging Risk
PA, Delaware	566,747	4	16.7	Emerging Risk
TN, Sumner	191,283	5	14.6	Emerging Risk
NV, Clark	2,266,715	1	14.2	Emerging Risk
MD, Worcester	52,276	2	14.2	Emerging Risk
AL, Mobile	413,210	1	13.9	Emerging Risk
TN, Montgomery	208,993	4	12.9	Emerging Risk
TN, Fayette	41,133	4	12.5	Emerging Risk
TN, Robertson	71,813	2	11.7	Emerging Risk
NJ, Mercer	367,430	33	11.7	Emerging Risk
PA, Philadelphia	1,584,064	4	11.6	Emerging Risk
FL, Osceola	375,751	2	11.0	Emerging Risk
GA, Paulding	168,667	1	10.7	Emerging Risk
NJ, Middlesex	825,062	1	10.3	Emerging Risk
FL, Lee	770,577	5	10.1	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		\$ 90,639.72	\$ 90,639.72	132	\$ 686.66	
OCTOBER		\$ 224,939.28	\$ 224,939.28	132	\$1,704.08	
NOVEMBER						
DECEMBER						
TOTALS		\$1,982,565.58				
			2021 Average	134	\$ 1,479.92	
			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:	10/1/21 thru 10/31/2021	Line of Business:	All
Network Service	ALL	Product Line:	All

Claimant	Paid	Diagnosis
1	\$61,805.35	Bacterial Infection
2		
3		
4		
5		



SOUTHERN NEW JERSEY HIF - 0002096174

Claims Incurred between 3/1/2020 and 11/16/2021 and Paid between 3/1/2020 and 11/16/2021

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

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	3	4	\$272.16	\$68.04	\$2.43
1-5	9	19	\$1,941.83	\$102.20	\$4.58
6-18	24	58	\$5,809.22	\$100.16	\$6.03
19-25	29	82	\$11,746.92	\$143.26	\$13.90
26-39	39	113	\$12,177.28	\$107.76	\$9.03
40-64	77	235	\$138,098.98	\$587.66	\$56.60
65+	7	38	\$37,061.10	\$975.29	\$151.27
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	89	316	\$175,068.70	\$554.01	\$62.02
Spouse	35	81	\$13,834.48	\$170.80	\$10.58
Dependent	56	152	\$18,204.31	\$119.77	\$8.10

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	99	339	\$102,161.05	\$301.36	\$31.04
Male	81	210	\$104,946.44	\$499.74	\$34.01
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	179	548	\$207,007.49	\$377.75	\$32.60

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	\$1.13
Emergency Room With Observation Bed	4	4	\$5,685.29	\$1,421.32	\$0.89
Office Physician Visit	19	20	\$2,492.51	\$124.63	\$0.39
Other Physician Visit	5	7	\$1,801.25	\$257.32	\$0.28
Pathology (Laboratory)	149	344	\$30,551.75	\$88.81	\$4.79
Telemedicine	17	20	\$2,173.86	\$108.69	\$0.34
Urgent Care	38	46	\$8,005.55	\$174.03	\$1.26

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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	3	4	4	\$106,344.89	19.20	\$26,586.22	\$43.58	5.00
65+	1	1	1	\$33,342.59	49.20	\$33,342.59	\$136.09	5.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

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TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Inspira Medical Center Elmer	1	1	\$57,642.05	\$57,642.05	\$9.04
Inspira Medical Center Mullica Hill	15	21	\$57,281.73	\$2,727.70	\$8.98
KENNEDY UNIVERSITY HOSPITAL GAC	19	22	\$39,108.50	\$1,777.66	\$6.13
Labcorp Raritan	76	119	\$11,258.74	\$94.61	\$1.77
GENESIS LABORATORY MANAGEMENT	9	10	\$3,225.00	\$322.50	\$0.51
PROHEALTH CARE ASSOC LLP	16	18	\$3,083.20	\$171.29	\$0.48
Inspira Health Network Urgent Care PC	10	11	\$3,025.00	\$275.00	\$0.47
Cooper University Hospital	24	39	\$2,357.16	\$60.44	\$0.37
Quest Diagnostics Inc	19	24	\$2,147.62	\$89.48	\$0.34
EPA of South Jersey	3	3	\$1,964.31	\$654.77	\$0.31
Hackensack University Medical Group PC	13	21	\$1,962.64	\$93.46	\$0.31
Inspira Health Network Medical Group	6	14	\$1,638.22	\$117.02	\$0.26
Cooper Physician Offices PA	3	7	\$1,413.23	\$201.89	\$0.22
ACUTIS DIAGNOSTICS INC	4	7	\$1,394.31	\$199.19	\$0.22
Rowansom Dept of Family Practice	4	11	\$1,185.58	\$107.78	\$0.19
CMC DEPT OF MEDCN GRP	1	6	\$889.26	\$148.21	\$0.14
Inspira Medical Center Vineland	7	9	\$868.59	\$96.51	\$0.14
Sjhs Emergency Phys Svcs Pa	1	1	\$850.04	\$850.04	\$0.13
Kennedy Health Alliance	2	3	\$828.48	\$276.16	\$0.13
Minute Clinic Diagnostic of New Jersey LLC	21	34	\$761.64	\$22.40	\$0.12
RITEAID Corporation	12	21	\$747.46	\$35.59	\$0.12
Bio Reference Laboratory Inc	1	4	\$720.00	\$180.00	\$0.11
Cumberland Internal Medicine PA	1	2	\$522.56	\$261.28	\$0.08
Virtua West Jersey Health System Inc	6	9	\$518.70	\$57.63	\$0.08
Patient First Maryland Physicians Group Pc	3	3	\$512.64	\$170.88	\$0.08

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 91300, 91301, 91303

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	\$0.00	
1-5	0	0	0	\$0.00	
6-18	0	2	2	\$162.69	\$40.67
19-25	0	6	4	\$452.14	\$45.21
26-39	1	8	2	\$449.10	\$40.83
40-64	1	14	5	\$1,021.28	\$51.06
65+	1	2	1	\$243.93	\$60.98
Unknown	0	0	0	\$0.00	

COVID19 Claims for Urgent Care and Retail Clinics Only

Urgent Care

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	\$0.00	\$0.00
1-5	1	2	\$400.00	\$400.00
6-18	6	9	\$1,522.00	\$253.67
19-25	7	7	\$1,462.33	\$208.90
26-39	10	10	\$1,597.45	\$159.75
40-64	15	18	\$3,023.77	\$201.58
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	3,798	3,797	3,793				3,807
Total Days	148,560	141,424	162,203	452,187	153,420	167,793	152,654	473,867	147,439	160,098	154,802	462,339	149,828				1,538,221
Total Patients	1,343	1,302	1,447	1,989	1,398	1,432	1,405	2,031	1,384	1,448	1,432	2,094	1,412				2,678
Total Plan Cost	\$699,036	\$443,833	\$675,343	\$1,818,213	\$750,940	\$653,546	\$660,460	\$2,064,947	\$615,455	\$645,292	\$683,089	\$1,943,836	\$545,700				\$6,372,696
Generic Fill Rate (GFR) - Total	84.9%	84.5%	84.5%	84.6%	84.6%	86.2%	85.2%	85.3%	87.4%	87.1%	86.9%	87.2%	87.4%				85.9%
Plan Cost PMPM	\$183.57	\$116.03	\$176.56	\$158.68	\$197.05	\$171.49	\$173.53	\$180.69	\$162.05	\$170.08	\$179.85	\$170.66	\$143.87				\$167.40
% Change Plan Cost PMPM	23.0%	-33.9%	-1.0%	-5.3%	27.3%	-2.2%	24.4%	15.5%	-18.4%	-0.1%	22.5%	-0.7%	-30.5%				1.3%
Total Specialty Plan Cost	\$257,915	\$81,330	\$244,294	\$583,539	\$312,260	\$201,149	\$249,368	\$762,777	\$225,037	\$225,586	\$263,687	\$714,309	\$162,763			\$162,763	\$2,223,389
Specialty % of Total Specialty Plan Cost	36.9%	18.3%	36.2%	32.1%	41.6%	30.8%	37.8%	36.9%	36.6%	35.0%	38.6%	36.7%	29.8%			29.8%	34.9%

PMPM	
Jan - October 2020	\$169.43
Jan - October 2021	\$167.40
Trend Jan-Sept 2021	-1.2%

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
OCTOBER 25, 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	Absent
Robert Maybury	Mt. Holly MUA	Present
Gary Passanate	Borough of Somerdale	Present

APPOINTED PROFESSIONALS PRESENT:

Executive Director/ Adm.	PERMA Risk Management Services Paul Laracy Emily Koval Jordyn DeLorenzo
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Program Manager	Conner Strong & Buckelew Maggie Friel
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Attorney	J. Kenneth Harris, Esq.
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Medical TPA – AmeriHealth	Kristina Strain
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Medical TPA – Aetna	Jason Silverstein
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Express Scripts	Kyle Colalillo
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Treasurer	Mike Zambito
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Delta Dental	Kim Porter
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PRESENT FUND COMMISSIONERS AND PROFESSIONALS:

Suzanne Wood
Christine Lyons
Jay Springer
Sara Scala
Robert Weil
Kevin Roche
Carrie Gregory
Lorraine Verrill

APPROVAL OF MINUTES: September 27, 2021 Open

MOTION TO APPROVE OPEN MINUTES OF September 27, 2021:

Moved:	Commissioner Wolk
Second:	Commissioner Maybury
Vote:	Unanimous

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT – as of August 31, 2021 –Executive Director Koval stated August was another month that was over budget. The Executive Director's office is digging into this to see if it continued to be just one member or if it is global spend from all the Southern Members. If this trend continues, the September financials will be updated at the next meeting. Overall, the statutory surplus stands at a little bit over \$11.5 million.

2022 DRAFT BUDGET - Executive Director Koval stated that the budget that was presented last meeting has not changed. Draft rates as well as dividend choice letters have been sent out to each member.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 BUDGET:

Moved:	Commissioner DiAngelo
Second:	Commissioner Maybury
Vote:	All in Favor

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2022 BUDGET:

Moved:	Commissioner Shannon
Second:	Commissioner Wolk
Vote:	All in Favor

MOTION TO ADOPT RESOLUTION 29-21 AND APPROVE THE 2022 SOUTHERN NEW JERSEY EMPLOYEE BENEFITS FUND BUDGET IN THE AMOUNT OF \$44,799,548

Moved:	Commissioner Maybury
Second:	Commissioner Shannon
Vote:	6 Ayes

Executive Koval stated that now that the Budget has been adopted, the draft rates that were sent out are now final.

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

MOTION TO APPROVE RESOLUTION 30-21:

Moved:	Commissioner Wolk
Second:	Commissioner Shannon
Vote:	6 Ayes

DIRECT BILL UPDATES

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

Executive Director Koval stated that at a previous meeting, it was requested to have a “split bill” set up for new retirees that contribute. The Executive Directors office and the enrollment team have developed a process for this and will work with interested groups to get them set up. There will be a notification letter going out to specific members.

PROGRAM MANAGERS REPORT

Operations Updates End of Year Reporting

Program Manager Maggie Friel explained the Dependent Age Out reports that will be completed and available mid-November. Dependents aging out of the plan will receive COBRA packets directly from the SNJREBF COBRA administrator, Benefit Express. It is important to note COBRA offers mail to the dependent who is aging off the plan – these offers are NOT addressed to the parents who carry coverage. Year-end W2 and ACA reporting will also be available shortly. Mrs. Friel stated the enrollment team is targeting to send to group enrollment contacts by mid-December.

Online Enrollment

Program Manager Friel stated that Benefit Express, is updating to a multifactor authentication log in process. This means all system users will be required to provide a second form of logon authentication when logging on to the system. This will process will enhance current security and help protect against common cyber-crimes. The below message with instructions on the new authentication process was sent to all Benefit Express system users

Open Enrollment

As a reminder PM Friel stated the annual open enrollment will be starting on November 1, 2021 and running through November 12, 2021. Enrollment is passive; members do not need to make an election for their benefits to carryover over to the 2022 plan year. Mrs. Friel reminded everyone to please be sure all benefit changes entered into Benefit Express by November 19.

Aetna Update Jefferson Health

PM Friel state that Aetna contract with Jefferson Health extended through December 1, 2021.

EXPRESS SCRIPTS UPDATE

Program Manager Friel reviewed the National Preferred Formulary Update (NPF) - ESI announced their NPF update for January 1, 2022. 32 additional products will be added to the exclusion list (included in agenda). There are 52 SNJREBF members identified as having filled scripts for one or more of these products in the past year. Impacted members will receive notification from ESI that includes therapeutically equivalent alternatives and are encouraged to discuss them with their physician.

Annual Notices of Credible Coverage

Program Manager Maggie Friel stated that Express Scripts generated and mailed annual NOCC letters for 2022. The notices were mailed on or before September 15th. A sample of this year's NOCC is included with your agenda.

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

Resolution 31-21 – October 2021 Bills List

FY2021		\$613,203.14
TOTAL		\$619,235.14

October 2021 Dividends

TOTAL		\$289,000.61
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MOTION TO APPROVE THE BILLS LISTS AND DIVIDENDS:

MOTION:	Commissioner Shannon
SECOND:	Commissioner DiAngelo
ROLL CALL:	6 Ayes, 0 Nays

FUND ATTORNEY: Fund Attorney Harris discussed the 3 vaccine boosters that have been approved. Mr. Harris stated that on October 20, 2021 Governor Murphy said that any contractor working within a state building or facility must be vaccinated or submit to periodic testing.

AETNA: Mr. Silverstein reviewed the claims for August 2021. The average pepm was \$1,911. He said there were 4 claims over \$50,000. He reviewed the dashboard report and noted all metrics continue to perform well. He also reviewed the COVID reporting distributed with the Agenda.

AMERIHEALTH: Ms. Strain reviewed the claims for September 2021. The average pepm was \$686.66. She said there was no high claimants over \$50,000. She reviewed the Covid reporting included with the Agenda.

EXPRESS SCRIPTS: Mr. Colalillo said reviewed the report included in the agenda. The trend is -3.2% as compared to last year. There are no new high dollar specialty claimants to report. He touched on the new Covid-19 booster and also explained that you can now mix the brands of shots that you get. There is also a medication for COVID that is shown to reduce death and hospitalization up to 50%. ESI will be monitoring to see if there are actually good clinical outcomes.

DENTAL ADMINISTRATOR: No report.

OLD BUSINESS: None

NEW BUSINESS: None.

PUBLIC COMMENT: None

MOTION TO OPEN PUBLIC COMMENT:

Moved:	Commissioner Maybury
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO CLOSE PUBLIC COMMENT AND ADJOURN:

Moved:	Commissioner Shannon
Second:	Commissioner DiAngelo
Vote:	All In Favor

MEETING ADJOURNED: 7:00 pm

NEXT MEETING: November 22, 2021 6:00PM

Jordyn DeLorenzo Assisting Secretary
for

JOSEPH WOLK, SECRETARY