

Southern Jersey ^{FUND}



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

AGENDA & REPORTS
OCTOBER 28, 2024
ZOOM - CONFERENCE CALL
4:15 PM

Zoom Meeting
<https://permainc.zoom.us/j/7737417209>

Meeting ID: 773 741 7209

One tap mobile
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+13092053325,,7737417209# 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: OCTOBER 28, 2024
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: September 23, 2024
October 21, 2024

Open (Appendix I)

Open (Appendix II)

CORRESPONDENCE - *Executive Director Letter to Department of Banking and Insurance*

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 20

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)

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DENTAL ADMINISTRATOR – (Delta Dental)

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CONSENT AGENDA

Resolution 28-24: Adopting the 2025 SNJHIF Budget Page 36

Resolution 29-24: QPA 2024 Contract Extension Page 37

Resolution 30-24: Rejecting Auditor RFP Proposal Page 38

Resolution 31-24: Approval of Professional Contracts for Actuary, Dep Treasurer and Attorney
Page 39

Resolution 32-24: New Member Approval - Collingswood Page 41

Resolution 33-24: Approval of the October 2024 Bills ListPage 42

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS – LITIGATION

MEETING ADJOURNED



Date: October 18, 2024

To: Mr. Reichert

Re: Inquiry of October 7, 2024, on Fund Financial Position at 12/31/2023 – Southern Jersey Regional Employee Benefits Fund

Thank you for reviewing the audited financial statements and for your inquiry on the causes of the surplus reduction.

Surplus was reduced in 2023 by higher-than-expected payments for both medical and prescription.

For the 2023 fund year, medical claims exceeded the actuarially certified budget by \$743,499. As a group, medical utilization trends between July 1, 2021-June 30, 2022, vs. July 1, 2022-June 30, 2023, the following unexpected utilization increases occurred. The 2023 budget is derived with claims data through June 30, 2022:

- Ambulatory Services cost per member per month increased by 8%
- Mental Health paid per member per month increased by 46%
- Medical pharmacy increased by 31%
- Inpatient facility increased by 9%
- Number of high-cost claimants above \$50,000 increased by 30%

Prescription claims for the 2023 fund year were also higher than budgeted and this contributed the operating deficit by \$1,417,830. The overage was dramatically felt in the later part of 2023 with the rising availability and popularity of GLP-1 medications, which was not considered in budget development.

In addition, as a group, prescription utilization trends between July 1, 2021 – June 30, 2022 vs. July 1, 2022-June 30, 2023, the following unexpected utilization increases occurred. The 2023 budget is derived with claims data through June 30, 2022:

- Prescription net paid costs increased by 19.6%
- Prescription fill count increased by 23%

- GLP 1 Medication fills increased by 640% and total paid by 500%

Finally, the HIFs share of surplus in the Municipal Reinsurance Health Insurance Fund (change in investment in joint venture) dropped by \$820,355. This is a non-statutory item that does not reflect the internal operations of the HIF.

Unaudited financial results through July 31, 2024, indicate that the HIF has added \$2.1 million to surplus year to date, offsetting much of the loss from 2023. The 2023 fund year has returned to a surplus position of \$328,000 after ending the year with a deficit of almost \$2 million. The 2024 fund year is breaking even albeit with a reported deficit of \$184,000.

We do not currently plan on implementing supplemental assessments due to existence of \$7.8 million in the closed year account as of July 31, 2024 (unaudited). However, the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund has elected to include a \$1M surplus stabilization line to their 2025 budget.

It is also important to note that the utilization increases are not unique to the Fund. In fact, public and private group benefit plans are experiencing similar issues, including the NJ State Health Benefits Plan and the NJ State Educators Health Plan. Increases in utilization, provider reimbursement increases, pure trend, the impact of weight loss medications (GLP1s) and increases in chronic care are impacting group plans across the region and nationally. These national and regional cost and utilization issues have contributed to the present situation for which the Fund is not immune.

We are closely monitoring fund position and results on a monthly and even weekly basis and will escalate efforts if the necessary to assure the continued strength and liquidity of this HIF.

Please let us know if you have any questions on the above response.

Respectfully submitted,

Brandon Lodics

Brandon Lodics

Executive Director, Southern New Jersey Regional Employee Benefits Fund

Cc: Aileen Egan, Manager

William Leach, Supervising Insurance Examiner

Carolina Chong, Insurance Examiner

Nick Bennett, Regulatory Office

J. Kenneth Harris, SNJREBF Attorney

Michael Mevoli, SNJREBF Executive Committee Chair

Elizabeth Pigliacelli, SNJREBF Treasurer

**Southern New Jersey Regional Employee Benefits Fund
Executive Director's Report
October 28, 2024**

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of August 30, 2024 (page 8)
- **Historical Income Statement**
- **Consolidated Balance Sheet**
- **Indices and Ratios Report**
- **Budget Status Report**

2025 SNJHIF BUDGET – ADOPTION

The 2025 Southern New Jersey Regional Employees Benefits Fund budget is included in the agenda with one minor adjustment from introduction.

The MRHIF renewal came in lower than expected. The differential was added to a new claims contingency line for budget stabilization.

The Committee may hold a public hearing to adopt.

Motion: *Motion to open the Public Hearing on the 2025 Budget*

Discussion of Budget and Assessments

Motion: *Motion to close the Public Hearing*

Motion: *Motion to approve Resolution 28-24 approving the 2025 Southern New Jersey Regional Employees Benefits Fund Budget in the amount of \$118,910,984.*

QPA APPROVAL

At the last meeting, the Executive Committee authorized the Fund to receive quotes for QPA services for contract procurement work through the end of 2024. The Fund released the request to 5 QPAs around the State and received one response from The Canning Group. The cost proposal is \$2,000 for facilitating the professional RFPs scheduled to be released.

The Contracts Committee is reviewing and if approval is recommended, Resolution 29-24 is included in concert for action.

2025 PROFESSIONAL/CONSULTANT RFPs

The following professional contracts expire at the end of 2024. The professional RFPs were released and received on September 24th, including the Deputy Treasurer that went out for rebid and received on October 22, 2024. The Contracts Committee reviewed the responses and evaluated which were then sent to the QPA. The committee recommends awarding the contracts as follows:

Harris Law Offices as Fund Attorney
Actuarial Solutions LLC as Fund Actuary
Verrill & Verrill, LLC, CPAs as Deputy Treasurer

The contracts committee is also recommending rejection and rebid of Professional Auditor RFP due to the proposal being over the budgeted amount.

See table below:

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
2025 RFQ RESPONSES #24-29
Responses Deadline 11am, September 24, 2024
Deputy Treasurer Deadline 10:30am, October 22, 2024

Position	Vendor	Proposed Fees
Auditor	Holman Frenia Allison, P.C.,	2025: \$17,850 2026: \$18,700 2027: \$19,500
Attorney	Harris Law Offices	2025: \$23,519 2026: \$23,990 2027: \$24,469
Attorney	Marmero Law	2025: \$150 an hour
Actuary	Actuarial Solutions, LLC	2025: \$17,850 2026: \$18,200 2027: \$18,575
Deputy Treasurer	Verrill & Verrill, LLC, CPAs	2025: \$10,000 2026: \$10,250 2027: \$10,500

Resolution 30-24 rejecting the Auditor proposal based on the cost proposal exceeding the Fund's budget; and Resolution 31-24 Awarding the contracts for Actuary, Attorney and Deputy Treasurer are in consent.

MRHIF REPORT

The MRHIF met on October 2, 2024. Commissioner Wolk was in attendance on behalf of the SNJHIF.

The primary action items taken at the meeting were the introduction of the 2025 Budget and the approval of the reinsurance contract through Starline.

The following assessments by Fund were approved:

Specific Rates By Member				
MEMBER	FUND YEAR		Change \$	Change %
	2024	2025		
BMED	\$ 71.60	\$ 80.07	\$ 8.47	11.83%
METRO	\$ 71.99	\$ 87.69	\$ 15.70	21.81%
SNJ_HIF	\$ 36.70	\$ 43.50	\$ 6.80	18.53%
SHIF	\$ 45.20	\$ 50.46	\$ 5.26	11.64%
COASTAL HIF	\$ 64.47	\$ 75.77	\$ 11.30	17.53%
NOJ_HIF	\$ 211.79	\$ 218.96	\$ 7.17	3.39%
CJ_HIF	\$ 56.29	\$ 67.55	\$ 11.26	20.00%

NEW MEMBER - Borough of Collingswood

The Borough of Collingswood has expressed interest in becoming a new member of the SNJHIF on January 1, 2025. The Fund Underwriter and Actuary have reviewed that data from the State Health Benefits Plan and were able to provide a competitive assessment quote. The Finance Committee has reviewed the details below and are recommending approval.

A signed Indemnity and Trust agreement has been received.

Resolution 32-24 approving membership is in consent.

New Member Overview	
Fund	Southern NJ HIF
Entity	Borough of Collingswood
County	Camden
Effective Date	1/1/2025-12/31/2025
Lines of Coverage	Medical and Prescription
Enrolled Subscribers	129
Retiree Coverage	Under and Over 65
Current Arrangement	State Health Benefits
Actuary Certification	Yes: Standard Underwriting Methodology
MRHIF/Reinsurer Approval	Yes, no additional fee needed
Run Out Claims	State Health Benefits
Member approval?	Indemnity and Trust Agreement received
Additional Consideration	None

SPLIT BILLS AND DECEMBER BILLS

For the upcoming 2025 renewal updates, we request that each entity with retirees contributing a percentage provide any changes to the contribution rate by November 1, 2024 to the enrollment team ensuring accurate coupons are issued.

Due to the timeline of the 2025 budget, we are asking members to pay the December bill twice, with the February 2025 bill being updated with the new rates and any adjustments for the January bill.

INDEMNITY AND TRUST AGREEMENTS

PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements have expired or set to expire. Please reach out to hifadmin@permainc.com for a blank form to be executed. The list was last updated on October 25, 2024.

Member	I&T end date
BOROUGH OF LINDENWOLD	12/31/2021
NORTH HANOVER TWP	12/31/2021
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12/31/2021
BOROUGH OF PAULSBORO	12/31/2022
BOROUGH OF HADDON HEIGHTS	12/31/2022
CHESILHURST BOROUGH	12/31/2022
TOWNSHIP OF WATERFORD	12/31/2022
BOROUGH OF BELLMAWR	12/31/2023
BOROUGH OF MEDFORD LAKES	12/31/2023
GLOUCESTER TOWNSHIP	12/31/2023
LAWNSIDE	12/31/2023
BOROUGH OF MAGNOLIA	12/31/2024
PINE HILL BOROUGH	12/31/2024
WINSLOW TOWNSHIP	12/31/2024
LUMBERTON TOWNSHIP	12/31/2024
BOROUGH OF MERCHANTVILLE	12/31/2024
BOROUGH OF MOUNT EPHRAIM	12/31/2024
BOROUGH OF RUNNEMEDE	12/31/2024
BOROUGH OF SOMERDALE	12/31/2024
HADDONFIELD BOROUGH	12/31/2024
WINSLOW TWP FIRE DISTRICT #1	12/31/2024
MT. HOLLY MUNICIPAL UTILITIES AUTHO	12/31/2024
PALMYRA	12/31/2024
PENNSAUKEN TOWNSHIP	12/31/2024
BOROUGH OF BROOKLAWN	12/31/2024

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2024		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		9,052,427	72,439,739	1,438,502,750	1,510,942,488
2.	CLAIM EXPENSES					
	Paid Claims		8,316,490	57,075,271	1,172,473,212	1,229,548,483
	IBNR		(4,815)	3,981,170	5,179,785	9,160,955
	Less Specific Excess		-	(1,540,580)	(20,636,337)	(22,176,917)
	Less Aggregate Excess		-	-	(1,807,360)	(1,807,360)
TOTAL CLAIMS			8,311,675	59,515,861	1,155,209,300	1,214,725,161
3.	EXPENSES					
	MA & HMO Premiums		844,398	6,699,491	45,181,658	51,881,149
	Excess Premiums		135,056	1,078,319	50,150,845	51,229,164
	Administrative		492,356	3,972,178	125,221,792	129,193,970
TOTAL EXPENSES			1,471,810	11,749,988	220,554,295	232,304,284
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(731,059)	1,173,889	62,739,154	63,913,044
5.	INVESTMENT INCOME		45,873	306,354	3,994,412	4,300,766
6.	DIVIDEND INCOME		-	-	11,847,139	11,847,139
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(685,186)	1,480,244	78,580,706	80,060,949
8.	DIVIDEND		-	-	72,732,231	72,732,231
9.	Transferred Surplus IN		-	-		-
10.	Transferred Surplus OUT		-	-	-	-
STATUTORY SURPLUS (7-8+9)			(685,186)	1,480,244	5,848,474	7,328,718
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	17,059	57,520	7,828,649	7,886,168
		Cash	31,768	426,555	12,297,860	12,724,415
2023		Surplus	(300,770)	2,007,979	(1,980,174)	27,804
		Cash	(362,927)	1,423,525	(1,022,736)	400,789
2024		Surplus	(401,475)	(585,255)		(585,255)
		Cash	2,034,619	2,585,724		2,585,724
TOTAL SURPLUS (DEFICITS)			(685,186)	1,480,244	5,848,474	7,328,718
TOTAL CASH			1,703,461	4,435,803	11,275,125	15,710,928
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			5,581	149,234	1,100,153,962	1,100,303,196
FUND YEAR 2023						
	Paid Claims		371,124	4,523,165	50,362,240	54,885,405
	IBNR		(62,157)	(5,016,621)	5,179,785	163,164
	Less Specific Excess		-	(1,477,497)	(486,685)	(1,964,182)
	Less Aggregate Excess		-	-	-	-
TOTAL FY 2023 CLAIMS			308,967	(1,970,953)	55,055,340	53,084,387
FUND YEAR 2024						
	Paid Claims		7,939,785	52,339,789		52,339,789
	IBNR		57,342	8,997,791		8,997,791
	Less Specific Excess		-	-		-
	Less Aggregate Excess		-	-		-
TOTAL FY 2024 CLAIMS			7,997,127	61,337,580		61,337,580
COMBINED TOTAL CLAIMS			8,311,675	59,515,861	1,155,209,302	1,214,725,163

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

Southern New Jersey Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF AUGUST 31, 2024
BY FUND YEAR

	SNJREBF 2024	SNJREBF 2023	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	2,585,724	400,789	12,724,415	15,710,928
Assessments Receivable (Prepaid)	3,907,553	585	175,170	4,083,308
Interest Receivable	-	-	23	23
Specific Excess Receivable	-	(170,405)	-	(170,405)
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	12,330	-	-	12,330
Other Assets	1,941,436	-	-	1,941,436
Total Assets	8,447,044	230,968	12,899,608	21,577,620
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	8,997,791	163,164	-	9,160,955
A4 Retiree Surcharge	-	-	-	-
Dividends Payable	-	-	-	-
Retained Dividends	-	-	5,013,440	5,013,440
Accrued/Other Liabilities	34,508	40,000	-	74,508
Total Liabilities	9,032,299	203,164	5,013,440	14,248,902
EQUITY				
Surplus / (Deficit)	(585,255)	27,804	7,886,168	7,328,718
Total Equity	(585,255)	27,804	7,886,168	7,328,718
Total Liabilities & Equity	8,447,044	230,968	12,899,608	21,577,620
BALANCE	-	-	-	-

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										
		FY2024								
INDICES	2023	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	
Cash Position	11,275,125	\$ 9,857,774	\$ 6,250,977	\$ 6,456,937	\$ 7,797,286	\$ 18,034,863	\$ 15,292,223	\$ 14,007,467	\$ 15,710,928	
IBNR	5,179,785	\$ 6,504,230	\$ 8,036,525	\$ 8,601,150	\$ 8,891,677	\$ 9,024,983	\$ 9,116,555	\$ 9,165,770	\$ 9,160,955	
Assets	16,035,272	\$ 20,344,763	\$ 20,738,572	\$ 21,617,377	\$ 21,626,897	\$ 20,983,770	\$ 21,802,300	\$ 22,245,478	\$ 21,577,620	
Liabilities	10,186,798	\$ 11,531,910	\$ 13,033,059	\$ 13,631,819	\$ 13,946,588	\$ 14,115,381	\$ 14,235,859	\$ 14,231,574	\$ 14,248,902	
Surplus	5,848,474	\$ 8,812,853	\$ 7,705,513	\$ 7,985,558	\$ 7,680,308	\$ 6,868,388	\$ 7,566,442	\$ 8,013,904	\$ 7,328,718	
Claims Paid -- Month	5,607,671	\$ 4,844,971	\$ 7,108,351	\$ 6,827,477	\$ 7,579,005	\$ 8,324,055	\$ 6,935,779	\$ 7,139,144	\$ 8,316,490	
Claims Budget -- Month	4,646,753	\$ 7,615,044	\$ 7,606,713	\$ 7,589,073	\$ 7,609,475	\$ 7,592,396	\$ 7,587,322	\$ 7,566,976	\$ 7,578,418	
Claims Paid -- YTD	55,348,291	\$ 4,844,971	\$ 11,953,322	\$ 18,780,798	\$ 26,359,804	\$ 34,683,859	\$ 41,619,637	\$ 48,758,781	\$ 57,075,271	
Claims Budget -- YTD	52,960,144	\$ 7,615,044	\$ 15,221,757	\$ 22,810,830	\$ 30,420,305	\$ 38,012,702	\$ 45,600,024	\$ 53,167,000	\$ 60,745,418	
RATIOS										
Cash Position to Claims Paid	2.01	2.03	0.88	0.95	1.03	2.17	2.2	1.96	1.89	
Claims Paid to Claims Budget -- Month	1.21	0.64	0.93	0.9	1	1.1	0.91	0.94	1.10	
Claims Paid to Claims Budget -- YTD	1.05	0.64	0.79	0.8	0.9	0.9	0.9	0.92	0.94	
Cash Position to IBNR	2.18	1.52	0.78	0.75	0.88	2	1.68	1.53	1.71	
Assets to Liabilities	1.57	1.76	1.59	1.59	1.55	1.49	1.53	1.56	1.51	
Surplus as Months of Claims	1.26	1.16	1.01	1.05	1.01	0.9	1	1.06	0.97	
IBNR to Claims Budget -- Month	1.11	0.85	1.06	1.13	1.17	1.19	1.2	1.21	1.21	

Southern NJ Municipal Employee Benefits Fund					
2025 Certified Budget				Print date	23-Oct-24
Census:	Census All Members		Census Excl CCBoss		
Medical - Aetna	3,395	40,740	2,967	35,604	
Medical - AmeriHealth Admin	283	3,396	223	2,676	
Rx	3,081	36,972	2,593	31,116	
Dental	2,236	26,832	1,944	23,328	
Medicare Advantage - Medical	2,410	28,920	1,889	22,668	
RxNo Medical (Incl in Rx above)	6	72	6	72	
Dental Only (Incl in Dental above)	841	10,092	597	7,164	
Medicare Adv Only (Incl above)	1,930	23,160	1,649	19,788	
DMO Only	1	12	1	12	
	LINE ITEMS	2024 Annualized Budget	2025 Proposed Budget	\$ Change	% Change
1	Medical Claims AETNA - All Other	\$ 63,080,816	\$ 65,155,266	\$ 2,074,450	3.29%
2	Medical Claims AmeriHealth - All Other	\$ 4,046,440	\$ 4,046,101	\$ (339)	-0.01%
3	Medical Claims - CCBoss	\$ 10,717,600	\$ 11,897,264	\$ 1,179,664	11.01%
4	Subtotal Medical	\$ 77,844,855	\$ 81,098,631	\$ 3,253,775	4.18%
5	Prescription Claims - All Other	\$ 13,431,488	\$ 17,116,314	\$ 3,684,826	27.43%
6	Rx Rebates - All Other	\$ (4,170,877)	\$ (5,477,220)	\$ (1,306,343)	31.32%
7	Prescription Claims - CCBoss	\$ 3,083,902	\$ 4,171,285	\$ 1,087,383	35.26%
8	Rx Rebates - CCBoss	\$ (957,643)	\$ (1,418,237)	\$ (460,594)	48.10%
9	Subtotal Prescription	\$ 11,386,870	\$ 14,392,142	\$ 3,005,272	26.39%
10	Dental Claims - All Other	\$ 1,282,249	\$ 1,282,989	\$ 739	0.06%
11	Dental Claims - CCBoss	\$ 166,742	\$ 168,192	\$ 1,450	0.87%
12	Subtotal Dental	\$ 1,448,991	\$ 1,451,181	\$ 2,189	0.15%
13	Subtotal Claims	90,680,717	96,941,953	\$ 6,261,236	6.90%
14					
15	Loss Fund Contingency	\$ 144,174	\$ 1,000,000	\$ 855,826	593.61%
16					
17					
18	DMO Premiums	\$ 2,665	\$ 2,665	\$ -	0.00%
19	Medicare Advantage - All Other	\$ 8,160,694	\$ 10,222,633	\$ 2,061,939	25.27%
20	Medicare Advantage - CCBoss	\$ 1,973,631	\$ 2,859,477	\$ 885,846	44.88%
21	Subtotal Insured Programs	10,136,990	13,084,775	\$ 2,947,785	29.08%
22					
23	Reinsurance				
24	Specific	\$ 1,619,791	\$ 1,920,000	\$ 300,209	18.53%
25					
26	Total Loss Fund	\$ 102,581,672	\$ 112,946,728	\$ 10,365,056	10.10%
27					
28	Expenses				
29	Legal	\$ 23,058	\$ 23,519	\$ 461	2.00%
30	Treasurer	\$ 16,235	\$ 16,560	\$ 325	2.00%
31	Administrator	\$ 728,237	\$ 742,802	\$ 14,565	2.00%
32	Program Manager	\$ 1,927,982	\$ 1,966,542	\$ 38,560	2.00%
33	Brokerage	\$ 1,141,449	\$ 1,164,246	\$ 22,796	2.00%
34	TPA - Med Aetna	\$ 1,610,860	\$ 1,691,403	\$ 80,543	5.00%
35	TPA - Med AmeriHealth Admin	\$ 128,810	\$ 135,463	\$ 6,653	5.16%
36	TPA - Dental	\$ 89,619	\$ 89,619	\$ -	0.00%
37	Actuary	\$ 17,500	\$ 17,850	\$ 350	2.00%
38	Auditor	\$ 17,401	\$ 17,749	\$ 348	2.00%
39	Subtotal Expenses	\$ 5,701,151	\$ 5,865,752	\$ 164,600	2.89%
40					
41	Misc/Cont	\$ 21,657	\$ 21,657	\$ -	0.00%
42	Affordable Care Act Taxes	\$ 21,847	\$ 21,847	\$ -	0.00%
43	Claims Audit	\$ 40,000	\$ 40,000		0.00%
43	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
44					
45	Total Expenses	\$ 5,799,656	\$ 5,964,256	\$ 164,600	2.84%
46					
47	Total Budget	\$ 108,381,328	\$ 118,910,984	\$ 10,529,656	9.72%
48	Total Billing	\$ 108,423,756	\$ 119,308,932	\$ 10,885,176	10.04%

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	12/31/2023 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

October 2024

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: kkidd@permainc.com

Enrollments/Eligibility/Billing: southernnj_enrollments@permainc.com

Brokers: 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 or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact 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.

OPERATIONAL UPDATES:

Open Enrollment - 1/1/25 (Passive)

- SNJHIF OE will be held October 28th through November 8th
- All OE updates should be completed in WEX by November 15th to allow time for ID cards to be delivered to members by 1/1/25
- 2025 Qualified HDHP Minimums will be updated as follows:
 - Deductible - \$1,650 single/ \$3,300 family
 - Maximum Out of Pocket (MOOP) - \$3,300 single/ \$6,600
- OE communications were sent to brokers on 10/8/24 and will be sent to employers on 10/21/24.

**** Subject to change pending approval of the 2025 Budget****

WEX 2025 Coupons - Direct Bill Enrollees: DU31, COBRA and Retirees

WEX will be sending notices to self-pay enrollees advising their 2025 coupons will be received after January 1, 2025. The notice includes instructions on how catch-up payments will be applied to the enrollee's account. Please reference the draft notices in the Appendix III.

****Coverage will not be impacted due to the 2025 coupons being delayed****

COVERAGE UPDATES:

Onsite Flu Vaccine Clinic Vendor List

Approved onsite flu vaccine clinic vendors list are included in Appendix IV. SNJHIF does not coordinate onsite flu vaccine clinics, groups can reach out to the vendors directly to schedule.

Aetna UPDATES:

CVS Health Virtual Care – Effective 1/1/25 – Aetna covered members

Beginning January 1, 2025, CVS Health Virtual Care will replace Teladoc for all Aetna covered members. Members will receive:

- On-Demand Care – Access to 24/7 quick care for minor illnesses and injuries
- Mental Health Services – counseling for conditions such as anxiety and stress, plus psychiatry services for medication management
- Referred to in-person care when needed at nearby MinuteClinic locations or in-network provider clinic.

Please reference the CVS Health Virtual Care flyer included in the Appendix for additional information including instructions for to activate the benefit and create an account.

****Members will receive new ID cards with CVS Health Virtual Care information, replacing Teladoc**

EXPRESS-SCRIPTS UPDATE:

Mail Order – Less than 35-day supply

Beginning October 22, 2024, ESI will no longer dispense prescriptions written for less than 35-day supply for most medications at their mail order facilities. Members who want or need to continue filling prescriptions written for less than a 35-day supply, rather than moving to an extended day supply will be required to fill at one of ESI retail participating pharmacies.

There will be a limited number of drug categories where ESI will continue to dispense less than a 35-day supply. These drug categories are limited to drug classes where consolidation or a longer supply is not appropriate, such as the following:

- State and federally controlled drugs
- Over-the-counter medications
- Diabetic supplies
- Some maintenance medications
 - Mood altering medications
 - Sublingual nitroglycerin
 - Warfarin

Members currently receiving less than a 35-day supply from ESI were notified the week of October 8th. The communication will inform the member to contact their physician to confirm if a longer day supply is appropriate, and if not, advise them they will need to transfer their existing prescription to a participating retail pharmacy.

Notice of Creditable Coverage (NOCC)

CMS Annual Open Enrollment period for the 2025 plan year is October 15 – December 7. To meet the CMS requirement, Express Scripts mailed the NOCC letters the week of September 16th to those age 65 and older enrolled in ESI coverage through the HIFs.

Encircle Program (GLP-1 Weight Loss)

Effective September 1, 2024:

- Members with new prescriptions, including renewal prescriptions for expired prior authorizations (PA), will need to meet the following criteria to be approved for a GLP-1 weight loss medication:
 - BMI ≥ 32 OR
 - BMI between $27 \leq 32$ WITH 2 or more documented comorbidities
- Members with an active approved PA prior to 9/1/2024 will be grandfathered
 - Upon renewal of their PA, members will need to meet the above BMI requirements to be considered for approval

Effective January 1, 2025:

Members who have an approved PA (active and new) will need to meet the following guidelines:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is programmed to the member's ESI active account prior to delivery. The scale will record each weigh-in and will update the member's file automatically. Members must weigh-in a minimum of 4 times a month
- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times a month

If members do not adhere to both of the requirements outlined above, the following month in which they are non-compliant, they will not be able to refill their weight loss prescription. Members will be required to complete the missing weigh-ins and/or online coaching engagement in order to refill their prescription.

Based on the above, communications are being updated and will be sent to members once finalized. Sample communications will be sent once finalized.

2024 LEGISLATIVE REVIEW

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 (SNJHIF). 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. **SNJHIF audit began May 6, 2024. See Appendix.**

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
08/02/2024	Medical/ Aetna	SNJ 2024 09 01	Implant	Upheld	08/14/2024
08/08/2024	Medical/ Aetna	SNJ 2024 09 02	Radiology Services	Upheld	08/19/2024
10/07/2024	Medical/ Aetna	SNJ 2024 10 01	Allowance of Services	Upheld	10/10/2024

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
09/10/2024	Medical/ Aetna	SNJ 2024 09 01	Implant	Upheld	09/20/2024
09/27/2024	Medical/ Aetna	SNJ 2024 09 02	Radiology Services	Overtured	10/08/2024

Small Claims Committee: None

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS

OCTOBER 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

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
WELLNESS COACHES USA, LLC	WELL. COACH. CCBOS -INV 38324 10/24	6,032.00
		6,032.00
	Total Payments FY CLOSED	6,032.00
	CHECK TOTAL CLOSED	6,032.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA	RETIREE- INV 11012024- CAMDEN 10/24	7,572.00
PERMA	RETIREE- INV 11012024 MONROE 10/24	1,356.00
PERMA	POSTAGE 09/24	50.58
PERMA	RETIREE- INV 11012024 WASHINGTON 10/24	1,944.00
PERMA	ADMIN FEES 10/24	60,432.60
		71,355.18
JOSEPH GALLAGHER	MEETING ATTENDANCE Q3 2024	450.00
		450.00
ELEANOR M. KELLY	MEETING ATTENDANCE Q3 2024	450.00
		450.00
EDWARD HILL	MEETING ATTENDANCE Q3 2024	450.00
		450.00
GARY PASSANANTE	MEETING ATTENDANCE Q3 2024	300.00
		300.00
BRIAN MORRELL	MEETING ATTENDANCE Q3 2024	300.00
		300.00
JOSEPH WOLK	MEETING ATTENDANCE Q3 2024	450.00
		450.00

MICHAEL MEVOLI	REIMB FOOD FOR MEETING 9/23/24	232.00
MICHAEL MEVOLI	MEETING ATTENDANCE Q3 2024	450.00
		682.00
LOUIS DI ANGELO	MEETING ATTENDANCE Q3 2024	450.00
		450.00
TERRY SHANNON KIERSZNOWSKI	MEETING ATTENDANCE Q3 2024	300.00
		300.00
KENNETH CHEESEMAN	MEETING ATTENDANCE Q3 2024	300.00
		300.00
ACCESS	INV 11082342 DEPT 419 8/31/24	154.56
		154.56
GANNETT NEW YORK NJ LOCALIQ	A# 1122500 INV 6615485 10507434 8/28/24	52.79
GANNETT NEW YORK NJ LOCALIQ	A# 1122500 INV 6615485-10507400 8/28/24	54.51
GANNETT NEW YORK NJ LOCALIQ	A# 1122500 INV 6615485- 10507415 8/28/24	52.36
		159.66
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 10/24	134,432.10
		134,432.10
	CHECK TOTAL-2024	210.233.50
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 10/24	541,324.68
		541,324.68
UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 10/24	294,244.50
		294,244.50
DELTA DENTAL INSURANCE CO (DELT DENTAL F1-7871800000-BE006266686 10/1/24		197.68
		197.68
FLAGSHIP HEALTH SYSTEMS	BOR LINDENWOLD A# 03603 - 152736 10/24	25.83
		25.83
AETNA	MEDICAL TPA 10/24	133,566.12
		133,566.12
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 10/24	10,810.05
		10,810.05
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 10/24	7,501.64
		7,501.64
VERRILL & VERRILL LLC	TREASURER FEE 10/24	816.67
		816.67

ELIZABETH PIGLIACELLI	DEPUTY TREASURER FEE 10/24	536.25
		536.25
CONNER STRONG & BUCKELEW	DENTAL- PROGRAM MGR. FEES 10/24	6,603.24
CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MGR. FEES 10/24	131,505.26
CONNER STRONG & BUCKELEW	RX- PROGRAM MGR FEES 10/24	20,158.81
CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 10/24	1,428.57
CONNER STRONG & BUCKELEW	BROKER FEES 10/24	94,516.13
		254,212.01
J. KENNETH HARRIS, ATTORNEY AT L	ATTORNEY SERVICES 10/24	1,921.50
		1,921.50
ACTUARIAL SOLUTIONS, LLC	ACTUARY FEES Q4 2024	4,375.00
		4,375.00
	ACH TOTAL	1,249,531.98
	Total Payments FY 2024	1,459,765.43
	TOTAL PAYMENTS ALL FUND YEAR	1,465,797.43

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: 2024 Month Ending: August									
	Med	Dental	Rx	Vision	Reinsurance	Contingency	Admin	Closed Year	TOTAL
OPEN BALANCE	7,385,487.05	(285,678.43)	(6,203,596.65)	0.00	(217,526.51)	231,572.04	(297,564.10)	8,373,438.66	14,007,467.42
RECEIPTS									
Assessments	9,213,866.37	133,074.32	1,217,322.37	0.00	163,315.21	15,236.48	577,900.39	0.00	11,320,715.14
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	21,058.98	0.00	0.00	0.00	0.00	658.25	789.98	23,801.65	60,582.10
Invest Adj	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Subtotal Invest	21,058.99	0.00	0.00	0.00	0.00	658.25	789.98	23,801.65	60,582.11
Other Receipts *	98,877.52	0.00	582,172.11	0.00	0.00	0.00	0.00	0.00	681,049.63
TOTAL	9,333,802.88	133,074.32	1,799,494.48	0.00	163,315.21	15,894.73	578,690.37	23,801.65	12,062,346.88
EXPENSES									
Claims Transfers	6,601,229.66	92,886.91	2,200,351.68	0.00	0.00	0.00	0.00	0.00	8,894,468.25
Expenses	844,174.92	223.51	0.00	0.00	135,056.00	0.00	484,963.59	0.00	1,464,418.02
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,445,404.58	93,110.42	2,200,351.68	0.00	135,056.00	0.00	484,963.59	0.00	10,358,886.27
END BALANCE	9,273,885.35	(245,714.53)	(6,604,453.85)	0.00	(189,267.30)	247,466.77	(203,837.32)	8,397,240.31	15,710,928.03

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS											
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND											
ALL FUND YEARS COMBINED											
CURRENT MONTH	August										
CURRENT FUND YEAR	2024										
Description:		SNJ Inv.	Citizens Bank	Parke Bank	Fulton Bank	Fulton Bank - General Account	Fulton Bank - Admin Account	Ocean First Investment Account	New Jersey Cash Management	Fulton Bank Certificate of Deposit #6301	
ID Number:											
Maturity (Yrs)											12/1/2024
Purchase Yield:		4.90	4.40	5.25	5.43	5.43	5.43	2.50	5.28		5.50
TOTAL for All Accts & instruments											
Opening Cash & Investment Balance	\$14,007,467.43	\$ 5,566.39	\$ 2,513.99	\$ 31,231.41	\$ 4,532,946.48	\$ 4,095,621.80	\$ 73,003.79	\$ 82,367.40	\$ 4,184,216.17	\$ 1,000,000.00	
Opening Interest Accrual Balance	\$23.17	\$ 23.17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$0.09	\$0.09	\$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	\$60,582.10	\$23.17	\$9.37	\$138.88	\$24,209.65	\$16,392.21	\$877.12	\$180.72	\$18,750.98	\$0.00
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	\$60,582.19	\$23.26	\$9.37	\$138.88	\$24,209.65	\$16,392.21	\$877.12	\$180.72	\$18,750.98	\$0.00
9	Deposits - Purchases	\$15,966,182.79	\$0.00	\$0.00	\$0.00	\$2,500,000.00	\$12,001,764.77	\$1,464,418.02	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$14,323,304.29	\$0.00	\$0.00	\$0.00	\$0.00	-\$12,858,886.27	-\$1,464,418.02	\$0.00	\$0.00	\$0.00
			OK	OK	OK	OK	OK	OK	OK	OK	OK
	Ending Cash & Investment Balance	\$15,710,928.03	\$5,589.56	\$2,523.36	\$31,370.29	\$7,057,156.13	\$3,254,892.51	\$73,880.91	\$82,548.12	\$4,202,967.15	\$1,000,000.00
	Ending Interest Accrual Balance	\$23.26	\$23.26	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$20,466.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$20,466.20	\$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	\$15,731,394.23	\$5,589.56	\$2,523.36	\$31,370.29	\$7,057,156.13	\$3,254,892.51	\$94,347.11	\$82,548.12	\$4,202,967.15	\$1,000,000.00

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		August							
Current Fund Year		2024							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid August	3. Monthly Recoveries August	4. Calc. Net Paid Thru August	5. TPA Net Paid Thru August	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2024	Med	39,577,615.94	6,601,229.66	0.00	46,178,845.60	0.00	46,178,845.60	39,577,615.94	6,601,229.66
	Dental	757,084.25	92,886.91	0.00	849,971.16	0.00	849,971.16	757,084.25	92,886.91
	Rx	12,635,185.54	2,200,351.68	0.00	14,835,537.22	0.00	14,835,537.22	12,635,185.54	2,200,351.68
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	52,969,885.73	8,894,468.25	0.00	61,864,353.98	0.00	61,864,353.98	52,969,885.73	8,894,468.25



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

October 28, 2024



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP			
	PAID 2023	# OF EES	PER EE	PAID 2024	# OF EES	PER EE	
JANUARY	\$3,307,745	2,023	\$ 1,635	\$4,409,202	3,419	\$ 1,290	
FEBRUARY	\$3,122,202	2,036	\$ 1,533	\$4,993,975	3,412	\$ 1,464	
MARCH	\$3,301,677	2,088	\$ 1,581	\$5,339,092	3,405	\$ 1,568	
APRIL	\$3,277,691	2,184	\$ 1,501	\$6,588,952	3,397	\$ 1,940	
MAY	\$4,268,600	2,184	\$ 1,954	\$5,407,814	3,400	\$ 1,591	
JUNE	\$3,417,999	2,170	\$ 1,575	\$5,093,952	3,400	\$ 1,498	
JULY	\$2,903,969	2,179	\$ 1,333	\$6,006,426	3,399	\$ 1,767	
AUGUST	\$3,441,535	2,171	\$ 1,585	\$5,458,043	3,400	\$ 1,605	
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				
TOTALS	\$43,723,233			\$43,297,456			
				2024 Average	3,404	\$ 1,590	
				2023 Average	2,156	\$ 1,688	

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: 08/01/2024 - 08/31/2024
Service Dates: 01/01/2011 - 08/31/2024
Line of Business: All

	Paid Amt
	\$144,781.14
	\$136,544.19
Total:	\$281,325.33



SNJ Regional Employee Benefits Fund

10/1/23 thru 9/30/24 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2024 thru August 2024

Total Medical Paid per EE: **\$1,590**

Network Discounts

Inpatient: **67.9%**
Ambulatory: **69.8%**
Physician/Other: **61.2%**
TOTAL: 66.3%

Provider Network

% Admissions In-Network: **97.1%**
% Physician Office: **98.9%**

Aetna Book of Business:
Admissions 98.3%; Physician 92.3%

Top Facilities Utilized (by total Medical Spend)

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

Catastrophic Claim Impact

January 2024 – September 2024

Number of Claims Over \$50,000: **130**
Claimants per 1000 members: **15.7**
Avg. Paid per Claimant: **\$114,976**
Percent of Total Paid: **33.7%**
• Aetna BOB- HCC account for an average of 42.8% of total Medical Cost

Aetna One Flex Member Outreach: Through September 2024

Total Members Identified: **1,548**
Members Targeted for 1:1 Nurse Support : **357**
Members Targeted for Digital Activity: **1,191**
Member 1:1 outreach completed: **327**
Member 1:1 Outreach in Progress: **30**

Teladoc Activity January 2024 – August 2024

Total Registrations: **100**
Total Online Visits: **177**
Total Net Claims Savings: **\$83,562**
Total Visits w/ Rx: **121**

Mental Health Visits: **5**
Dermatology Visits: **9**

Service Center Performance Goal Metrics YTD 2024

Customer Service Performance

1st Call Resolution: **94.02%**
Abandonment Rate: **0.73%**
Avg. Speed of Answer: **25.1 sec**

Claims Performance

Financial Accuracy: **98.84%***
*Q2 2024
-
90% processed w/in: **6.2 days**
95% processed w/in: **10.8 days**

Claims Performance (Monthly) (August 2024)

90% processed w/in: **5.4 days**
95% processed w/in: **11.2 days**
(Note: This is not a PG metric)

Performance Goals

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

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





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		\$ 383,241.29	\$ 383,241.29	278	\$ 1,378.56
APRIL		\$ 487,306.47	\$ 487,306.47	280	\$ 1,740.38
MAY		\$ 564,409.29	\$ 564,409.29	280	\$ 2,015.74
JUNE		\$ 377,090.01	\$ 377,090.01	280	\$ 1,346.75
JULY		\$ 332,115.20	\$ 332,115.20	281	\$1,181.90
AUGUST		\$ 403,440.00	\$ 403,440.00	277	\$ 1,456.46
SEPTEMBER		\$ 371,909.85	\$ 371,909.85	278	\$ 1,337.80
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS		\$ 3,264,920.02	2024 Average	279	\$ 1,300.01

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®

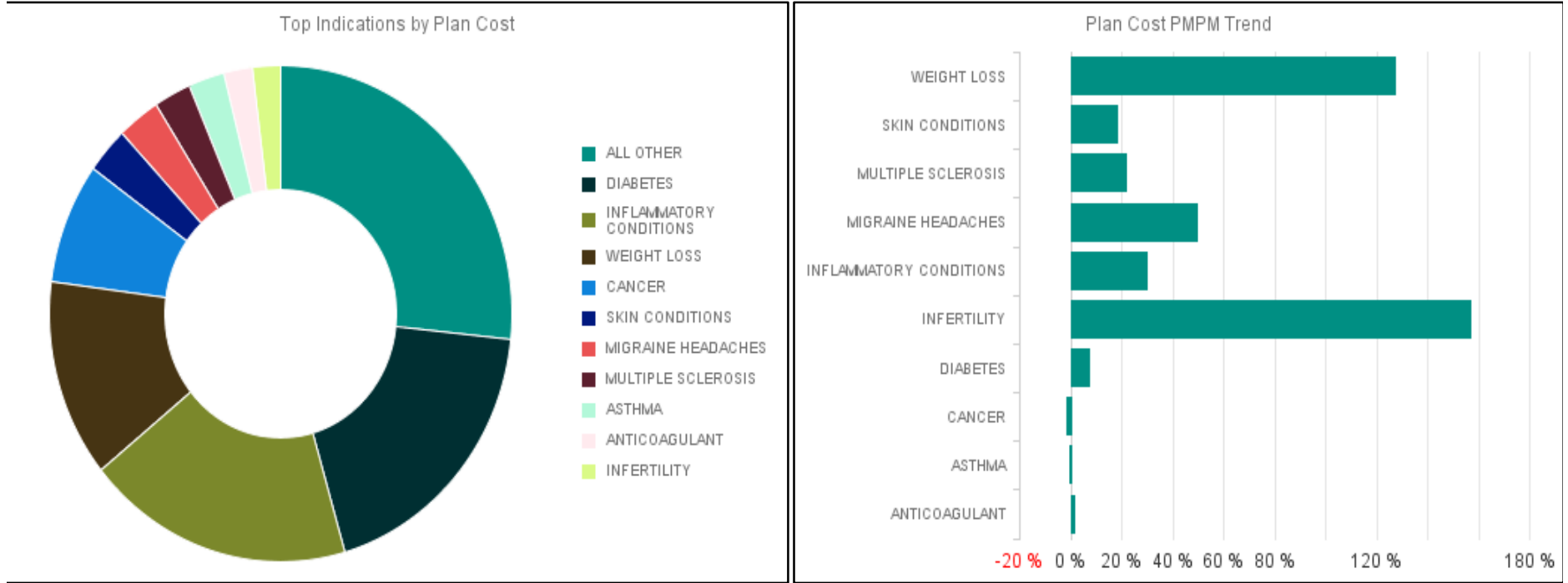
Southern New Jersey Regional Employee Benefits Fund

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	215,864	221,887	221,390	659,141	211,071	227,209	208,100	646,380	228,972	229,747	228,676	687,395	2,600,847
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	\$860,808	\$990,925	\$976,697	\$2,828,430	\$943,486	\$1,105,047	\$986,640	\$3,035,173	\$1,087,016	\$1,078,987	\$1,089,088	\$3,255,090	\$11,568,691
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%	86.4%	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	\$194.45	\$193.17	\$196.28	\$180.95
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%	40.8%	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	8,620	8,602	8,638	8,611	8,633	8,612	8,619	8,614	8,589							
Total Days	372,595	337,435	339,738	1,049,768	359,742	360,902	336,840	1,057,484	361,040	360,538							
Total Patients	3,367	3,332	3,230	5,110	3,354	3,362	3,167	4,998	3,305	3,315							
Total Plan Cost	\$1,575,604	\$1,532,700	\$1,655,472	\$4,763,775	\$1,919,464	\$1,843,903	\$1,957,568	\$5,720,935	\$2,032,162	\$2,076,519							
Generic Fill Rate (GFR) - Total	87.6%	88.5%	88.1%	88.1%	87.2%	87.1%	86.9%	87.0%	85.8%	84.9%							
Plan Cost PMPM	\$181.27	\$177.81	\$192.45	\$183.83	\$222.91	\$213.59	\$227.31	\$221.26	\$235.91	\$241.76							
%Change Plan Cost PMPM	21.1%	13.1%	4.9%	12.3%	40.0%	16.4%	25.6%	26.7%	35.1%	17.8%							
Total Specialty Plan Cost	\$540,576	\$630,635	\$690,256	\$1,861,467	\$881,071	\$723,612	\$877,048	\$2,481,731	\$845,018	\$845,679							
Specialty %of Total Specialty Plan Cost	34.3%	41.1%	41.7%	39.1%	45.9%	39.2%	44.8%	43.4%	41.6%	40.7%							

Top Indications

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2024 - 08/2024 vs. Previous Period 01/2023 - 08/2023) Peer = Government - National Preferred Formulary



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	1	DIABETES	25.7 %	8,683	\$2,753,496	\$39.92	32.5 %	25.8 %	30.5 %	5,013	\$1,559,399	\$37.17	31.5 %	28.5 %	7.4 %
2	2	INFLAMMATORY CONDITIONS	25.4 %	743	\$2,718,282	\$39.41	39.2 %	33.8 %	25.0 %	449	\$1,275,156	\$30.39	50.6 %	39.3 %	29.7 %
3	4	WEIGHT LOSS	17.6 %	1,797	\$1,884,125	\$27.32	3.7 %	5.1 %	9.9 %	465	\$504,484	\$12.02	6.7 %	10.5 %	127.2 %
4	3	CANCER	10.7 %	320	\$1,149,346	\$16.66	78.1 %	76.0 %	13.9 %	193	\$709,674	\$16.91	80.8 %	77.8 %	-1.5 %
5	5	SKIN CONDITIONS	4.1 %	1,323	\$440,886	\$6.39	86.3 %	85.5 %	4.4 %	702	\$227,326	\$5.42	86.2 %	88.1 %	18.0 %
6	6	MIGRAINE HEADACHES	4.1 %	812	\$434,993	\$6.31	49.6 %	52.4 %	3.5 %	485	\$177,078	\$4.22	59.4 %	55.5 %	49.4 %
7	9	MULTIPLE SCLEROSIS	3.5 %	75	\$377,132	\$5.47	38.7 %	47.4 %	3.7 %	50	\$188,675	\$4.50	82.0 %	46.1 %	21.6 %
8	7	ASTHMA	3.4 %	4,177	\$366,602	\$5.32	86.2 %	87.9 %	4.4 %	2,724	\$223,625	\$5.33	78.3 %	79.1 %	-0.3 %
9	8	ANTICOAGULANT	2.7 %	647	\$292,432	\$4.24	17.2 %	19.0 %	3.4 %	439	\$175,654	\$4.19	18.0 %	22.0 %	1.3 %
10	10	INFERTILITY	2.7 %	137	\$286,318	\$4.15	51.8 %	64.0 %	1.3 %	50	\$67,836	\$1.62	38.0 %	61.4 %	156.7 %
Total Top 10				18,714	\$10,703,613	\$155.19	46.9 %	45.7 %		10,570	\$5,108,907	\$121.77	48.8 %	47.5 %	27.4 %

Top Drugs

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2024 - 08/2024 vs. Previous Period 01/2023 - 08/2023) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	11	WEGOVY	WEIGHT LOSS	N	922	195	\$1,136,179	\$16.47	344	83	\$416,930	\$9.94	65.8 %
2	2	OZEMPIC	DIABETES	N	862	145	\$741,356	\$10.75	402	72	\$339,765	\$8.10	32.7 %
3	15	ZEPBOUND	WEIGHT LOSS	N	750	174	\$718,779	\$10.42	NA	NA	NA	NA	NA
4	4	HUMIRA (CF) PEN	INFLAMMATORY CONDITIONS	Y	94	13	\$648,742	\$9.41	48	6	\$310,820	\$7.41	27.0 %
5	1	MOUNJARO	DIABETES	N	578	93	\$564,010	\$8.18	176	34	\$164,371	\$3.92	108.7 %
6	6	STELARA	INFLAMMATORY CONDITIONS	Y	47	6	\$413,614	\$6.00	19	5	\$245,769	\$5.86	2.4 %
7	475	VITRAKVI	CANCER	Y	9	1	\$283,607	\$4.11	9	1	\$292,615	\$6.97	-41.0 %
8	10	JARDIANCE	DIABETES	N	496	69	\$269,264	\$3.90	279	40	\$143,368	\$3.42	14.2 %
9	12	DUPIXENT PEN	SKIN CONDITIONS	Y	99	16	\$260,635	\$3.78	41	6	\$99,879	\$2.38	58.7 %
10	28	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	36	5	\$214,746	\$3.11	21	3	\$103,362	\$2.46	26.4 %
11	26	ELIQUIS	ANTICOAGULANT	N	403	76	\$211,153	\$3.06	246	41	\$119,184	\$2.84	7.8 %
12	25	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	38	7	\$205,752	\$2.98	17	3	\$82,820	\$1.97	51.1 %
13	16	TREMFYA	INFLAMMATORY CONDITIONS	Y	32	6	\$187,033	\$2.71	4	1	\$18,257	\$0.44	523.2 %
14	71	LENALIDOMIDE	CANCER	Y	15	3	\$182,250	\$2.64	5	1	\$74,803	\$1.78	48.2 %
15	62	SKY RIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	22	3	\$182,113	\$2.64	NA	NA	NA	NA	NA
16	20	FARXIGA	DIABETES	N	343	55	\$176,904	\$2.56	262	37	\$126,925	\$3.03	-15.2 %
17	180	GONAL-F RFF REDI-JECT	INFERTILITY	Y	18	11	\$175,374	\$2.54	4	4	\$34,654	\$0.83	207.8 %
18	14	SKY RIZI PEN	INFLAMMATORY CONDITIONS	Y	24	5	\$169,629	\$2.46	30	3	\$186,989	\$4.46	-44.8 %
19	18	TRULICITY	DIABETES	N	183	37	\$156,754	\$2.27	245	37	\$198,178	\$4.72	-51.9 %
20	68	SPRYCEL	CANCER	Y	9	1	\$150,291	\$2.18	4	1	\$26,611	\$0.63	243.5 %
21	34	OTEZLA	INFLAMMATORY CONDITIONS	Y	37	6	\$126,495	\$1.83	6	2	\$18,839	\$0.45	308.4 %
22	31	NURTEC ODT	MIGRAINE HEADACHES	N	83	25	\$126,388	\$1.83	25	10	\$34,154	\$0.81	125.1 %
23	56	HUMIRA PEN	INFLAMMATORY CONDITIONS	Y	21	3	\$121,220	\$1.76	15	2	\$81,998	\$1.95	-10.1 %
24	46	JANUVIA	DIABETES	N	238	34	\$118,728	\$1.72	199	28	\$95,990	\$2.29	-24.8 %
25	99	LYNPARZA	CANCER	Y	8	1	\$110,310	\$1.60	NA	NA	NA	NA	NA
Total Top 25					5,367		\$7,651,325	\$110.93	2,401		\$3,216,280	\$76.66	44.7 %



An additional benefit
when you need it:

The Special Health Care Needs Benefit from Delta Dental



For 6.5 million people in the U.S. with intellectual or developmental disabilities, oral health care can be inaccessible or overwhelming. Delta Dental is changing that.

Who qualifies for this benefit?

Effective January 1, 2024, your Delta Dental of New Jersey and Connecticut group benefits plan* will include an enhanced benefit for covered members (children and adults) with a qualifying special health care need.

What is included?

- Additional dental examinations and/or consultations that can be beneficial prior to treatment to help patients learn what to expect and what is needed for a successful dental appointment.
- Up to four total dental cleanings in a benefit year.
- Treatment delivery modifications (including anesthesia) necessary for dental staff to provide oral health care for patients with sensory sensitivities, behavioral challenges, severe anxiety, or other barriers to treatment.

How do I/my spouse/my dependent use this benefit?

- Members with a qualifying special health care need should let their dentist know that their group Delta Dental plan includes the Special Health Care Needs Benefit and that they have a qualifying special health care need.
- To help your dentist better understand the benefit and how to bill Delta Dental for services provided, we suggest you or your provider download (or scan the below QR code) the **Provider Focused Special Health Care Needs** flyer.



Download the [Provider Focused Special Health Care Needs flyer](#) or scan this QR code.

Questions?

Please call the Delta Dental Customer Service Department at **800-452-9310**.

*Does not apply to Flagship, DeltaCare® USA, or Individual and Family Plans.

What are special health care needs?

As defined by the American Academy of Pediatric Dentistry, special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, health care intervention, and/or use of specialized services or programs. The condition may impact people of any age, may be congenital, developmental, or acquired through disease, trauma or environmental cause, and may impose limitations in performing daily self-maintenance activities or substantial limitations in a major life activity.



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Delta Dental of New Jersey
Delta Dental of Connecticut
7-2023

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
 CONSENT AGENDA
 OCTOBER 28, 2024**

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

Resolutions	Subject Matter
Motion _____	Second _____
Resolutions	Subject Matter
Resolution 28-24: Adopting the 2025 SNJHIF Budget	Page 36
Resolution 29-24: QPA 2024 Contract Extension	Page 37
Resolution 30-24: Rejecting Auditor RFP Proposal	Page 38
Resolution 31-24: Approval of Professional Contracts for Actuary, Dep Treasurer and Attorney Page 39	
Resolution 32-24: New Member Approval - Collingswood	Page 41
Resolution 33-24: Approval of the October 2024 Bills List	Page 42

RESOLUTION NO. 28-24

**SOUTHERN NEW JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTION OF THE 2025 INTRODUCED BUDGET**

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

WHEREAS, a quorum of the Executive Committee met on September 23, 2024 in Public Session to introduce the proposed budget for the 2025 Fund Year; and

WHEREAS, the Executive Committee met on October 28, 2024 in Public Session to adopt the proposed budget and for the 2025 Fund Year; and

WHEREAS, that a public hearing to adopt the 2025 budget was held on October 28, 2024 at 4:15 PM.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of Southern New Jersey Municipal Employee Benefits Fund hereby adopt the 2025 budget in the amount of \$118,910,984

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

ADOPTED: October 28, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 29-24

**SOUTHERN NEW JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION APPOINTING A QUALIFIED PURCHASING AGENT FOR CONTRACT
PROCUREMENT FOR THE BALANCE OF FUND YEAR 2024**

WHEREAS the Southern New Jersey Municipal Employee Benefits Fund ("Fund") has determined that there exists a need to contract with a Qualified Purchasing Agent ("QPA") as a non-fair and open contract pursuant to the provisions of NJSA 19:44A-20.4-20.5; and

WHEREAS the QPA position will not exceed the bidding threshold of \$17,500; and

WHEREAS the anticipated term of this contract will terminate on December 31, 2024;

WHEREAS requests for quotes were sent to multiple known QPAs and one response was received;

WHEREAS The Canning Group has completed and submitted a Business Entity Disclosure Certification which certifies The Canning Group has not made any reportable contributions to a political or candidate committee in the previous one year, and that the contract will prohibit The Canning Group from making any reportable contributions through the term of the contract; and

WHEREAS the Fund Treasurer hereby certifies that funds are available in the amount of \$2,000 for the QPA services in the Fund's 2024 Budget;

NOW THEREFORE BE IT RESOLVED that the Southern New Jersey Municipal Employee Benefits Fund hereby appoints The Canning Group, 45 S Park Place 183 Morristown, NJ 07960 as Qualified Purchasing Agent for the balance of Fund Year 2024; and

BE IT FURTHER RESOLVED that the Business Entity Disclosure Certification and the Determination of Value be placed on file with this resolution; and

BE IT FURTHER RESOLVED that notification of this contract award shall be published in the Courier Post and Burlington County Times, as required by law.

ADOPTED: OCTOBER 28, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 30-24

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION REJECTING ALL PROPOSALS FOR
24-29 SNJHIF RFP FUND AUDITOR**

WHEREAS, the Southern New Jersey Health Insurance Fund (Fund) received proposals in a fair and open manner on September 24, 2024, for 24-29 SNJHIF RFP Fund Professional Auditor; and

WHEREAS, the Fund received one (1) proposal with the costs listed below:

Holman Frenia Allison, P.C.

YEAR 1 \$17,850.00

YEAR 2 \$18,700.00

YEAR 3 \$19,500.00

and,

WHEREAS, the estimate for the project was in the amount less than the submittal amounts; and

WHEREAS, the New Jersey Local Publics Contract Law at N.J.S.A. 40A:11-13.2(a) allows for rejection of bids by a contracting unit in such instances, to with:

40A:11-13.2. Rejection of bids; reasons

A contracting unit may reject all bids for any of the following reasons:

- a. The lowest bid substantially exceeds the cost estimates for the goods or services.*

NOW, THEREFORE BE IT RESOLVED, by the Fund Commissioners of the Southern New Jersey Health Insurance Fund, that any and all proposals received for invitation for 24-29 SNJHIF RFP Fund Professional Auditor are hereby rejected in accord with the authority granted within N.J.S.A. 40A:11-13.2(a); and

BE IT FURTHER RESOLVED, that the Executive Director and Qualified Purchasing Agent are authorized to immediately re procure this service.

ADOPTED: October 28, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 31-24

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Resolution Awarding CC# 24-29 & 24R-29 2025 Professionals

WHEREAS, there is a need for professionals for Southern New Jersey Regional Employees Benefits Fund for the 2025 year; and

WHEREAS, the New Jersey Local Public Contracts Law (N.J.S.A. 40A:11-4.1 et seq.) allows the use of competitive contracts and approved by council resolution; and

WHEREAS, the Fund duly advertised for public receipt of competitive contracts providing the required 20 days prior to receipt for CC# 24-29 and 24R-29 in a fair and open manner, consistent with N.J.S.A.19:44A-20.4 et. Seq., and

WHEREAS, the Fund received competitive contracts for the following professionals on September 24, 2024, and October 28, 2024 (Deputy Treasurer)

ATTORNEY
ACTUARY
DEPUTY TREASURER

; and

WHEREAS, the rating committee has reviewed the submittals and rated according to the direction under competitive contracts as required within N.J.A.C. 5:34-4 et. Seq., and

WHEREAS, the rating committee has prepared a summary report and recommended award to the following professionals as the most advantageous to the fund, price and other factors considered.

Harris Law Offices as Fund Attorney
Actuarial Solutions LLC as Fund Actuary
Verrill & Verrill, LLC, CPAs as Deputy Treasurer

; and

WHEREAS, the process was administered as required by law by the Qualified Purchasing Agent who has concurred with the legality of the purchase in accord with the New Jersey Local Publics Contract Law (N.J.S.A. 40A:11-1 et seq.); and

WHEREAS, the term of contract is allowable for up to five (5) years as authorized under N.J.S.A.40A:11-4.1 et. Seq.

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the for Southern New Jersey Regional Employees Benefits Fund that:

1. The contract for CC#24-29 & 24R-29 for the following fund professionals are hereby awarded to a three (3) year contract for fund professionals as follows.

Harris Law Offices as Fund Attorney
Actuarial Solutions LLC as Fund Actuary
Verrill & Verrill, LLC, CPAs as Deputy Treasurer

ADOPTED: October 28, 2024

BY: _____
CHAIR

ATTEST:

SECRETARY

RESOLUTION NO. 32-24

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

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

WHEREAS, the Fund held a Public Meeting on **October 28, 2024** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projection for The Borough of Collingswood and recommend offers of membership; and

WHEREAS, the Finance Committee has reviewed the following new member submission and has approved membership to the entity contingent upon a fully executed Indemnity and Trust agreement to join the Fund

<u>Member</u>	<u>Lines of Coverage</u>	<u>Effective Date</u>
Borough of Collingswood	Medical & Rx	1/1/2025

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

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

ADOPTED: October 28, 2024

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 33-24

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

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **October 28, 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 month of October 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 October 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: OCTOBER 28, 2024

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

OPEN MINUTES

SEPTEMBER 23, 2024

BROOKLAWN SENIOR CENTER

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	Absent
Edward Hill	CCBOSS	Present
Gary Passanante	Borough of Somerdale	Absent
Brian Morrell	Gloucester City	Absent
Kenneth Cheeseman	Laurel Springs	Present
Elanor Kelly	Borough of Runnemede	Present
Joseph Gallagher	Winslow Twp	Present

APPOINTED PROFESSIONALS PRESENT:

Executive Director/ Adm.	PERMA Risk Management Services Brandon Lodics Jordyn Robinson
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Program Manager	Conner Strong & Buckelew Crystal Bailey Peter Mina
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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	Charles Yuk
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Treasurer	Lorraine Verrill
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Delta Dental	Crista O'Donnell
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OTHERS PRESENT:

Elizabeth Peddicord
Robert Weil
Patrick Yacovelli
Joe Madera
Jacque Maddren
Scott Davenport
Jason DeMarco

APPROVAL OF MINUTES: August 26, 2024

MOTION TO APPROVE OPEN MINUTES OF AUGUST 26, 2024 AS PRESENTED:

Moved:	Commissioner Wolk
Second:	Commissioner Di Angelo
Vote:	Unanimous

CORRESPONDENCE – none.

EXECUTIVE DIRECTOR’S REPORT

FAST TRACK FINANCIAL REPORT – Executive Director Lodics reviewed the financial fast track through July 31 which is showing a gain in surplus in over \$400,000. There is a strong surplus position within the Fund’s guidelines with is just over 1 months worth of claims.

2025 SNJHIF BUDGET – INTRODUCTION

Mr. Lodics reviewed the budget presentation that was distributed electronically as well as at the meeting. The 2025 proposed budget and proposed assessments are also listed in the agenda. Mr. Lodics went through the budget development stating that there was a 9.74% increase to the budget overall. He stated that medical is increasing 4.18%, Rx is increasing 26.39% and dental is basically staying flat with a .15% increase. He stated that the fund has seen significant growth this year with 62% increase in enrollment for medical. Mr. Lodics reviewed the expenses in the budget by line and the estimated total expenses are increasing by 2.84%. Mr. Lodics reviewed the presentation in full. He also stated that there is no dividend recommendation at this time. Secretary Wolk brought up the loss fund contingency, asking if it was a newer line item which in response Mr. Lodics stated yes. That it brings cushion to the budget and it is recommended. He stated that it is less than a percentage point for each entity and it would make little to no impact. Mr. Lodics is stating that Medicare Advantage and Prescription are the high cost drivers.

The cycle of generics are 10 years for the weight loss drugs, Mrs. Patel from ESI stated that she will research more on when the pill version of the weight loss drug are set to be introduced.

The Finance Committee also reviewed the presentation prior to the meeting. Mr. DiAngelo who is chair of the finance committee thanked PERMA for their hard work on another good budget. He stated that this was a tough budget due to the current environment and job well done on the development of the budget. Mr. Lodics stated that it was important to present a prudent budget with appropriate lines and additions. The finance committee is recommending introduction, as presented.

Motion to approve resolution 25-24 introducing the 2025 Southern New Jersey Regional Employees Benefits Fund Budget in the amount of \$118,907,369 and to advertise a public hearing of the budget adoption on October 28, 2024, via zoom.

Moved: Commissioner DiAngelo
 Second: Commissioner Cheeseman
 Vote: 7 Ayes, 0 Nays

2025 PROFESSIONAL/CONSULTANT RFPs

Mr. Lodics stated that the Fund QPA contract is currently at MRHIF level. For the issuance of the Professional and EUS RFPs listed below, the contract should be direct between the QPA and the Fund. We would expect this cost for each year to be below the threshold and can be procured through a bid process. Also, at the recommendation of the MRHIF QPA and Fund Attorney, it is best practice that moving forward the Program Manager and Executive Director RFPs be opened and reviewed with the Contracts Committee by the Fund Attorney.

Motion to allow the Contracts Committee to issue a bid request for Qualified Purchasing Agent for the Southern New Jersey Regional Employee Benefits Fund for the remainder of 2024.

Moved: Commissioner Wolk
 Second: Commissioner Kelly
 Vote: Unanimous

MEDICARE ADVANTAGE - RFP - Mr. Lodics stated that the Committee approved the release of this RFP through the Cooperative earlier this year. We are recommending that each Fund RFP individually instead. We expect to have it out very shortly with results prior to budget adoption.

INDEMNITY AND TRUST AGREEMENTS - PERMA sent Indemnity and Trust Agreements and Resolutions to be adopted by the governing bodies to renew membership with the Fund for an additional 3 years. Below is a list of members who have renewing agreements have expired. Please reach out to hifadmin@permainc.com for a blank form to be executed. The list was last updated on August 16, 2024.

Member	I&T end date
BOROUGH OF LINDENWOLD	12/31/2021
NORTH HANOVER TWP	12/31/2021
CAMDEN COUNTY BOARD OF SOCIAL SERVICES	12/31/2021
BOROUGH OF PAULSBORO	12/31/2022
BOROUGH OF HADDON HEIGHTS	12/31/2022
CHESILHURST BOROUGH	12/31/2022
FRANKLIN TWP	12/31/2022
TOWNSHIP OF WATERFORD	12/31/2022
BOROUGH OF BELLMAWR	12/31/2023
BOROUGH OF MEDFORD LAKES	12/31/2023
GLOUCESTER TOWNSHIP	12/31/2023

PROGRAM MANAGERS REPORT -

Peter Mina 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 or fax to 856-685-2249.

System training (new and refresher) is provided to all contacts with WEX access **every 3rd Wednesday at 10AM**. Please contact 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:

Onsite Flu Vaccine Clinic Vendor List

Approved onsite flu vaccine clinic vendors list are included as a supplement attachment to the agenda. SNJHIF does not coordinate onsite flu vaccine clinics, groups can reach out to the vendors directly to schedule.

EXPRESS-SCRIPTS UPDATE:

2Q2024 SaveOn Savings (1/1/2024 through 6/22/24)

In 2Q2024, the Southern Jersey Health Insurance Fund has saved \$567,788 for members enrolled in SaveOn, an additional \$210,853 in savings from 1Q2024. There are currently 110 participants in the program, an increase of 20 members compared to 1Q2024. In 2024, SNJHIF members who used SaveOn saved a total of \$11,796 in copays. The average savings per prescription to date is \$1,362. See supplement attachment for full report.

Top 5 Therapeutic Categories:

- Inflammatory Conditions
 - 58 members, totaling \$278,236 in savings
- Asthma & Allergy
 - 27 members, totaling \$84,097 in savings
- Cancer
 - 10 members, totaling \$104,378 in savings
- Multiple Sclerosis
 - 7 members, totaling \$53,556
- Cystic Fibrosis
 - 7 members, totaling \$36,647

Notice of Creditable Coverage (NOCC)

CMS Annual Open Enrollment period for the 2025 plan year is October 15 – December 7. ESI has begun gathering information needed for their annual mailing campaign for the 2025 Notice of Creditable Coverage (NOCC). To meet the CMS requirement, Express Scripts will mail the NOCC letters the week of September 16th to those age 65 and older enrolled in ESI coverage through the HIFs. The Program Manager team has provided ESI with an updated letter template for the new plan year

in preparation of the mailing.

Encircle Program (GLP-1 Weight Loss)

Effective September 1, 2024:

- Members with new prescriptions, including renewal prescriptions for expired prior authorizations (PA), will need to meet the following criteria to be approved for a GLP-1 weight loss medication:
 - BMI ≥ 32 OR
 - BMI between $27 \leq 32$ WITH 2 or more documented comorbidities
- Members with an active approved PA prior to 9/1/2024 will be grandfathered
 - Upon renewal of their PA, members will need to meet the above BMI requirements to be considered for approval

Effective January 1, 2025:

Members who have an approved PA (active and new) will need to meet the following guidelines:

- Members will receive a welcome kit from Omada free of charge. The kit includes a digital scale and information on downloading the mobile app and/or using the web browser. The scale is programmed to the member's ESI active account prior to delivery. The scale will record each weigh-in and will update the member's file automatically. Members must weigh-in a minimum of 4 times a month
- Members must engage with an assigned online Omada coach via a mobile application or web browser a minimum of 4 times a month

If members do not adhere to both of the requirements outlined above, the following month in which they are non-compliant, they will not be able to refill their weight loss prescription. Members will be required to complete the missing weigh-ins and/or online coaching engagement in order to refill their prescription.

Based on the above, communications are being updated and will be sent to members once finalized. Sample communications will be sent once finalized.

OPERATIONAL UPDATES:

Open Enrollment - 1/1/25 (Passive)

- SNJHIF OE will be held October 28th through November 8th
- All OE updates should be completed in WEX by November 15th to allow time for ID cards to be delivered to members by 1/1/24
- 2025 Qualified HDHP Minimums will be updated as follows:
 - Deductible - \$1,650 single/ \$3,300 family
 - Maximum Out of Pocket (MOOP) - \$3,300 single/ \$6,600
- OE guides are currently being updated and will be sent once finalized

**** Subject to change pending approval of the 2025 Budget****

2024 LEGISLATIVE REVIEW: None

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act – Continued Delays

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 (SNJHIF). 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. **SNJHIF audit began May 6, 2024**

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
08/02/2024	Medical/ Aetna	SNJ 2024 09 01	Implant	Upheld	08/14/2024

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
09/10/2024	Medical/ Aetna	SNJ 2024 09 01	Implant	Under Review	NA

Small Claims Committee: None

TREASURER: Fund Treasurer reviewed the bills list for September bills list 2024. Fund Treasurer also reviewed the treasurers report. She said that she purchased a CD with 5.5% return which is good now that rates are decreasing.

MOTION TO APPROVE RESOLUTION 26-24 SEPTEMBER 2024 BILLS LIST:

Moved:	Commissioner Wolk
Second:	Commissioner D’Angelo
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 reviewed the amendment for the mental health parity act. He stated that in 2026, plans will have evaluations on pre-auth rules for mental health and substance abuse reviews. Mrs. Kelly asked if it was part of destigmatizing mental health care.

AETNA: Mr. Silverstein reviewed the claims for the month of July 2024. He stated that the dashboard report shows metrics continue to perform well.

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

EXPRESS SCRIPTS: Ms. Patel reviewed the utilization report included in the agenda for July 2024. Mrs. Patel stated that there is an expected date in 2025 for the new pill version of the weight loss drug. The chairman asked if ESI expects this big of an increase next year in Rx. Mrs. Patel stated that if new weight loss medications come out then they expect more of a savings but if not then yes it there will be an increase across the board as these drugs are expensive and highly utilized.

DENTAL ADMINISTRATOR: Crista O'Donnell reviewed the member benefits summary for the Fund year 2023. She reviewed the new program called amplifon which is discount based and no extra cost to the fund. This program is for hearing aids. She reviewed the savings program for the amplifon member.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None.

MOTION TO ADJOURN:

Moved:	Commissioner Wolk
Second:	Commissioner Cheeseman
Vote:	All In Favor

MEETING ADJOURNED: 4:50 pm

NEXT MEETING: October 28, 2024 4:15PM

Jordyn Robinson , Assisting Secretary
for

JOSEPH WOLK, SECRETARY

APPENDIX II

MRHIF – SNJHIF – SHIF Combined Meeting

October 21, 2024

Executive Committees Meeting

Open Public Meetings Act read into record.

Roll Call:

MRHIF		Present
Silvio Esposito	North Jersey Regional Employee Benefits Fund	X
Richard Kunze	Bergen Municipal Employee Benefits Fund	X
Joseph Wolk	Southern New Jersey Regional Employee Benefits Fund	X
Brian Brach	Central Jersey Health Insurance Fund	X
Laurie Ryan	Southern Coastal Regional Employee Benefits Fund	
BethAnn Coleman	Schools Health Insurance Fund	X
Christopher Hartwyk	Metropolitan Health Insurance Fund	X
Gregory Hart	Bergen Municipal Employee Benefits Fund	
Brian Valentino	Central Jersey Health Insurance Fund	
Tammeisha Smith	North Jersey Regional Employee Benefits Fund	
Terry Shannon	Southern New Jersey Regional Employee Benefits Fund	X
Christopher Lessard	Schools Health Insurance Fund	
Megan Duffield	Southern Coastal Regional Employee Benefits Fund	
Cameron Cox	Metropolitan Health Insurance Fund	

SHIF		Present
Joseph Collins	Delsa BOE	X
Bethann Coleman	Collingswood BOE	X
Christopher Lessard	Frankford BOE	
Evon DiGangi	Medford BOE	
Nicholas Bice	Burlington Twp BOE	X
Jason Schimpf	Kingsway BOE	X
Helen Haley	Voorhees BOE	X
John Bilodeau	Gloucester Twp BOE	X
Fran Adler	Clayton BOE	
Katie Blew	North Hunterdon Voorhees BOE	
Scott Kipers	Black Horse Pike BOE	X
Stephen Jakubowski	West Deptford BOE	X
Janice Grassia	Gateway BOE	X

SNJHIF		
Michael Mevoli, Chairman	Brooklawn Borough	X
M. Joseph Wolk, Secretary	Mt. Ephraim Borough	X
Louis Di Angelo	Bellmawr Borough	X
Terry Shannon	Barrington Borough	X

Edward Hill	Camden County BOSS	X
M. Gary Passanante	Somerdale Borough	X
Brian Morrell	Gloucester City	
Ken Cheeseman	Laurel Springs Borough	X
Eleanor Kelly	Runnemede Borough	X
Joseph Gallagher	Winslow Township	X

Professionals Present:

Emily Koval, Associate Executive Director, PERMA

Kenneth Harris, Fund Attorney, J. Kenneth Harris, Esq

Joseph DiBella, National Employee Benefits Practice Leader, Executive Partner, Conner Strong and Buckelew

The Chairperson of each of the attending HIFs - Motion to go into Closed Session

Moved: Commissioner Wolk

Second: Commissioner Shannon

Vote: Unanimous

Made By Chairperson Mevoli: Motion to come out of Closed Session

Moved: Commissioner Shannon

Second: Commissioner Kelly

Vote: Unanimous

MOTION TO RETAIN COUNSEL IN RESPONSE TO OFFICE OF STATE COMPTROLLER SUBPOENAS

The Chairperson of the Fund made a motion to retain Eric W. Moran, Esq. of the firm of Epstein, Becker & Green, P.C. as outside counsel to the Fund to provide advice and counsel to the Fund and its Chairperson and to assist him in preparing to provide sworn testimony before the OSC with respect to the operation and management and procurements and contracting of the Fund including the pending RFPs for TPA services OSC # 24-761 and 24-812.

The hourly fee for Mr. Moran will be \$750.00 per hour and a retainer in the amount of \$25,000 for the Fund will be required.

SNJHIF- Resolution 27-24

Moved: Commissioner Shannon

Second: Commissioner DiAngelo

Vote: Unanimous

Mr. DiBella stated that we will work with Mr. Harris on the appropriate council and bill appropriately to each Fund. We appreciate your time on this matter.

Motion to Adjourn

Moved: Trustee Coleman

Second: Commissioner DiAngelo

Vote: Unanimous

APPENDIX III



IMPORTANT!
Your 2025 Benefit
Payment Coupons Are
Delayed

**RE: Medicare Advantage Prescription Drug (MAPD) Plan Updates
2025 Inflation Reduction Act (IRA) Update**

Effective January 1, 2025, the Centers for Medicare & Medicaid Services (CMS) has approved changes to the Inflation Reduction Act (IRA), including enhancements and changes to Part D plans. Increases to benefits and member protections represent the largest changes in the Part D program since its inception. In addition, reductions in funding from CMS may result in premium increases to your Medicare Advantage Prescription Drug (MAPD) plan effective January 1, 2025. The change in the IRA reduces your member cost share, shifting more claim liability to the plan.

You will receive an annual notice relating to your MAPD plan from your carrier. The information will include your Summary of Benefits. Please review and contact your carrier with any benefit questions, using the telephone number on your ID card.

Note: There will not be a change to the benefits included in your current MAPD plan

2025 WEX Payment Coupon Book

Please be aware your 2025 payment coupon book will be delayed and will arrive after your January payment is due. In order to maintain your coverage, you and your eligible dependents should continue to pay the 2024 payment for all applicable lines of coverage you receive through the Health Insurance Fund each month until your 2025 payment coupons arrive.

Shortly after you receive the 2025 payment coupon book, you will receive a reconciliation of your 2025 premium balance/credit. Upon receipt, please update your future payment amounts and include any owed balance.

If your monthly benefits are paid automatically (ACH), the 2024 payment may be deducted until the 2025 rate is available. When the new rate is available, the next ACH debit will include the new 2025 rate and the under/over payment from the prior month(s).

For Example: The 2024 Medical rate is \$50; the 2025, Medical rate is \$60

January Payment: \$50

February Payment: \$60 + \$10 = \$70

March Payment: \$60

NOTE: Your coverage will not be impacted!

If you have any questions about your 2025 payment coupons, please reach out to WEX at 877-837-5017.

Sincerely,

The Executive Director's Office



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Sincerely,

The Executive Director's Office

APPENDIX IV

e audit process.



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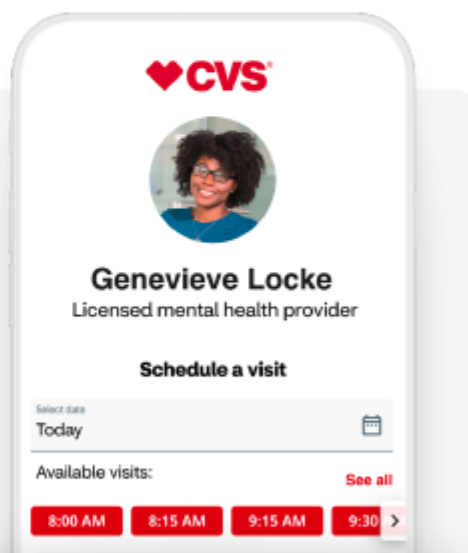
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*Age restrictions do apply. Mental Health services coverage varies by employer. Make sure to check specific plan benefits to better understand covered mental health services.

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