

# Southern Jersey <sup>FUND</sup>



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

**AGENDA & REPORTS**  
**MARCH 25, 2024**  
**CONFERENCE CALL**  
**4:15 PM**

<https://permainc.zoom.us/j/99054366327>

Meeting ID: 990 5436 6327

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One tap mobile  
+13126266799,,99054366327# US (Chicago)  
+16469313860,,99054366327# US

## **STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT FOR USE WITH ZOOM MEETING**

The Open Public Meetings Act allows local public bodies to conduct public meetings by using electronic communications technology. During the recently ended Public Health Emergency local public bodies were encouraged to conduct public business via remote public meetings.

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

1. Sending advance written notice to The Burlington County Times and The Courier Post.
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member municipality.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member municipality.
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 member municipalities.
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: MARCH 25, 2024**  
**CONFERENCE CALL**  
**4:15 PM**

**MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

**FLAG SALUTE - MOMENT OF SILENCE**

**ROLL CALL OF 2024 EXECUTIVE COMMITTEE**

Michael Mevoli, Chairman

Joseph Wolk, Secretary

Louis DiAngelo, Executive Committee Member

Terry Shannon, Executive Committee Member

Edward Hill, Executive Committee Member

Gary Passanante, Executive Committee Member

Brian Morrell, Executive Committee Member

Kenneth Cheeseman, Executive Committee Alternate

Elanor Kelly, Executive Committee Alternate

Joseph Gallagher, Executive Committee Alternate

**APPROVAL OF MINUTES:** February 26, 2024

Open (Appendix I)

**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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

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**TREASURER - (Verrill & Verrill)**

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Treasurers Report.....Page 12

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

Resolution 17-24: Approval of the March 2024 Bills List .....Page 15

**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)**

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**DENTAL ADMINISTRATOR – (Delta Dental)**

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**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  
March 25, 2024**

**FINANCE AND CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Report** – as of January 31, 2024 (page 2)

**COOPERATIVE PRICING SYSTEM UPDATE**

The Bergen Municipal Employee Benefits Fund approved and signed the agreement to join, along with the Southern HIF. Our Fund Attorney has started the filing process with these two forming HIFs while the other Funds are passing resolutions this month.

We will update the Commissioners as the filing process moves along.

**2024 MEL, MR HIF & NJCE JIF Educational Seminar:**

The 14th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 19th and Friday April 26th from 9AM to 12PM.

The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). We are in the process of preparing to distribute this notice to all members and risk managers.

Enclosed in Appendix V is the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine which highlights the educational seminar.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2024			
		THIS MONTH	YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		9,080,223	9,080,223	1,438,502,750	1,447,582,972
2.	CLAIM EXPENSES					
	Paid Claims	4,844,971	4,844,971	1,172,473,212	1,177,318,183	
	IBNR	1,324,445	1,324,445	4,833,939	6,158,384	
	Less Specific Excess	(1,492,662)	(1,492,662)	(20,636,337)	(22,128,999)	
	Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)	
	TOTAL CLAIMS	4,676,754	4,676,754	1,154,863,454	1,159,540,208	
3.	EXPENSES					
	MA & HMO Premiums	841,186	841,186	45,181,658	46,022,844	
	Excess Premiums	134,652	134,652	50,150,845	50,285,497	
	Administrative	487,028	487,028	125,221,771	125,708,798	
	TOTAL EXPENSES	1,462,866	1,462,866	220,554,274	222,017,140	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		2,940,603	2,940,603	63,085,022	66,025,625
5.	INVESTMENT INCOME		23,775	23,775	3,994,412	4,018,188
6.	DIVIDEND INCOME		-	-	11,847,139	11,847,139
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		2,964,378	2,964,378	78,926,573	81,890,951
8.	DIVIDEND		-	-	72,674,656	72,674,656
9.	Transferred Surplus IN		-	-		-
10.	Transferred Surplus OUT		-	-	-	-
STATUTORY SURPLUS (7-8+9)			2,964,378	2,964,378	6,251,917	9,216,295
			SURPLUS (DEFICITS) BY FUND YEAR			
Closed		Surplus	1,181	1,181	8,301,341	8,302,521
		Cash	6,655	6,655	13,136,232	13,142,887
2022		Surplus	(76,131)	(76,131)	(415,117)	(491,248)
		Cash	234,384	234,384	(838,372)	(603,988)
2023		Surplus	882,391	882,391	(1,634,307)	(751,916)
		Cash	(280,872)	(280,872)	(1,022,736)	(1,303,607)
2024		Surplus	2,156,938	2,156,938		2,156,938
		Cash	(1,377,518)	(1,377,518)		(1,377,518)
TOTAL SURPLUS (DEFICITS)			2,964,378	2,964,378	6,251,917	9,216,295
TOTAL CASH			(1,417,350)	(1,417,350)	11,275,125	9,857,774
			CLAIM ANALYSIS BY FUND YEAR			
TOTAL CLOSED YEAR CLAIMS			18,007	18,007	1,054,109,812	1,054,127,820
FUND YEAR 2022						
	Paid Claims	137,615	137,615	46,802,688	46,940,303	
	IBNR	-	-	-	-	
	Less Specific Excess	(61,017)	(61,017)	(758,538)	(819,555)	
	Less Aggregate Excess	-	-	-	-	
TOTAL FY 2022 CLAIMS			76,598	76,598	46,044,150	46,120,748
FUND YEAR 2023						
	Paid Claims	3,166,826	3,166,826	50,362,240	53,529,066	
	IBNR	(2,613,451)	(2,613,451)	4,833,939	2,220,488	
	Less Specific Excess	(1,431,646)	(1,431,646)	(486,685)	(1,918,331)	
	Less Aggregate Excess	-	-	-	-	
TOTAL FY 2023 CLAIMS			(878,270)	(878,270)	54,709,494	53,831,223
FUND YEAR 2024						
	Paid Claims	1,522,523	1,522,523		1,522,523	
	IBNR	3,937,896	3,937,896		3,937,896	
	Less Specific Excess	-	-		-	
	Less Aggregate Excess	-	-		-	
TOTAL FY 2024 CLAIMS			5,460,419	5,460,419		5,460,419
COMBINED TOTAL CLAIMS			4,676,754	4,676,754	1,154,863,456	1,159,540,210

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 JANUARY 31, 2024**  
**BY FUND YEAR**

	SNJREBF 2024	SNJREBF 2023	SNJREBF 2022	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	(1,377,518)	(1,303,607)	(603,988)	13,142,887	9,857,774
Assessments Receivable (Prepaid)	7,125,752	239,940	29,255	89,501	7,484,448
Interest Receivable	-	-	-	23	23
Specific Excess Receivable	-	1,870,676	83,485	-	1,954,161
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	2,917	-	-	-	2,917
Other Assets	361,676	741,339	-	-	1,103,015
<b>Total Assets</b>	<b>6,112,827</b>	<b>1,548,348</b>	<b>(491,248)</b>	<b>13,232,411</b>	<b>20,402,338</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	3,937,896	2,220,488	-	-	6,158,384
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	-	-
Retained Dividends	-	-	-	4,929,890	4,929,890
Accrued/Other Liabilities	17,993	79,776	-	-	97,769
<b>Total Liabilities</b>	<b>3,955,889</b>	<b>2,300,264</b>	<b>-</b>	<b>4,929,890</b>	<b>11,186,042</b>
<b>EQUITY</b>					
Surplus / (Deficit)	2,156,938	(751,916)	(491,248)	8,302,521	9,216,295
<b>Total Equity</b>	<b>2,156,938</b>	<b>(751,916)</b>	<b>(491,248)</b>	<b>8,302,521</b>	<b>9,216,295</b>
<b>Total Liabilities &amp; Equity</b>	<b>6,112,827</b>	<b>1,548,348</b>	<b>(491,248)</b>	<b>13,232,411</b>	<b>20,402,338</b>
<b>BALANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND			
RATIOS			
INDICES	2023	JAN	FEB
Cash Position	11,275,125	\$ 9,857,774	
IBNR	4,833,939	\$ 6,158,384	
Assets	16,092,847	\$ 20,402,338	
Liabilities	9,840,931	\$ 11,186,042	
Surplus	6,251,917	\$ 9,216,295	
Claims Paid -- Month	5,607,671	\$ 4,844,971	
Claims Budget -- Month	4,646,753	\$ 7,619,070	
Claims Paid -- YTD	55,348,291	\$ 4,844,971	
Claims Budget -- YTD	52,960,144	\$ 7,619,070	
RATIOS			
Cash Position to Claims Paid	2.01	2.03	
Claims Paid to Claims Budget -- Month	1.21	0.64	
Claims Paid to Claims Budget -- YTD	1.05	0.64	
Cash Position to IBNR	2.33	1.60	
Assets to Liabilities	1.64	1.82	
Surplus as Months of Claims	1.35	1.21	
IBNR to Claims Budget -- Month	1.04	0.81	



Southern NJ Municipal Employee Benefits Fund						
2024 Budget Status Report						
as of January 31, 2024						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	5,283,965	63,434,483	35,774,782			
Medical Claims AmeriHealth - All Other	336,194	4,068,275	1,622,435			
Medical Claims - CCBOSS	918,649	10,936,375	11,205,477			
Subtotal Medical	6,538,808	78,439,133	48,602,694	4,384,225	2,154,582	33%
Prescription Claims - All Other	1,127,577	13,559,902	6,927,734			
Rx Rebates - All Other	(350,146)	(4,210,751)	(2,078,320)			
Prescription Claims - CCBOSS	264,085	3,144,794	3,240,371			
Rx Rebates - CCBOSS	(82,006)	(976,553)	(1,006,232)			
Subtotal Prescription	959,510	11,517,392	7,083,553	944,831	14,679	2%
Dental Claims - All Other	106,809	1,278,250	1,087,681			
Dental Claims - CCBOSS	13,943	167,836	166,171			
Subtotal Dental	120,752	1,446,087	1,253,852	131,362	(10,610)	-9%
Subtotal Claims	7,619,070	91,402,612	56,940,099	5,460,419	2,158,651	28%
Loss Fund Contingency	12,015	144,174	142,110			
DMO Premiums	277	3,325	5,164	285	(8)	-3%
Medicare Advantage - All Other	686,290	8,271,011	6,830,061			
Medicare Advantage - CCBOSS	163,522	1,970,474	2,000,148			
Subtotal Insured Programs	850,089	10,244,810	8,835,373	840,901	8,911	1%
Reinsurance						
Specific	134,909	1,621,736	1,021,150	134,652	257	0%
Total Loss Fund	8,616,083	103,413,332	66,938,732	6,436,257	2,179,826	25%
Expenses						
Legal	1,922	23,058	23,058	1,922	-	0%
Treasurer	1,353	16,235	16,235	1,353	-	0%
Administrator	60,357	725,727	537,492	60,132	226	0%
Program Manager	159,883	1,923,267	1,368,150	252,054	651	0%
Brokerage	92,823	(1,222,883)	650,403	Included above in Program Manager		
TPA - Med Aetna	134,436	1,614,972	1,084,092	144,630	275	0%
TPA - Med AmeriHealth Admin	10,469	126,876	67,308	Included above in TPA		
TPA - Dental	7,468	89,445	77,715	7,485	(17)	0%
Actuary	1,458	17,500	17,500	1,458	(0)	0%
Auditor	1,450	17,401	17,401	1,450	0	0%
Medicare Advantage Implementation	0	0	0	10,140	(10,140)	#DIV/0!
Subtotal Expenses	471,619	3,331,598	3,859,354	480,623	(9,004)	-2%
Misc/Cont	1,805	21,657	21,657	1	1,804	100%
Affordable Care Act Taxes	1,820	21,874	13,745	1,820	(0)	0%
Claims Audit	3,333	40,000	40,000	3,333	(0)	0%
Plan Documents	1,250	15,000	15,000	1,250	-	0%
Total Expenses	479,827	3,430,128	3,949,756	487,028	(7,201)	-2%
Total Budget	9,095,909	106,843,460	70,888,488	6,923,285	2,172,625	24%

## REGULATORY

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	Filed (ongoing)
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	9/30/2023 Filed
Annual Audit	12/31/2022 filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

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

### **Program Manager**

March 2024

Program Manager: Conner Strong & Buckelew

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

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

Brokers: [brokerservice@permainc.com](mailto:brokerservice@permainc.com)

### **ELIGIBILITY/ENROLLMENT:**

Please direct any eligibility, enrollment, or system related questions to our dedicated SNJREBF enrollment team. To contact the team, email [southernnj\\_enrollments@permainc.com](mailto:southernnj_enrollments@permainc.com) or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM (except June's training will be held Tuesday June 18<sup>th</sup>)**. Please contact [HIFtraining@permainc.com](mailto:HIFtraining@permainc.com) for additional information or to request an invite.

In the subject line of the email, please include ***Training – Fund Name and Client Name***. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

**COVERAGE UPDATES: None**

**EXPRESS-SCRIPTS UPDATE: None**

**OPERATIONAL UPDATES: None**

### **2024 LEGISLATIVE REVIEW:**

**FREE COVID-19 At-HomeTest** – Effective March 8, 2024 the free COVID test program has been suspended. All orders placed on or before March 8<sup>th</sup> will still be delivered.

**Medical and Rx Reporting: None**

**No Surprise Billing and Transparency Act – Continued Delays**

The Health Insurance Funds, including SNJHIF protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in-network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the SNJHIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

**2023 Specialized Audits**

As approved through an RFP through the Program Manager's contract, the HIFs has acquired the services of AIM to conduct specialized audits for the Southern New Jersey Health Insurance Fund (NJHIF). AIM will complete medical claims audits for claims administered by Aetna. The claim audit being performed will determine Aetna's claim processing and financial accuracy of medical claims. AIM will also perform an Operation Review. Aim will perform an in-depth evaluation of the controls employed by the Aetna to ensure quality administration. **See Appendix.**

**Carrier Appeals: None**

**IRO Submissions: None**

**Small Claims Committee: None**



### **Online Enrollment System Training Schedule – 2024**

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The session provides an overview of the Fund's enrollment system and shows HR users how perform tasks in the system. To gain access to the Fund's enrollment system, each HR user must complete a system access form.

Wednesday, January 17<sup>th</sup> 10:00 am - 11:00 am

Wednesday, February 21<sup>st</sup> 10:00 am - 11:00 am

Wednesday, March 20<sup>th</sup> 10:00 am - 11:00 am

Wednesday, April 17<sup>th</sup> 10:00 am - 11:00 am

Wednesday, May 15<sup>th</sup> 10:00 am - 11:00 am

Tuesday, June 18<sup>th</sup> 10:00 am - 11:00 am

Wednesday, July 17<sup>th</sup> 10:00 am - 11:00 am

Wednesday, August 21<sup>st</sup> 10:00 am - 11:00 am

Wednesday, September 18<sup>th</sup> 10:00 am - 11:00 am

Wednesday, October 16<sup>th</sup> 10:00 am - 11:00 am

Wednesday, November 20<sup>th</sup> 10:00 am - 11:00 am



Please [click here](#) to sign up for a training session or use the QR code!

If there are any questions or issues, please send an email to [HIFtraining@permainc.com](mailto:HIFtraining@permainc.com). In the subject line of the email, please include: *Training - Fund Name and Client Name.*

# SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST

MARCH 2024

**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 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002846			
002846	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 03/24	10,582.47
			<b>10,582.47</b>
002847			
002847	PERMA	RETIREE-04/24 INV 04012024 WASHINGTON	1,992.00
002847	PERMA	ADMIN FEES 03/24	60,498.40
002847	PERMA	RETIREE- 4/24 INV 04012024- MONROE	1,152.00
002847	PERMA	RETIREE- 03/24 INV 04012024- CAMDEN	7,572.00
002847	PERMA	POSTAGE 02/24	80.62
			<b>71,295.02</b>
002848			
002848	ACCESS	INV 10700967 DEPT 419 1/3/24 FOR FEB	119.31
			<b>119.31</b>
002849			
002849	MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 03/24	135,129.40
			<b>135,129.40</b>
		<b>CHECK TOTAL</b>	<b>217,126.20</b>
W03240			
W03240	AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 03/24	560,325.08
			<b>560,325.08</b>
W03241			
W03241	UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 03/24	296,440.34
			<b>296,440.34</b>
W03242			
W03242	DELTACARE USA	DENTAL- F1-7871800000- BE005946500 03/24	252.66
			<b>252.66</b>
W03243			
W03243	FLAGSHIP HEALTH SYSTEMS	DENTAL PREM. SOMERDALE INV 149581 03/24	50.88
W03243	FLAGSHIP HEALTH SYSTEMS	DENTAL PREM. LINDENWOLD INV 149416 03/24	25.83
			<b>76.71</b>

W03244			
W03244	VERRILL & VERRILL LLC	TREASURER FEE 03/24	816.67
			<b>816.67</b>
W03245			
W03245	ELIZABETH PIGLIACELLI	DEPUTY TREASURER FEE 03/24	536.25
			<b>536.25</b>
W03246			
W03246	AETNA	MEDICAL TPA 03/24	134,554.62
			<b>134,554.62</b>
W03247			
W03247	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 03/24	7,438.18
			<b>7,438.18</b>
W03248			
W03248	CONNER STRONG & BUCKELEW	RX-PROGRAM MGE FEES 03/24	20,455.36
W03248	CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MGR FEES 03/24	131,961.80
W03248	CONNER STRONG & BUCKELEW	BROKER FEE 03/24	94,577.02
W03248	CONNER STRONG & BUCKELEW	DENTAL- PROGRAM MGR. FEES 03/24	6,547.38
W03248	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 03/24	1,435.98
			<b>254,977.54</b>
W03249			
W03249	J. KENNETH HARRIS, ATTORNEY AT LAW	PLAN DOCUMENT PREP 02/24	1,608.00
W03249	J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY SERVICES 03/24	1,921.50
			<b>3,529.50</b>
		<b>WIRE/ACH TOTAL</b>	<b>1,258,947.55</b>
		<b>Total Payments FY 2024</b>	<b>1,476,073.75</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,476,073.75</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
<b>Current Fund Year: 2024</b>										
<b>Month Ending: January</b>										
	Med	Dental	Rx	Vision	Reinsurance	Contingency	Admin	Closed Year	Retained Dividend	TOTAL
OPEN BALANCE	1,071,264.06	(184,423.50)	(3,157,914.42)	0.00	(87,546.67)	152,365.99	345,147.04	8,211,817.11	4,924,415.08	11,275,124.69
RECEIPTS										
Assessments	3,930,188.43	22,814.65	211,001.58	0.00	28,241.51	2,614.66	126,975.99	0.00	0.00	4,321,836.82
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,425.18	0.00	0.00	0.00	0.00	356.02	806.47	19,187.80	11,506.43	35,281.90
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,425.18	0.00	0.00	0.00	0.00	356.02	806.47	19,187.80	11,506.43	35,281.90
Other Receipts *	474,532.72	0.00	414,267.85	0.00	0.00	0.00	0.00	0.00	0.00	888,800.57
TOTAL	4,408,146.33	22,814.65	625,269.43	0.00	28,241.51	2,970.68	127,782.46	19,187.80	11,506.43	5,245,919.29
EXPENSES										
Claims Transfers	3,898,765.89	102,292.27	1,205,589.31	0.00	0.00	0.00	0.00	0.00	0.00	5,206,647.47
Expenses	840,900.89	285.07	0.00	0.00	134,652.30	0.00	480,782.91	0.00	0.00	1,456,621.17
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	1.07	0.00	0.00	1.07
TOTAL	4,739,666.78	102,577.34	1,205,589.31	0.00	134,652.30	0.00	480,783.98	0.00	0.00	6,663,269.71
<b>END BALANCE</b>	<b>739,743.61</b>	<b>(264,186.19)</b>	<b>(3,738,234.30)</b>	<b>0.00</b>	<b>(193,957.46)</b>	<b>155,336.67</b>	<b>(7,854.48)</b>	<b>8,231,004.91</b>	<b>4,935,921.51</b>	<b>9,857,774.27</b>



SUMMARY OF CASH AND INVESTMENT INSTRUMENTS												
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND												
ALL FUND YEARS COMBINED												
CURRENT MONTH	January											
CURRENT FUND YEAR	2024											
Description:		SNJ Inv.	Citizens Bank	Parke Bank	Republic Bank	Republic Bank - General Account	Republic Bank - Admin Account	Ocean First Investment Account	New Jersey Cash Management	TD Bank Certificate of Deposit #3283056048	Republic Bank Certificate of Deposit #595063511	
ID Number:												
Maturity (Yrs)										1/8/2024	3/7/2024	
Purchase Yield:		5.00	4.40	5.25	5.46	5.46	5.46	2.50	5.31	5.58	5.75	
TOTAL for All Accts & instruments												
Opening Cash & Investment Balance	\$11,275,124.69	\$ 5,412.26	\$ 2,450.54	\$ 30,293.63	\$ 4,588,906.20	\$ 1,904,932.22	\$ 66,698.83	\$ 81,180.07	\$ 95,250.94	\$ 500,000.00	\$ 4,000,000.00	
Opening Interest Accrual Balance	\$22.72	\$ 22.72	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$0.52	\$0.52	\$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	\$35,281.90	\$22.73	\$9.13	\$134.71	\$19,236.64	\$7,546.11	\$759.02	\$166.97	\$431.59	\$6,975.00	
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	\$35,282.42	\$23.25	\$9.13	\$134.71	\$19,236.64	\$7,546.11	\$759.02	\$166.97	\$431.59	\$6,975.00	
9	Deposits - Purchases	\$11,174,233.56	\$0.00	\$0.00	\$0.00	\$506,975.00	\$9,210,637.39	\$1,456,621.17	\$0.00	\$0.00	\$0.00	
10	(Withdrawals - Sales)	-\$12,626,865.88	-\$1.07	\$0.00	\$0.00	-\$4,000,000.00	-\$6,663,268.64	-\$1,456,621.17	\$0.00	\$0.00	-\$506,975.00	
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
	Ending Cash & Investment Balance	\$9,857,774.27	\$5,433.92	\$2,459.67	\$30,428.34	\$1,115,117.84	\$4,459,847.08	\$67,457.85	\$81,347.04	\$95,682.53	\$0.00	
	Ending Interest Accrual Balance	\$23.24	\$23.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
	Plus Outstanding Checks	\$232,191.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$232,191.03	\$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	\$10,089,965.30	\$5,433.92	\$2,459.67	\$30,428.34	\$1,115,117.84	\$4,459,847.08	\$299,648.88	\$81,347.04	\$95,682.53	\$0.00	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		January							
Current Fund Year		2024							
		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	January	January	January	January	Reconciled	Variance From	Month
2024	Med	0.00	3,898,765.89	0.00	3,898,765.89	0.00	3,898,765.89	0.00	3,898,765.89
	Dental	0.00	102,292.27	0.00	102,292.27	0.00	102,292.27	0.00	102,292.27
	Rx	0.00	1,205,589.31	0.00	1,205,589.31	0.00	1,205,589.31	0.00	1,205,589.31
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	5,206,647.47	0.00	5,206,647.47	0.00	5,206,647.47	0.00	5,206,647.47

**RESOLUTION NO. 17-24**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE MARCH 2024 BILLS LIST**

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **March 25, 2024** for the purposes of conducting the official business of the Fund; and

**WHEREAS**, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months March 2024 for consideration and approval of the Executive Committee; and

**WHEREAS**, a quorum of the Executive Committee was present thereby conforming with the By-laws of the Fund to conduct official business of the Fund,

**NOW THEREFORE BE IT RESOLVED** the Commissioners of the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund hereby approve the Bills List for March 2024 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

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

**ADOPTED: MARCH 25, 2024**

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

**ATTEST:**

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



**SOUTHERN NEW JERSEY REGIONAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***March 25, 2024***



## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

MEDICAL CLAIMS + CAP				MEDICAL CLAIMS + CAP		
	<u>PAID 2023</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2024</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$3,307,745	2,023	\$ 1,635	\$4,409,202	3,419	\$ 1,290
FEBRUARY	\$3,122,202	2,036	\$ 1,533			
MARCH	\$3,301,677	2,088	\$ 1,581			
APRIL	\$3,277,691	2,184	\$ 1,501			
MAY	\$4,268,600	2,184	\$ 1,954			
JUNE	\$3,417,999	2,170	\$ 1,575			
JULY	\$2,903,969	2,179	\$ 1,333			
AUGUST	\$3,441,535	2,171	\$ 1,585			
SEPTEMBER	\$3,541,366	2,161	\$ 1,639			
OCTOBER	\$4,572,715	2,166	\$ 2,111			
NOVEMBER	\$4,190,638	2,235	\$ 1,875			
DECEMBER	\$4,377,096	2,271	\$ 1,927			
<b>TOTALS</b>	<b>\$43,723,233</b>			<b>\$4,409,202</b>		
				<b>2024 Average</b>	<b>3,419</b>	<b>\$ 1,290</b>
				<b>2023 Average</b>	<b>2,156</b>	<b>\$ 1,688</b>

## Large Claimant Report (Drilldown) - Claims Over \$100000

**Plan Sponsor Unique ID :** All  
**Customer:** SNJ Regional Employee Benefits Fund  
**Group / Control:** 00737391,00866357,SI030217,SI416902,SI431318

**Paid Dates:** 01/01/2024 - 01/31/2024  
**Service Dates:** 01/01/2011 - 01/31/2024  
**Line of Business:** All

	<b>Paid Amt</b>
	\$148,808.02
	\$136,141.80
	\$122,509.78
<b>Total:</b>	<b>\$407,459.60</b>



## SNJ Regional Employee Benefits Fund

2/1/23 thru 1/31/24 (unless otherwise noted)

## Dashboard

### Medical Claims Paid:

January 2024 thru January 2024

Total Medical Paid per EE: **\$1,290**

### Network Discounts

Inpatient:	<b>68.4%</b>
Ambulatory:	<b>71.1%</b>
Physician/Other:	<b>61.3%</b>
<b>TOTAL:</b>	<b>67.0%</b>

### Provider Network

% Admissions In-Network:	<b>98.9%</b>
% Physician Office:	<b>98.2%</b>

#### Aetna Book of Business:

Admissions 98.3%; Physician 92.3%

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

- Virtua-West Jersey
- Cooper Hospital
- CHOP
- Kennedy Memorial Health
- University of Pennsylvania

### Catastrophic Claim Impact

January 2024 – January 2024

Number of Claims Over \$50,000: **6**  
Claimants per 1000 members: **0.7**  
Avg. Paid per Claimant: **\$100,215**  
Percent of Total Paid: **15.3%**  
• Aetna BOB- HCC account for an average of 42.1% of total Medical Cost

### Aetna One Flex Member Outreach: Through January 2024

Total Members Identified: **1,220**  
Members Targeted for 1:1 Nurse Support : **272**  
Members Targeted for Digital Activity: **948**  
Member 1:1 outreach completed: **262**  
Member 1:1 Outreach in Progress: **10**

### Teladoc Activity January 2024 – January 2024

Total Registrations: **21**  
Total Online Visits: **35**  
Total Net Claims Savings: **\$16,640**  
Total Visits w/ Rx: **5**  
  
Mental Health Visits: **2**  
Dermatology Visits: **2**

### Service Center Performance Goal Metrics YTD 2024

#### Customer Service Performance

1st Call Resolution:	<b>93.9%</b>
Abandonment Rate:	<b>0.57%</b>
Avg. Speed of Answer:	<b>17.1 sec</b>

#### Claims Performance

Financial Accuracy:	<b>98.25%</b>
-	
90% processed w/in:	<b>7.9 days</b>
95% processed w/in:	<b>14.0 days</b>

#### Claims Performance (Monthly) (February 2024)

90% processed w/in:	<b>7.9 days</b>
95% processed w/in:	<b>12.3 days</b>

(Note: This is not a PG metric)

#### Performance Goals

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

Financial Accuracy:	<b>99%</b>
---------------------	------------

#### Turnaround Time

90% processed w/in:	<b>14 days</b>
95% processed w/in:	<b>30 days</b>







2024 SNJ HIF					
		<u>MEDICAL CLAIMS PAID 2024</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY		\$ 115,974.39	\$ 115,974.39	276	\$ 420.19
FEBRUARY		\$ 229,433.52	\$ 229,433.52	279	\$ 822.34
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS		\$ 345,407.91	2024 Average	278	\$ 621.27

2023 SNJ HIF					
		<u>MEDICAL CLAIMS PAID 2023</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY		\$ 57,161.00	\$ 57,161.00	138	\$ 414.21
FEBRUARY		\$ 230,443.69	\$ 230,443.69	134	\$ 1,719.72
MARCH		\$ 227,431.93	\$ 227,431.93	138	\$1,648.05
APRIL		\$ 165,876.75	\$ 165,876.75	137	\$ 1,210.77
MAY		\$ 200,962.83	\$ 200,962.83	138	\$ 1,456.25
JUNE		\$ 193,132.39	\$ 193,132.39	136	\$ 1,420.09
JULY		\$ 236,276.53	\$ 236,276.53	136	\$ 1,737.32
AUGUST		\$ 308,802.85	\$ 308,802.85	136	\$ 2,270.60
SEPTEMBER		\$ 254,081.03	\$ 254,081.03	136	\$ 1,868.24
OCTOBER		\$ 390,722.00	\$ 390,722.00	136	\$2,873.32
NOVEMBER		\$ 347,756.34	\$ 347,756.34	135	\$ 2,575.97
DECEMBER		\$ 265,952.43	\$ 265,952.43	135	\$ 1,970.01
TOTALS		\$2,878,599.77	2023 Average	136	\$ 1,763.71



**EXPRESS SCRIPTS®**

Southern New Jersey Regional Employee Benefits Fund

Total Component/ Date of Service (Month)	2023 01	2023 02	2023 03	2023 Q1	2023 04	2023 05	2023 06	2023 Q2	2023 07	2023 08	2023 09	2023 Q3	2023 10	2023 11	2023 12	2023 Q4	2023 YTD
Membership	4,885	4,960	5,121	4,989	5,405	5,402	5,395	5,401	5,404	5,384	5,394	5,394	5,397	5,549	5,638	5,528	5,328
Total Days	208,026	187,787	212,118	607,931	215,857	221,887	221,390	659,134	211,071	227,209	208,100	646,380	228,972	229,748	228,676	687,396	2,600,841
Total Patients	2,015	1,917	2,012	3,029	2,074	2,120	2,045	3,110	2,040	2,068	2,006	3,069	2,186	2,221	2,232	3,350	4,474
Total Plan Cost	\$731,056	\$779,560	\$939,382	\$2,449,998	\$860,807	\$990,925	\$976,697	\$2,828,429	\$943,486	\$1,105,047	\$986,640	\$3,035,173	\$1,087,016	\$1,079,588	\$1,089,031	\$3,255,635	\$11,569,235
Generic Fill Rate (GFR) - Total	86.1%	85.3%	86.2%	85.9%	87.1%	86.1%	87.6%	86.9%	87.7%	86.0%	86.2%	86.6%	83.1%	86.3%	88.0%	85.8%	86.3%
Plan Cost PMPM	\$149.65	\$157.17	\$183.44	\$163.70	\$159.26	\$183.44	\$181.04	\$174.57	\$174.59	\$205.25	\$182.91	\$187.56	\$201.41	\$194.56	\$193.16	\$196.31	\$180.96
Total Specialty Plan Cost	\$286,636	\$311,863	\$403,035	\$1,001,534	\$324,115	\$333,871	\$401,673	\$1,059,659	\$361,164	\$489,183	\$429,642	\$1,279,989	\$451,508	\$439,878	\$489,245	\$1,380,631	\$4,721,814
Specialty %of Total Specialty Plan Cost	39.2%	40.0%	42.9%	40.9%	37.7%	33.7%	41.1%	37.5%	38.3%	44.3%	43.5%	42.2%	41.5%	40.7%	44.9%	42.4%	40.8%

Total Component/ Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4	2024 YTD
Membership	8,692																
Total Days	371,383																
Total Patients	3,348																
Total Plan Cost	\$1,573,675																
Generic Fill Rate (GFR) - Total	87.6%																
Plan Cost PMPM	\$181.05																
%Change Plan Cost PMPM	21.0%																
Total Specialty Plan Cost	\$540,576																
Specialty %of Total Specialty Plan Cost	34.4%																

## 2023 Plan Performance



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**Express Scripts**  
By EVERNORTH

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# Top Line Performance Metrics

Southern NJ							
Description	2023	2022	Change				
Avg Subscribers per Month	2,185	1,950	12.1%				
Avg Members per Month	5,328	4,800	11.0%				
Number of Unique Patients	4,473	3,810	17.4%				
Pct Members Utilizing Benefit	84.0%	79.4%	4.6				
Total Plan Cost Net	\$7,148,356	\$5,625,336	27.1%				
Total Days	2,600,740	2,261,579	15.0%				
Total Adjusted Rxs	98,232	85,175	15.3%				
Average Member Age	34.9	34.6	0.6%				
Plan Cost Net PMPM	\$111.80	\$97.66	14.5%				
Plan Cost Net/Day	\$2.75	\$2.49	10.5%				
Plan Cost Net per Adjusted Rx	\$72.77	\$66.04	10.2%				
Nbr Adjusted Rxs PMPM	1.54	1.48	3.9%				
Generic Fill Rate	87.1%	86.8%	0.3				
90 Day Utilization	67.6%	67.4%	0.2				
Retail - Maintenance 90 Utilization	35.4%	32.6%	2.8				
Home Delivery Utilization	32.3%	34.9%	-2.6				
Member Cost Net %	16.3%	17.8%	-1.5				
Specialty Percent of Plan Cost Net	42.4%	44.0%	-1.6				
Specialty Plan Cost Net PMPM	\$47.42	\$42.98	10.3%				
Formulary Compliance Rate	98.6%	98.1%	0.5				
Peer 1 = 'Coalition - Level Care LLC' market segment							
Peer 2 = 'Government - NFF Formulary' market segment							

Peer 1		Peer 2	
2023	Change	2023	Change
37.5		37.1	
\$115.03	11.0%	\$132.31	7.7%
\$2.74	7.7%	\$3.12	6.8%
\$72.74	7.7%	\$82.37	7.5%
1.58	3.1%	1.61	0.2%
86.1%	0.3	86.9%	0.4
67.3%	-0.5	63.8%	0.3
30.3%	1.3	45.6%	0.5
37.0%	-1.8	18.3%	-0.2
17.1%	-1.1	12.8%	-0.1
42.3%	-0.9	58.1%	2.3
\$48.70	8.7%	\$76.92	12.2%
97.8%	0.5	99.0%	0.2

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# Key Statistics: Specialty Detailed

Description	Southern NJ					
	Non-Specialty			Specialty		
	2023	2022	Change	2023	2022	Change
Avg Subscribers per Month	2,185	1,950	12.1%	2,185	1,950	12.1%
Avg Members per Month	5,328	4,800	11.0%	5,328	4,800	11.0%
Number of Unique Patients	4,466	3,805	17.4%	151	130	16.2%
Pct Members Utilizing Benefit	83.8%	79.3%	4.6	2.8%	2.7%	0.1
Total Plan Cost Net	\$4,116,519	\$3,149,867	30.7%	\$3,031,836	\$2,475,469	22.5%
Percent of Total Plan Cost Net	57.6%	56.0%	1.6	42.4%	44.0%	-1.6
Total Days	2,567,299	2,233,471	14.9%	33,441	28,108	19.0%
Total Adjusted Rxs	97,041	84,155	15.3%	1,191	1,020	16.8%
Percent of Total Adjusted Rxs	98.79%	98.80%	0.0	1.21%	1.20%	0.0
Plan Cost Net PMPM	\$64.39	\$54.69	17.7%	\$47.42	\$42.98	10.3%
Plan Cost Net/Day	\$1.60	\$1.41	13.7%	\$90.66	\$88.07	2.9%
Plan Cost Net per Adjusted Rx	\$42.42	\$37.43	13.3%	\$2,545.62	\$2,426.93	4.9%
Nbr Adjusted Rxs PMPM	1.52	1.46	3.9%	0.02	0.02	5.2%
Generic Fill Rate	87.9%	87.6%	0.3	27.3%	21.3%	6.0
Member Cost Net %	10.8%	12.2%	-1.4	22.8%	24.0%	-1.2

Specialty Peer 1 = 'Coalition - Level Care LLC' market segment  
Specialty Peer 2 = 'Government - NPF Formulary' market segment

Specialty Peer 1		Specialty Peer 2	
2023	Change	2023	Change
\$48.70	8.7%	\$76.92	12.2%
\$87.16	-2.9%	\$135.87	4.4%
\$2,380.79	-3.8%	\$3,842.56	4.1%
0.02	12.9%	0.02	7.7%
23.6%	2.3	21.5%	-0.3
24.3%	-1.1	6.9%	-0.4

# Top 10 Indications

Top Indications by Plan Cost Net																
2023									2022						% Change	
Rank	Peer Rank	Indication	Adjusted		Plan Cost Net	Generic Fill Rate	Peer Generic Fill Rate	Plan Cost Net PMPM	Rank	Adjusted		Plan Cost Net	Generic Fill Rate	Plan Cost Net PMPM	Plan Cost Net PMPM	Plan Cost Net PMPM
			Rxs	Patients						Rxs	Patients					
1	3	CANCER	286	37	\$1,142,105	77.6%	80.7%	\$17.86	3	267	37	\$597,755	88.4%	\$10.38	72.1%	
2	1	INFLAMMATORY CONDITIONS	664	78	\$989,568	48.5%	51.1%	\$15.48	1	614	74	\$1,182,884	46.6%	\$20.54	-24.6%	
3	2	DIABETES	7,573	397	\$970,604	31.5%	36.3%	\$15.18	2	6,626	319	\$698,663	33.0%	\$12.13	25.2%	
4	4	WEIGHT LOSS	682	146	\$479,916	7.6%	6.0%	\$7.51	10	262	48	\$149,776	15.6%	\$2.60	188.7%	
5	5	MULTIPLE SCLEROSIS	81	9	\$294,183	71.6%	60.1%	\$4.60	4	92	8	\$449,459	32.6%	\$7.80	-41.0%	
6	10	HIV	112	12	\$282,236	23.2%	23.9%	\$4.41	7	88	11	\$210,540	25.0%	\$3.66	20.8%	
7	6	SKIN CONDITIONS	1,034	537	\$259,486	86.3%	85.5%	\$4.06	5	903	444	\$256,728	85.2%	\$4.46	-8.9%	
8	8	ANTICOAGULANT	676	89	\$186,063	16.6%	21.2%	\$2.91	11	582	76	\$133,371	27.7%	\$2.32	25.7%	
9	12	MIGRAINE HEADACHES	773	140	\$183,444	56.5%	46.9%	\$2.87	13	538	96	\$120,022	55.8%	\$2.08	37.7%	
10	15	ATTENTION DISORDERS	2,247	279	\$176,060	83.9%	82.2%	\$2.75	8	1,973	237	\$157,913	82.3%	\$2.74	0.4%	
Total Top 10:			14,128		\$4,963,665	45.2%		\$77.63		11,945		\$3,957,110	47.3%	\$68.70	13.0%	
Differences Between Periods:			2,183		\$1,006,555	-2.1%		\$8.94								

The largest financially impactful change was in Cancer, driving \$0.5M in increased net cost for a 72.1% increase in Net PMPM

Weight Loss trend increased 188.7%, contributing an additional \$4.91 to Net PMPM

Represents 65.5% of your total Plan Cost Net

Peer = 'Coalition - Level Care LLC' market segment

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# Top 25 Drugs

Top Drugs by Plan Cost Net														
2023										2022				
										% Change				
Rank	Peer Rank	Brand Name	Indication	Adj. Rxs	Pts.	Plan Cost Net	Plan Cost Net PMPM	Peer Plan Cost Net PMPM	Rank	Adj. Rxs	Pts.	Plan Cost Net	Plan Cost Net PMPM	Peer Plan Cost Net PMPM
1	8	VITRAKVI*	CANCER	14	1	\$456,798	\$7.14	\$1.79	6	7	1	\$153,666	\$2.67	167.8%
2	1	WEGOVY	WEIGHT LOSS	510	102	\$404,708	\$6.33	\$5.75	20	82	11	\$63,841	\$1.11	471.1%
3	2	OZEMPIC	DIABETES	655	86	\$262,724	\$4.42	\$4.04	5	363	46	\$158,125	\$2.75	61.1%
4	3	HUMIRA(CF) PEN*	INFLAMMATORY CONDITIONS	69	10	\$227,111	\$3.55	\$3.29	2	86	8	\$297,147	\$5.16	-31.1%
5	45	ORSERDU*	CANCER	8	1	\$180,141	\$2.82	\$0.71						
6	18	LENALIDOMIDE*	CANCER	12	2	\$179,467	\$2.81	\$1.17						1845.5%
7	6	MOUNJARO	DIABETES	345	51	\$176,693	\$2.76	\$2.05	78	30	9	\$15,847	\$0.28	904.5%
8	9	TRULICITY	DIABETES	351	40	\$140,346	\$2.20	\$1.76	8	333	38	\$129,781	\$2.25	-2.6%
9	4	STELARA*	INFLAMMATORY CONDITIONS	33	6	\$134,797	\$2.11	\$2.95	1	42	5	\$316,945	\$5.50	-61.7%
10	17	SKYRIZI PEN*	INFLAMMATORY CONDITIONS	36	3	\$125,664	\$1.97	\$1.24	133	3	1	\$7,919	\$0.14	1329.5%
11	5	ELIQUIS	ANTICOAGULANT	379	47	\$123,256	\$1.93	\$2.09	14	296	38	\$93,268	\$1.62	19.1%
12	64	WAKIX	NARCOLEPSY	12	1	\$114,447	\$1.79	\$0.45						
13	29	REVLMID*	CANCER	8	2	\$112,713	\$1.76	\$0.94	3	15	2	\$239,297	\$4.15	-57.6%
14	12	DUPIXENT PEN*	SKIN CONDITIONS	59	6	\$110,702	\$1.73	\$1.49	9	52	6	\$112,970	\$1.96	-11.7%
15	20	BIKTARVY*	HIV	33	3	\$110,603	\$1.73	\$1.13	11	34	3	\$105,536	\$1.83	-5.6%
16	11	DUPIXENT SYRINGE*	SKIN CONDITIONS	53	5	\$97,237	\$1.52	\$1.61	13	46	4	\$95,629	\$1.66	-8.4%
17	54	OFEV*	IDIOPATHIC PULMONARY FIBROSIS	11	1	\$92,955	\$1.45	\$0.60						72.3%
18	23	VYVANSE	ATTENTION DISORDERS	332	63	\$91,803	\$1.44	\$1.03	15	324	48	\$90,215	\$1.57	-8.3%
19	33	ENBREL SURECLICK*	INFLAMMATORY CONDITIONS	30	3	\$76,139	\$1.19	\$0.83	21	28	5	\$61,259	\$1.06	12.0%
20	40	ABIRATERONE ACETATE*	CANCER	9	1	\$74,432	\$1.16	\$0.79	10	13	1	\$106,840	\$1.85	-37.2%
21	43	DIMETHYL FUMARATE*	MULTIPLE SCLEROSIS	12	1	\$64,272	\$1.01	\$0.74	19	12	1	\$64,272	\$1.12	-9.9%
22	104	KINERET*	INFLAMMATORY CONDITIONS	16	2	\$63,477	\$0.99	\$0.25	24	11	1	\$51,745	\$0.90	10.5%
23	105	HUMATROPE*	GROWTH DEFICIENCY	9	2	\$61,970	\$0.97	\$0.24						19.0%
24	27	JARDANCE	DIABETES	407	42	\$61,307	\$0.96	\$0.94	18	368	38	\$72,768	\$1.26	-24.1%
25	16	COPAXONE*	MULTIPLE SCLEROSIS	13	2	\$59,532	\$0.93	\$1.31	17	19	2	\$77,657	\$1.35	-30.9%
Total Top 25:				3,416		\$3,623,295	\$56.67	\$39.18	2,164			\$2,314,726	\$40.19	41.0%
Differences Between Periods:				1,252		\$1,308,569	\$16.48	\$12.03						44.3%

\*Specialty Drugs

Represents 50.7% of your total Plan Cost Net and comprises 12 indications

18 of your top 25 are specialty drugs, making up 64.6% of your Top 25 spend

Peer = 'Coalition - Level Care LLC' market segment

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**Express Scripts**  
By EVERNORTH

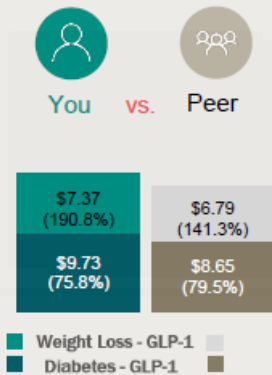
5



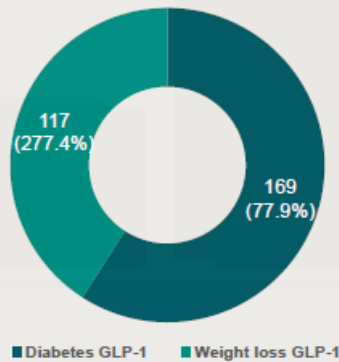
# GLP-1s

The FDA has approved the use of GLP-1s for weight loss among individuals who have a BMI of at least 30, or BMI of 27 with one other risk factor. This is approximately half of the adult population in the U.S., and very likely half of your patient population. For those on GLP-1s for weight loss, the likelihood of staying on the drug long-term varies.

## Plan Cost Net Comparison



## Patient Impact



Brand Name	Overall Rank	Peer Rank	Plan Cost Net	Plan Cost Net PMPM	Plan Cost Net PMPM % Change
WEGOVY	2	1	\$404,708	\$6.33	471.1%
OZEMPIC	3	2	\$282,724	\$4.42	61.1%
MOUNJARO	7	6	\$176,693	\$2.76	904.5%
TRULICITY	8	9	\$140,346	\$2.20	-2.6%
SAXENDA	29	32	\$55,993	\$0.88	-38.5%
RYBELSUS	81	63	\$16,593	\$0.26	31.5%
ZEPBOUND	129	159	\$10,288	\$0.16	
BYDUREON BCISE	205	264	\$5,472	\$0.09	36.6%



GLP-1 drugs were responsible for \$1.1M, which is 14.4% of your overall cost



Double digit trend growth is expected the next few years as more GLP-1 drugs come to market.

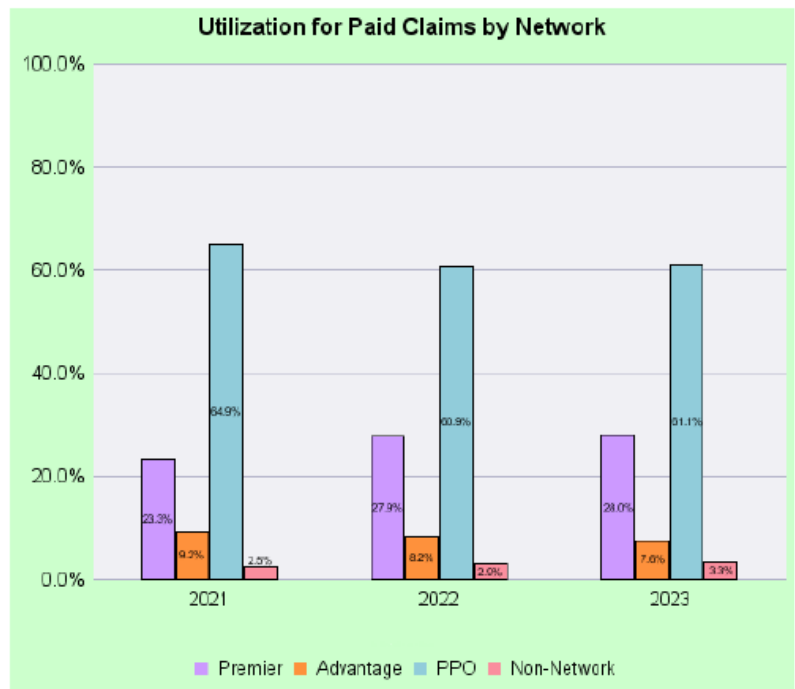
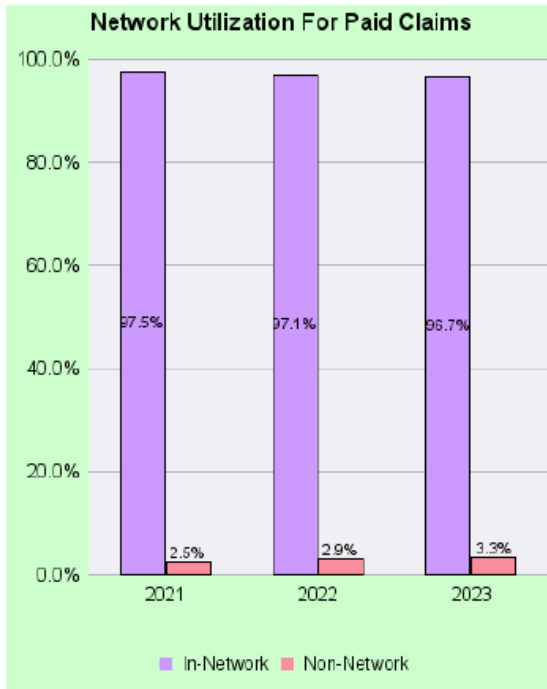
Peer = 'Coalition - Level Care LLC' market segment  
GLP-1 = Glucagon-like Peptide-1 Receptor Agonist

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**Express Scripts**

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*Everyone Deserves a Healthy Smile*

# APPENDIX I

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
OPEN MINUTES  
FEBRUARY 26, 2024**

**BERLIN BOROUGH MUNICIPAL HALL**

**4:15 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 2024 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
Gary Passanante	Borough of Somerdale	Present
Brian Morrell	Gloucester City	Absent
Kenneth Cheeseman	Laurel Springs	Present

**APPOINTED PROFESSIONALS PRESENT:**

Executive Director/ Adm.	PERMA Risk Management Services <b>Brandon Lodics</b> <b>Jordyn DeLorenzo</b>
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Program Manager	Conner Strong & Buckelew <b>Crystal Bailey</b> <b>Peter Mina</b>
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Attorney	<b>J. Kenneth Harris, Esq.</b>
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Medical TPA – AmeriHealth	<b>Kristina Strain</b>
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Medical TPA – Aetna	<b>Jason Silverstein</b>
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Express Scripts	<b>Hiteksha Patel</b>
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Treasurer	<b>Lorraine Verrill</b>
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Delta Dental	<b>Crista O'Donnell</b>
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**OTHERS PRESENT:**

John Lajewski	Kim Porter
Susan Panto	Ken Verrill
Lorraine Sacco	James Walker

Joe Madera	Sandra DePasquale
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APPROVAL OF MINUTES: January 22, 2024 Open

MOTION TO APPROVE OPEN MINUTES OF JANUARY 22, 2024 AS PRESENTED:

Moved:	Commissioner Wolk
Second:	Commissioner Cheeseman
Vote:	Unanimous

CORRESPONDENCE – none.

BALLOT RESULTS – PERMA read the ballot results for new Committee Alternates and a Quorum of 24 was present or send in their full slate ballots

ROLL CALL OF 2024 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
Gary Passanante	Borough of Somerdale	Present
Brian Morrell	Gloucester City	Absent
Kenneth Cheeseman	Laurel Springs	Present
Elanor Kelly	Borough of Runnemede	Present
Joseph Gallagher	Winslow Twp	Present

OATH OF OFFICE

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER  
ROLL CALL OF 2024 EXECUTIVE COMMITTEE

EXECUTIVE DIRECTOR’S REPORT

**FAST TRACK FINANCIAL REPORT** – Mr. Lodics reviewed the financial fast track through December 31, 2023. He stated that December shows a minor loss in surplus but this snapshot of December does not reflect the stop loss reimbursement expected to go back to the Fund.

**REVISED RESOLUTION 5-24** - Mr. Lodics stated that there is a date change to the May meeting since the schedule falls on Memorial Day. He said the recommendation is to move it up to the May 20<sup>th</sup> which is the 3<sup>rd</sup> Monday on the month. The resolution approving this is in consent.

**COOPERATIVE PRICING SYSTEM – SNJREBF LEAD AGENT** – Mr. Lodics stated that in 2023, the MRHIF and its affiliates sought approval from the NJ Office of the Comptroller to issue an RFP for TPA Services for the local Funds. Approval was not given, as the Comptroller’s office felt that MRHIF did not have the authority to procure a claims agent being utilized by the local Funds.

To secure TPA services for PY 2024, the local Funds each performed a 1-year contract for TPA services in the hopes that group purchasing would be permitted for a longer contract starting in 2025.

We have reviewed with the MRHIF QPA and Attorney who agree that the Funds may enter into a Cooperative Pricing Agreement with a lead agent. We are recommending the SNJREBF be the lead agent as they currently have existing contracts with both HIF TPAs and Medicare Advantage providers. We met with the SNJREBF Contracts committee who was supportive of the idea and comfortable moving forward as the lead agent.

The concept of the HIF Cooperative Pricing System was presented to the MRHIF Commissioners by the MRHIF Attorney and received full support.

Included in your agendas is a memo outlining the recommendation from the MRHIF Attorney. The SNJREBF Attorney will provide more detail and answer any questions as part of his report. The Fund will need to approve a Resolution to form (Resolution 15-24), which approves the Cooperative Pricing Agreement. Two entities are needed to form – the BMED will execute the agreement with the SNJHIF. All other Funds will be approving Resolutions to Join by end of March.

**FEBRUARY MRHIF MEETING** – Mr. Lodics stated that the MRHIF had their reorganization meeting on February 15, 2024. Commissioner Wolk was present to represent the Fund.

Below are some of the key highlights:

1. The Fund Attorney provided an overview of the Cooperative Pricing System Initiative.
2. Approval was granted for the Fund Attorney to manage the Cooperative Pricing System filing.
3. Approval to go out to RFP for a Data Warehouse system was approved.
4. Approval to go out to RFP for reinsurer for multi-year contract was approved.

### **PROGRAM MANAGERS REPORT**

Crystal Bailey reviewed the informational report listed in the agenda.

### **ELIGIBILITY/ENROLLMENT:**

Please direct any eligibility, enrollment, or system related questions to our dedicated SNJREBF enrollment team. To contact the team, email [southernnj\\_enrollments@permainc.com](mailto:southernnj_enrollments@permainc.com) or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup> Wednesday at 10AM (except June’s training will be held Tuesday June 18<sup>th</sup>)**. Please contact [HIFtraining@permainc.com](mailto:HIFtraining@permainc.com) for additional information or to request an invite.

In the subject line of the email, please include ***Training – Fund Name and Client Name***. Please be sure to add the date of the training you would like to attend in your email so an invite can be sent.

**COVERAGE UPDATES: None**

## EXPRESS-SCRIPTS UPDATE:

**4Q2023 SaveOn Savings** – In 2023, the Southern New Jersey Health Insurance Fund has saved \$413,340 for members enrolled in SaveOn, an additional \$116,181 in savings from 3Q2023. There are currently 71 participants in the program since January 2023, adding an additional 9 participants in 4Q2023. In 2023, SNJHIF members who used SaveOn saved a total of \$9,612 in copays. The average savings per prescription to date is \$1,033. Drugs for the treatment of inflammatory conditions remain the top drugs used by SNJHIF members in 2023 with 38 participants, an increase of 6 participants and \$42,928 in savings from 3Q2023. Please reference the 4Q2023 SaveOn report in the appendix of the agenda for additional information relating to the specific drugs being used and the associated savings for each drug in the SaveOn program.

Also included in the appendix is the 2024 SaveOn Drug listing. Please note the following effective 1/1/24:

- Drugs highlighted in green were added to the drug list, total of 28 new drugs
- Drugs highlighted in red were removed from the drug list, total of 7 drugs
  - SNJHIF had 2 members impacted by the drugs Gilenya and Aubagio being removed. Both drugs are used to treat Multiple Sclerosis. Impacted members received notification via U.S. mail as well as an outreach from SaveOn

## OPERATIONAL UPDATES:

### WEX Training Update

With the growth of the HIFs, we are currently reviewing our internal processes and how to make them the most efficient for our mutual clients. We have reviewed our current training workflow process and have made some minor adjustments to our WEX training sign up process, effective immediately.

1. We now have a new training mailbox, [HIFtraining@permainc.com](mailto:HIFtraining@permainc.com). All groups who need assistance with training should send the request to the HIF Training mailbox, **regardless of the HIF**. They should no longer send request for training to their assigned HIF mailbox
2. We will be using a SurveyMonkey link for users to sign up located in the directions (link and QR code) of the attached training schedule. While we understand there maybe exceptions, please encourage new HR admins/groups to use the Survey Monkey. (link: <https://www.surveymonkey.com/r/WEXtrainingHIF>)
3. The training schedule will continue to be the 3<sup>rd</sup> Wednesday of every month at 10AM, with the exception of the June 2024 training, will be held on **Tuesday June 18<sup>th</sup> at 10AM**

**PLEASE NOTE:** Any issues relating to logging into WEX or specific questions relating to the group should be sent to the group's current assigned HIF mailbox. Only training requests should be sent to the HIF Training mailbox.

WEX training updates were sent to all brokers on February 20<sup>th</sup> to share with their groups.

## 2024 LEGISLATIVE REVIEW:

**FREE COVID-19 At-Home Test** – Effective November 20, 2023, free COVID-19 at home test kits are available for reorder from the government. Every U.S. household is eligible to order 4 free COVID-19 at home tests. <https://www.covid.gov/tests>

**Medical and Rx Reporting: None**



**Medical and Rx Reporting: None**

**No Surprise Billing and Transparency Act – Continued Delays**

**2023 Specialized Audits - See Appendix.**

**Carrier Appeals:**

<b>Submission Date</b>	<b>Appeal Type</b>	<b>Appeal Number</b>	<b>Reason</b>	<b>Determination</b>	<b>Determination Date</b>
08/23/2023	Medical/Aetna	SNJ 2024-01-01	Investigational lab testing	Upheld	09/06/2023
02/06/2024	Medical/Aetna	SNJ 2024-02-01	Investigational lab testing	Under Review	N/A
02/07/2024	Medical/Aetna	SNJ 2024-02-02	MRI denial	Under Review	N/A

**IRO Submissions:**

<b>Submission Date</b>	<b>Appeal Type</b>	<b>Appeal Number</b>	<b>Reason</b>	<b>Determination</b>	<b>Determination Date</b>
1/5/2024	Medical/Aetna	SNJ 2024-01-01	Investigational lab testing	Overtured	01/22/2024

**Small Claims Committee: None**

**TREASURER:** Lorraine Verrill reviewed the bills list for January and February 2024 and the treasurers report.

**MOTION TO APPROVE RESOLUTION 16-24 JANUARY AND FEBRUARY 2024 BILLS LIST:**

Moved: Commissioner DiAngelo  
Second: Commissioner Shannon  
Vote: 9 ayes, 0 nays

**MOTION TO APPROVE THE TREASURERS REPORT:**

Moved: Commissioner Wolk  
Second: Commissioner Cheeseman  
Vote: All in favor

**FUND ATTORNEY:** Fund Attorney Harris stated that there is reporting on an annual basis for HIPPA and the issue is that cyber security is the number one cause of HIPPA violations. He stated that the Fund has extensive security measures but to remind the towns and local municipalities to review their HIPPA and cyber security measures.

**AETNA:** Mr. Silverstein reviewed the claims for the month of December 2023. There were 6 high-cost claimants over the threshold of \$50,000 for the month. He stated that the dashboard report shows metrics continue to perform well.

**AMERIHEALTH:** Kristina Strain reviewed the paid claims and enrollment report through January 2024. She stated that there were no high-cost claimants.

**EXPRESS SCRIPTS:** Mrs. Patel reviewed the utilization for the 2023 Fund Year. She reviewed the top ten indications and top drugs used in the fund compared to the trending market.

**DENTAL ADMINISTRATOR:** no report.

Consent Agenda:

**MOTION TO APPROVE CONSENT AGENDA BELOW AS PRESENTED:**

Revised Resolution 5-24: Designation of Regular Meeting Times and Place  
Resolution 15-24: Forming HIF Cooperative Pricing System  
Resolution 16-24: Approval of the January and February 2024 Bills List

Moved:	Commissioner Wolk
Second:	Commissioner Cheesman
Vote:	9 ayes, 0 nays

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 4:50 pm**  
**NEXT MEETING: March 25, 2024 4:15PM**  
**BERLIN BOROUGH MUNICIPAL HALL**

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Jordyn Robinson Assisting Secretary  
for

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**JOSEPH WOLK, SECRETARY**



# APPENDIX II

## **Southern New Jersey Regional Health Insurance Fund 2023 Operations Review and Medical Claims Audit**

A health care claims audit is designed to assess whether claims are being adjudicated correctly, in accordance with the provisions of the plan of benefits, and paid only on behalf of eligible participants as determined by the provisions of the plan. Best practice is to look beyond just the claims and to identify operational or administrative issues that may lead to broader claims processing and service issues, allowing for real-world recommendations for resolution.

AIM will perform an Operations Review of Aetna, which is an in-depth evaluation of the controls employed by the administrator to ensure quality administration.

- In an Operations Review (OR), a comprehensive Request for Information (RFI) is prepared and sent to Aetna in advance of the scheduled OR meeting.
- During the OR, interviews are conducted with key management and operations personnel to review Aetna's responses, procedures and methodologies.
- The OR encompasses such areas as system capabilities, staffing levels and turnover, performance standards, quality assurance for claim processing and customer service, Aetna's actual performance vs. client-specific and/or industry standards for accuracy, timeliness of claims adjudication, reporting capabilities, coordination with other administrative areas/vendors, and cost-management activities such as overpayment recovery, pricing controls and TPL investigations.
- Findings are compared to industry best practices.
- An OR can identify weaknesses in administrative controls that lead to poor performance.

In conjunction with the Operations Review, a medical claims audit will also be conducted on the administration by Aetna for the HIF employee medical plan. The medical claims audit will be conducted on a sample of claims finalized during the identified audit period. The audit will assess whether claims are being adjudicated correctly, in accordance with the provisions of the HIF plan of benefits and paid on behalf of eligible participants as determined by the provisions of the plan.

The purpose of the audit is to provide an assessment of Aetna's overall claims processing and financial accuracy performance during the audit period versus industry standards and applicable contractual standards.

**Claim Audit Methodology** - The principal objective of the claims audit will be to determine Aetna's claim processing accuracy and financial accuracy on medical claims. The financial accuracy calculation will identify the financial impact (and potential recoveries) for payment errors. In addition, a critical component of the audit process will be to identify the causes of errors. AIM's audit findings and recommendations will specifically identify these causes and recommend solutions that can help Aetna improve its claims administration and eliminate the kinds of errors identified through the audit process.

# APPENDIX III



## AVAILABLE ONLINE AT NO COST TO MEMBERS

### SAVE THE DATES

## 14th Annual MEL, MRHIF & NJCE Educational Seminar

**FRIDAY, APRIL 19 ▶ 9:00 AM – NOON**

**FRIDAY, APRIL 26 ▶ 9:00 AM – NOON**

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

### TO REGISTER

Visit [njmel.org](http://njmel.org) or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

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### AGENDA

#### FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

#### FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

### THE POWER OF COLLABORATION

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