

# Southern Jersey <sup>FUND</sup>



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

**AGENDA & REPORTS**  
**MARCH 24, 2025**  
**CONFERENCE CALL - ZOOM**  
**4:15 PM**

<https://permainc.zoom.us/j/94303647348>

Meeting ID: 943 0364 7348

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One tap mobile  
+13017158592,,94303647348# US (Washington DC)  
+13052241968,,94303647348# 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 24, 2025**  
**4:15 PM**

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

**FLAG SALUTE - MOMENT OF SILENCE**

**ROLL CALL OF 2025 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

Elizabeth Peddicord, Executive Committee Alternate

**APPROVAL OF MINUTES:** February 24, 2025

Open (Appendix I)

**CORRESPONDENCE - None**

**REPORTS:**

**EXECUTIVE DIRECTOR (PERMA)**

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Resolution 17-25 Approval for Hiring EUS RFP: PBM and Med TPA .....Page 11

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

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**TREASURER – (Verrill & Verrill)**

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Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

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**ATTORNEY – (J. Kenneth Harris)**

Monthly Report

**NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)**

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<b>PRESCRIPTION ADMINISTRATOR – (Express Scripts)</b>	
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<b>DENTAL ADMINISTRATOR – (Delta Dental)</b>	
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<b>OLD BUSINESS</b>	
<b>NEW BUSINESS</b>	
<b>PUBLIC COMMENT</b>	
<b>RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES</b>	
<b>PERSONNEL - CLAIMS – LITIGATION</b>	
<b>MEETING ADJOURNED</b>	

**Southern New Jersey Regional Employee Benefits Fund  
Executive Director's Report  
March 24, 2025**

**FINANCES & CONTRACTS**

**PRO FORMA REPORTS**

- **Fast Track Financial Reports** – Revised December 31, 2024 & January 31, 2025 (Page5)
- **Historical Income Statement**
- **Consolidated Balance Sheet**
- **Indices and Ratios Report**
- **Budget Status Report**

**INVOICE UPDATE**

As of today, all February and March bills have been sent. April is expected to be sent on time.

**NEW MEMBERS**

There is one group that has applied to the Fund for Medical and Rx Coverage, Waterford Township. They are currently in the fund for dental and requested quotes for additional lines of coverage. The Operations Committee has reviewed the below underwriting detail and are recommending membership. Resolution 16-25 is included on Page 10.

<b>New Member Overview</b>	
<b>Fund</b>	Southern NJ HIF
<b>Entity</b>	<b>Waterford Township</b>
<b>County</b>	Camden
<b>Effective Date</b>	5/1/2025-12/31/2025
<b>Lines of Coverage</b>	Medical and Prescription
<b>Enrolled Subscribers</b>	129
<b>Retiree Coverage</b>	Under and Over 65
<b>Current Arrangement</b>	State Health Benefits
<b>Actuary Certification</b>	Yes: Standard Underwriting Methodology
<b>MRHIF/Reinsurer Approval</b>	Not applicable
<b>Run Out Claims</b>	State Health Benefits
<b>Member approval?</b>	Indemnity and Trust Agreement received
<b>Additional Consideration</b>	Current Dental Member.

**MEDICAL TPA AND PBM RFPs**

In the interest of time, the Fund should begin the process of developing the Medical TPA and Pharmacy Benefit Manager RFPs. The Cooperative Pricing System may still be an option, but due to the size of the contract, it may be more efficient to release these RFPs locally rather than with all

cooperative members. Should the Co-op route work better, we will bring this back at the next meeting.

In the meantime, **Resolution 17-25** (page 11 ) allows PERMA and the QPA to start the procurement process.

### **2025 MEL, MR HIF & NJCE JIF Educational Seminar:**

The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd 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).

Enclosed in **Appendix II** 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.

### **VOUCHERS**

Starting with the April vouchers, PERMA will be sending both vouchers and backup exclusively through DocuSign to Fund vendors. Please reach out to [HIFfinance@permainc.com](mailto:HIFfinance@permainc.com) to confirm the current email address that vouchers are sent to can continue to be used to send via DocuSign.

### **GASB 75 REPORTS**

The Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Jordyn Robinson ([jrobinson@permainc.com](mailto:jrobinson@permainc.com)) if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 6 weeks to turn around.

### **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](mailto:hifadmin@permainc.com) for a blank form to be executed. The list was last updated on March 17, 2025. **Blank I&T Agreements and Resolutions are in the Appendix III.**

Member	I&T end date
BOROUGH OF LINDENWOLD	12/31/2021
NORTH HANOVER TWP	12/31/2021
BOROUGH OF BELLMAWR	12/31/2023
BOROUGH OF MEDFORD LAKES	12/31/2023
BOROUGH OF MAGNOLIA	12/31/2024
PINE HILL BOROUGH	12/31/2024

WINSLOW TOWNSHIP	12/31/2024
BOROUGH OF MERCHANTVILLE	12/31/2024
BOROUGH OF RUNNEMEDE	12/31/2024
HADDONFIELD BOROUGH	12/31/2024
PALMYRA	12/31/2024
BOROUGH OF BROOKLAWN	12/31/2024
LAUREL SPRINGS	3/31/2025
WEST DEPTFORD	6/30/2025

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2024			
		THIS MONTH	YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		9,028,178	108,484,878	1,438,502,750	1,546,987,628
2.	CLAIM EXPENSES					
	Paid Claims	7,999,891	87,857,066	1,172,473,212	1,260,330,278	
	IBNR	(1,290,723)	2,739,371	5,179,785	7,919,156	
	Less Specific Excess	(37,352)	(1,770,679)	(20,636,337)	(22,407,016)	
	Less Aggregate Excess	-	-	(1,807,360)	(1,807,360)	
TOTAL CLAIMS		6,671,817	88,825,758	1,155,209,300	1,244,035,057	
3.	EXPENSES					
	MA & HMO Premiums	833,237	9,819,304	45,181,658	55,000,962	
	Excess Premiums	135,863	1,618,140	50,150,845	51,768,985	
	Administrative	497,885	5,948,610	125,221,792	131,170,402	
TOTAL EXPENSES		1,466,986	17,386,053	220,554,295	237,940,349	
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		889,376	2,273,067	62,739,154	65,012,222
5.	INVESTMENT INCOME		48,304	519,513	3,994,412	4,513,925
6.	DIVIDEND INCOME		-	-	11,847,139	11,847,139
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		937,680	2,792,580	78,580,706	81,373,286
8.	DIVIDEND		-	-	72,732,231	72,732,231
9.	Transferred Surplus IN		-	-	-	-
10.	Transferred Surplus OUT		-	-	-	-
STATUTORY SURPLUS (7-8+9)			937,680	2,792,580	5,848,474	8,641,055
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	16,464	164,712	7,828,649	7,993,361
		Cash	22,497	569,782	12,297,860	12,867,642
2023		Surplus	(211,716)	1,794,953	(1,980,174)	(185,222)
		Cash	(248,827)	1,049,802	(1,022,736)	27,066
2024		Surplus	1,132,932	832,915		832,915
		Cash	(926,636)	2,569,982		2,569,982
TOTAL SURPLUS (DEFICITS)			937,680	2,792,580	5,848,474	8,641,055
TOTAL CASH			(1,152,967)	4,189,565	11,275,125	15,464,690
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS			2,241	123,785	1,100,153,962	1,100,277,747
FUND YEAR 2023						
	Paid Claims	253,900	4,924,286	50,362,240	55,286,526	
	IBNR	(31,080)	(5,179,785)	5,179,785	-	
	Less Specific Excess	(6,031)	(1,475,614)	(486,685)	(1,962,299)	
	Less Aggregate Excess	-	-	-	-	
TOTAL FY 2023 CLAIMS		216,788	(1,731,113)	55,055,340	53,324,227	
FUND YEAR 2024						
	Paid Claims	7,743,750	82,745,912		82,745,912	
	IBNR	(1,259,643)	7,919,156		7,919,156	
	Less Specific Excess	(31,321)	(231,982)		(231,982)	
	Less Aggregate Excess	-	-		-	
TOTAL FY 2024 CLAIMS		6,452,787	90,433,086		90,433,086	
COMBINED TOTAL CLAIMS			6,671,817	88,825,758	1,155,209,302	1,244,035,060

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						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2025			
		THIS MONTH	YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	10,146,492	10,146,492		1,546,987,628	1,557,134,120
2.	CLAIM EXPENSES					
	Paid Claims	7,585,297	7,585,297		1,260,330,278	1,267,915,574
	IBNR	565,380	565,380		7,919,156	8,484,536
	Less Specific Excess	-	-		(22,407,016)	(22,407,016)
	Less Aggregate Excess	-	-		(1,807,360)	(1,807,360)
	TOTAL CLAIMS	8,150,677	8,150,677		1,244,035,057	1,252,185,734
3.	EXPENSES					
	MA & HMO Premiums	1,101,531	1,101,531		55,000,962	56,102,493
	Excess Premiums	168,831	168,831		51,768,985	51,937,815
	Administrative	542,538	542,538		131,170,402	131,712,940
	TOTAL EXPENSES	1,812,900	1,812,900		237,940,349	239,753,248
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	182,916	182,916		65,012,222	65,195,138
5.	INVESTMENT INCOME	37,259	37,259		4,513,925	4,551,184
6.	DIVIDEND INCOME	-	-		11,847,139	11,847,139
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	220,175	220,175		81,373,286	81,593,460
8.	DIVIDEND	-	-		72,732,231	72,732,231
9.	Transferred Surplus IN	-	-		-	-
10.	Transferred Surplus OUT	-	-		-	-
STATUTORY SURPLUS (7-8+9)		220,175	220,175		8,641,055	8,861,229
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	(1,941)	(1,941)	7,993,361	7,991,420
		Cash	1,250	1,250	12,867,642	12,868,892
2023		Surplus	(64,530)	(64,530)	(185,222)	(249,752)
		Cash	(64,530)	(64,530)	27,066	(37,463)
2024		Surplus	(79,727)	(79,727)	832,915	753,188
		Cash	(2,555,760)	(2,555,760)	2,569,982	14,221
2025		Surplus	366,372	366,372		366,372
		Cash	(2,659,374)	(2,659,374)		(2,659,374)
TOTAL SURPLUS (DEFICITS)		220,175	220,175		8,641,055	8,861,229
TOTAL CASH		(5,278,414)	(5,278,414)		15,464,690	10,186,276
CLAIM ANALYSIS BY FUND YEAR						
TOTAL CLOSED YEAR CLAIMS		16,258	16,258		1,100,277,747	1,100,294,005
FUND YEAR 2023						
	Paid Claims	68,291	68,291		55,286,526	55,354,817
	IBNR	-	-		-	-
	Less Specific Excess	-	-		(1,962,299)	(1,962,299)
	Less Aggregate Excess	-	-		-	-
TOTAL FY 2023 CLAIMS		68,291	68,291		53,324,227	53,392,518
FUND YEAR 2024						
	Paid Claims	4,742,970	4,742,970		82,745,912	87,488,883
	IBNR	(4,644,063)	(4,644,063)		7,919,156	3,275,093
	Less Specific Excess	-	-		(231,982)	(231,982)
	Less Aggregate Excess	-	-		-	-
TOTAL FY 2024 CLAIMS		98,907	98,907		90,433,086	90,531,994
FUND YEAR 2025						
	Paid Claims	2,757,778	2,757,778			2,757,778
	IBNR	5,209,443	5,209,443			5,209,443
	Less Specific Excess	-	-			-
	Less Aggregate Excess	-	-			-
TOTAL FY 2025 CLAIMS		7,967,221	7,967,221			7,967,221
COMBINED TOTAL CLAIMS		8,150,677	8,150,677		1,244,035,060	1,252,185,737

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, 2025**  
**BY FUND YEAR**

	SNJREBF 2025	SNJREBF 2024	SNJREBF 2023	CLOSED YEAR	FUND BALANCE
<b>ASSETS</b>					
Cash & Cash Equivalents	(2,659,374)	14,221	(37,463)	12,868,892	10,186,276
Assessments Receivable (Prepaid)	7,681,386	1,185,884	-	167,243	9,034,513
Interest Receivable	-	-	-	20	20
Specific Excess Receivable	-	231,982	(172,288)	-	59,694
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	2,973	-	-	-	2,973
Other Assets	558,818	2,671,561	-	-	3,230,378
<b>Total Assets</b>	<b>5,583,802</b>	<b>4,103,649</b>	<b>(209,752)</b>	<b>13,036,155</b>	<b>22,513,855</b>
<b>LIABILITIES</b>					
Accounts Payable	-	-	-	-	-
IBNR Reserve	5,209,443	3,275,093	-	-	8,484,536
A4 Retiree Surcharge	-	-	-	-	-
Dividends Payable	-	-	-	-	-
Retained Dividends	-	-	-	5,044,735	5,044,735
Accrued/Other Liabilities	7,987	75,367	40,000	-	123,355
<b>Total Liabilities</b>	<b>5,217,430</b>	<b>3,350,460</b>	<b>40,000</b>	<b>5,044,735</b>	<b>13,652,625</b>
<b>EQUITY</b>					
Surplus / (Deficit)	366,372	753,188	(249,752)	7,991,420	8,861,229
<b>Total Equity</b>	<b>366,372</b>	<b>753,188</b>	<b>(249,752)</b>	<b>7,991,420</b>	<b>8,861,229</b>
<b>Total Liabilities &amp; Equity</b>	<b>5,583,802</b>	<b>4,103,649</b>	<b>(209,752)</b>	<b>13,036,155</b>	<b>22,513,855</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  
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Fund Year allocation of claims have been estimated.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND				
RATIOS				
INDICES	2024	JAN	FEB	MAR
Cash Position	15,464,690	\$ 10,186,276		
IBNR	7,919,156	\$ 8,484,536		
Assets	21,719,405	\$ 22,513,855		
Liabilities	13,078,351	\$ 13,652,625		
Surplus	8,641,055	\$ 8,861,229		
Claims Paid -- Month	7,999,891	\$ 7,585,297		
Claims Budget -- Month	7,587,981	\$ 8,475,262		
Claims Paid -- YTD	87,795,917	\$ 7,585,297		
Claims Budget -- YTD	91,076,422	\$ 8,475,262		
<b>RATIOS</b>				
Cash Position to Claims Paid	1.93	1.34		
Claims Paid to Claims Budget -- Month	1.05	0.89		
Claims Paid to Claims Budget -- YTD	0.96	0.89		
Cash Position to IBNR	1.95	1.20		
Assets to Liabilities	1.66	1.65		
Surplus as Months of Claims	1.14	1.05		
IBNR to Claims Budget -- Month	1.04	1.00		

Southern NJ Municipal Employee Benefits Fund						
2024 Budget Status Report						
as of January 31, 2025						
				YTD	\$ Variance	% Variance
Expected Losses	YTD Budgeted	Annual	Latest Filed	Expensed		
Medical Claims - All Other	5,801,465	73,798,143	65,155,266			
Medical Claims AmeriHealth - All Other	337,128	3,985,182	4,046,101			
Medical Claims - CCBOSS	989,455	11,764,318	11,897,264			
Subtotal Medical	7,128,047	89,547,644	81,098,631	6,685,596	442,451	6%
Prescription Claims - All Other	1,465,420	18,506,800	17,116,314			
Rx Rebates - All Other	(468,935)	(5,922,180)	(5,477,220)			
Prescription Claims - CCBOSS	347,906	4,143,583	4,171,285			
Rx Rebates - CCBOSS	(118,288)	(1,408,813)	(1,418,237)			
Subtotal Prescription	1,226,104	15,319,390	14,392,142	1,182,059	44,045	4%
Dental Claims - All Other	107,335	1,404,774	1,282,989			
Dental Claims - CCBOSS	13,776	164,880	168,192			
Subtotal Dental	121,111	1,569,654	1,451,181	99,566	21,545	18%
Subtotal Claims	8,475,262	106,436,688	96,941,953	7,967,221	508,041	6%
Loss Fund Contingency	83,333	1,000,000	1,000,000			
DMO Premiums	185	2,388	2,665	224	(39)	-21%
Medicare Advantage - All Other	799,826	9,722,140	10,222,633			
Medicare Advantage - CCBOSS	237,832	2,872,742	2,859,477			
Subtotal Insured Programs	1,037,843	12,597,270	13,084,775	1,101,308	(63,650)	-6%
Reinsurance						
Specific	169,179	2,118,586	1,920,000	168,831	348	0%
Total Loss Fund	9,765,616	122,152,544	112,946,728	9,237,583	528,034	5%
Expenses						
Legal	1,960	23,519	23,519	1,960	0	0%
Treasurer	1,380	16,560	16,560	1,370	10	1%
Administrator	63,741	788,325	742,802	64,086	(345)	-1%
Program Manager	167,618	2,084,404	1,966,542	275,987	(2,231)	-1%
Brokerage	106,137	1,285,605	1,164,246	Included above in Program Manager		
TPA - Med Aetna	142,186	1,788,276	1,691,403	152,981	318	0%
TPA - Med AmeriHealth Admin	11,113	131,769	135,463	Included above in TPA		
TPA - Dental	7,478	96,800	89,619	7,495	(17)	0%
Actuary	1,488	17,850	17,850	1,487	1	0%
Auditor	1,479	17,749	17,749	1,479	0	0%
Medicare Advantage Implementation	0	0	0	29,184	(29,184)	-100%
Subtotal Expenses	504,580	6,250,856	5,865,752	536,028	(31,448)	-6%
Misc/Cont	1,805	21,657	21,657	1	1,804	100%
Affordable Care Act Taxes	1,925	24,107	21,847	1,925	0	0%
Claims Audit	3,333	40,000	40,000	3,333	-	0%
Plan Documents	1,250	15,000	15,000	1,250	-	0%
Total Expenses	512,893	6,351,620	5,964,256	542,538	(29,644)	-6%
Total Budget	10,278,510	128,504,164	118,910,984	9,780,120	498,390	5%

**RESOLUTION NO. 16-25**

**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 **March 24, 2025** 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 Waterford Township 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>
Waterford Township	Medical & Rx	5/1/2025

**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: March 24, 2025**

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

**ATTEST:** \_\_\_\_\_  
**SECRETARY**

**RESOLUTION NO. 17-25**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
RESOLUTION AUTHORIZING THE HIRING  
OF INSURANCE THROUGH THE EXTRAORDINARY UNSPECIFIED SERVICES PROCESS**

**WHEREAS**, the Southern New Jersey Employee Benefits Fund (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

Medical TPA  
Pharmacy Benefit Manager

**WHEREAS**, the Fund wishes to initiate an Extraordinary Unspecified Service RFP which satisfies the fair and open requirement as established under (N.J.S.A. 40A: 11-4.1 et. Seq.), and

**WHEREAS**, as per statute the process will be administered by the Qualified Purchasing Agent (N.J.S.A. 40A: 11-4.1 et. Seq.),

**NOW, THEREFORE, BE IT RESOLVED** by the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund resolves to authorize the Cooperative Pricing System to release an RFP for :

Medical TPA  
Pharmacy Benefit Manager

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

**ADOPTED: March 24, 2025**

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

**ATTEST:**  
\_\_\_\_\_  
**SECRETARY**

## **REGULATORY**

<b><u>Monthly Items</u></b>	<b><u>Filing Status</u></b>
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	9/30/2024 Filed
Annual Audit	12/31/2024 To Be 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
OSC Filings	2025 Program Manager Contract – Filed on 2/13/2025

## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

### Program Manager

March 2025

Program Manager: Conner Strong & Buckelew

#### Operational Updates:

#### Eligibility/Enrollment:

Please direct any eligibility, enrollment, or system related questions to our dedicated Client Services Team:

- Joshua Gruber, [jgruber@permainc.com](mailto:jgruber@permainc.com), 856-552-4812
- Sheena Bailey, [sbailey@permainc.com](mailto:sbailey@permainc.com), 856-446-9283

System training (new and refresher) is provided to all contacts with WEX access **every 3<sup>rd</sup>**

**Wednesday at 10AM.** 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:

#### 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  $\geq 32$  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.

## 2025 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 IV.**

## Appeals

### Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination on Date
11/20/2024	Medical/Aetna	SNJ 2024 12 02	Surgical Implant	Upheld	12/20/2024
3/3/25	Medical/Aetna	SNJ 2025 03 01	In-home nursing	Under Review	
03/10/25	Medical/Aetna	SNJ 2025 03 02	Injectable	Upheld	03/11/25

**IRO Submissions:**

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination on Date
11/20/2024	Medical/Aetna	SNJ 2024 12 02	Surgical Implant	Upheld	12/20/2024
3/3/25	Medical/Aetna	SNJ 2025 03 01	In-home nursing	Under Review	

**Small Claims Committee: None**

# SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST

MARCH 2025

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Southern NJ Regional Employee Benefit Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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

## FUND YEAR CLOSED

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
LAWNSIDE BOROUGH	VOID NO REISSUE	-20,466.20 <b>-20,466.20</b>
WELLNESS COACHES USA, LLC	WELL. COACH. CCBOS -INV 38808 03/25	6,032.00 <b>6,032.00</b>
<b>Total Payments FY CLOSED</b>		<b>-14,434.20</b>

## FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA	RETIREE FIRST 03012025	29,364.00
PERMA	POSTAGE 02/25	55.01
PERMA	ADMIN FEES 03/25	65,783.25
		<b>95,202.26</b>
COLUMN SOFTWARE PBC	A# 079881 INV A10F521C-0004 AD 2/10/25	69.96 <b>69.96</b>
GANNETT PENNSYLVANIA LOCALIQ	A# 10996842 INV 6950919-10996842 2/5/25	27.44
GANNETT PENNSYLVANIA LOCALIQ	A# 791189 INV 6896876 10903392 1/5/25	28.37
		<b>55.81</b>
GANNETT NEW YORK NJ LOCALIQ	A# 1122500 INV 6905398-109034591/5/25	39.75 <b>39.75</b>
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 03/25	177,226.78 <b>177,226.78</b>
	<b>CHECK TOTALS 24-25</b>	<b>258,160.36</b>

AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 03/25	622,902.56 <b>622,902.56</b>
UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 03/25	422,293.54 <b>422,293.54</b>
DELTA DENTAL INSURANCE CO (DELTACARE USA)	DENTAL F1-7871800000-BE006469519 3/25	3,396.67 <b>3,396.67</b>
FLAGSHIP HEALTH SYSTEMS	BOR LINDENWOLD A# 03603 INV 155048 3/25	25.83 <b>25.83</b>
AETNA	MEDICAL TPA 03/25	149,619.36 <b>149,619.36</b>
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 03/25	10,999.70 <b>10,999.70</b>
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA 03/25	8,146.26 <b>8,146.26</b>
VERRILL & VERRILL LLC	TREASURER FEE 03/25	833.33 <b>833.33</b>
ELIZABETH PIGLIACELLI	TREASURER FEE 03/25	536.25 <b>536.25</b>
CONNER STRONG & BUCKELEW	RX- PROGRAM MGR FEES 03/25	22,887.73
CONNER STRONG & BUCKELEW	BROKER FEES 03/25	114,893.80
CONNER STRONG & BUCKELEW	DENTAL- PROGRAM MGR. FEES 03/25	7,314.10
CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MGR FEES 03/25	142,184.78
CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 03/25	1,620.67 <b>288,901.08</b>
J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY FEES 03/25	1,959.92
J. KENNETH HARRIS, ATTORNEY AT LAW	PLAN DOC PREP FOR 2/25	2,185.00 <b>4,144.92</b>
<b>ACH TOTALS</b>		<b>1,511,799.50</b>
<b>Total Payments FY 2025</b>		<b>1,784,394.06</b>
<b>TOTAL PAYMENTS ALL FUND YEARS</b>		<b>1,769,959.86</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										
Current Fund Year: 2025 Month Ending: January										
	Med	Dental	Rx	Vision	Reinsurance	Contingency	Admin	Closed Year	Retained Dividend	TOTAL
OPEN BALANCE	11,989,270.13	(208,334.17)	(9,045,766.32)	0.00	(153,444.81)	307,530.40	(292,207.27)	7,826,098.13	5,041,543.82	15,464,689.91
RECEIPTS										
Assessments	4,026,178.42	25,331.26	295,322.85	0.00	38,815.70	20,063.77	129,713.22	0.00	0.00	4,535,425.22
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	21,933.02	0.00	0.00	0.00	0.00	562.59	446.05	14,316.96	9,222.93	46,481.55
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	21,933.02	0.00	0.00	0.00	0.00	562.59	446.05	14,316.96	9,222.93	46,481.55
Other Receipts *	99,994.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99,994.85
TOTAL	4,148,106.29	25,331.26	295,322.85	0.00	38,815.70	20,626.36	130,159.27	14,316.96	9,222.93	4,681,901.62
EXPENSES										
Claims Transfers	6,211,621.70	69,767.36	1,862,725.26	0.00	0.00	0.00	0.00	0.00	0.00	8,144,114.32
Expenses	1,101,307.72	223.51	0.00	0.00	168,830.91	0.00	545,838.17	0.00	0.00	1,816,200.31
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	1.11	0.00	0.00	1.11
TOTAL	7,312,929.42	69,990.87	1,862,725.26	0.00	168,830.91	0.00	545,839.28	0.00	0.00	9,960,315.74
END BALANCE	8,824,447.00	(252,993.78)	(10,613,168.73)	0.00	(283,460.02)	328,156.76	(707,887.28)	7,840,415.09	5,050,766.75	10,186,275.79

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
ALL FUND YEARS COMBINED										
CURRENT MONTH	January									
CURRENT FUND YEAR	2025									
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	
ID Number:										
Maturity (Yrs)										
Purchase Yield:		4.30	3.10	5.25	4.45	4.45	4.45	2.25	4.30	
TOTAL for All Accts & instruments										
Opening Cash & Investment Balance	\$15,464,689.91	\$ 5,675.99	\$ 2,554.77	\$ 31,922.89	\$ 5,188,766.14	\$ 5,804,965.73	\$ 76,791.02	\$ 83,245.89	\$ 4,270,767.48	
Opening Interest Accrual Balance	\$20.19	\$ 20.19	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1 Interest Accrued and/or Interest Cost	-\$0.65	-\$0.65	\$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	
3 (Amortization and/or Interest Cost)	\$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	
5 Interest Paid - Cash Instr.s	\$46,481.55	\$20.19	\$6.74	\$142.34	\$18,257.28	\$11,568.92	\$624.13	\$159.23	\$15,702.72	
6 Interest Paid - Term Instr.s	\$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	
8 Net Investment Income	\$46,480.90	\$19.54	\$6.74	\$142.34	\$18,257.28	\$11,568.92	\$624.13	\$159.23	\$15,702.72	
9 Deposits - Purchases	\$8,451,620.38	\$0.00	\$0.00	\$0.00	\$0.00	\$6,635,420.07	\$1,816,200.31	\$0.00	\$0.00	
10 (Withdrawals - Sales)	-\$13,776,516.05	-\$1.11	\$0.00	\$0.00	-\$2,000,000.00	-\$9,960,314.63	-\$1,816,200.31	\$0.00	\$0.00	
		OK	OK	OK	OK	OK	OK	OK	OK	
Ending Cash & Investment Balance	\$10,186,275.79	\$5,695.07	\$2,561.51	\$32,065.23	\$3,207,023.42	\$2,491,640.09	\$77,415.15	\$83,405.12	\$4,286,470.20	
Ending Interest Accrual Balance	\$19.54	\$19.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$364,396.05	\$0.00	\$0.00	\$0.00	\$110,302.00	\$58,523.00	\$195,571.05	\$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	
Balance per Bank	\$10,550,671.84	\$5,695.07	\$2,561.51	\$32,065.23	\$3,317,325.42	\$2,550,163.09	\$272,986.20	\$83,405.12	\$4,286,470.20	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		January							
Current Fund Year		2025							
Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid January	3. Monthly Recoveries January	4. Calc. Net Paid Thru January	5. TPA Net Paid Thru January	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2025	Med	0.00	6,211,621.70	0.00	6,211,621.70	0.00	6,211,621.70	0.00	6,211,621.70
	Dental	0.00	69,767.36	0.00	69,767.36	0.00	69,767.36	0.00	69,767.36
	Rx	0.00	1,862,725.26	0.00	1,862,725.26	0.00	1,862,725.26	0.00	1,862,725.26
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	8,144,114.32	0.00	8,144,114.32	0.00	8,144,114.32	0.00	8,144,114.32

**RESOLUTION NO. 18-25**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND  
APPROVAL OF THE MARCH 2025 BILLS LIST**

**WHEREAS**, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **March 24, 2025** 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 March 2025 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 2025 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 24, 2025**

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

**ATTEST:**

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





**SOUTHERN NEW JERSEY REGIONAL  
EMPLOYEE BENEFITS FUND**

**Monthly Claim Activity Report**

***March 24, 2025***



## SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

MEDICAL CLAIMS + CAP				MEDICAL CLAIMS + CAP		
	PAID 2024	# OF EES	PER EE	PAID 2025	# OF EES	PER EE
JANUARY	\$4,409,202	3,419	\$ 1,290	\$5,254,659	3,627	\$ 1,449
FEBRUARY	\$4,993,975	3,412	\$ 1,464			
MARCH	\$5,339,092	3,405	\$ 1,568			
APRIL	\$6,588,952	3,397	\$ 1,940			
MAY	\$5,407,814	3,400	\$ 1,591			
JUNE	\$5,093,952	3,400	\$ 1,498			
JULY	\$6,006,426	3,399	\$ 1,767			
AUGUST	\$5,458,043	3,400	\$ 1,605			
SEPTEMBER	\$4,952,070	3,399	\$ 1,457			
OCTOBER	\$6,011,984	3,391	\$ 1,773			
NOVEMBER	\$6,056,470	3,393	\$ 1,785			
DECEMBER	\$6,241,293	3,387	\$ 1,843			
TOTALS	\$66,559,274			\$5,254,659		
				2024 Average	3,627	\$ 1,449
				2023 Average	3,400	\$ 1,632

## 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:** 01/01/2025 - 01/31/2025  
**Service Dates:** 01/01/2011 - 01/31/2025  
**Line of Business:** All

	Paid Amt	Diagnosis/Treatment
	\$126,472.73	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION
	\$110,166.91	ACUTE EMBOLISM AND THROMBOSIS OF INFERIOR
	\$109,351.25	SEPSIS, UNSPECIFIED ORGANISM
<b>Total:</b>	<b>\$345,990.89</b>	



## SNJ Regional Employee Benefits Fund

2/1/24 thru 1/31/25 (unless otherwise noted)

## Dashboard

### Medical Claims Paid:

January 2025 thru January 2025

Total Medical Paid per EE: **\$1,449**

### Network Discounts

Inpatient: **68.8%**  
Ambulatory: **70.0%**  
Physician/Other: **61.4%**  
**TOTAL: 66.6%**

### Provider Network

% Admissions In-Network: **97.4%**  
% Physician Office: **98.9%**

### Aetna Book of Business:

Admissions 98.2%; Physician 92.3%

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

- Virtua-West Jersey
- Cooper Hospital
- Kennedy Memorial Health
- Virtua Our Lady of Lourdes
- Inspira Medical Center Mullica Hill

### Catastrophic Claim Impact

January 2025 – January 2025

Number of Claims Over \$50,000: **7**  
Claimants per 1000 members: **0.8**  
Avg. Paid per Claimant: **\$91,262**  
Percent of Total Paid: **11.9%**  
• Aetna BOB- HCC account for an average of **44.1%** of total Medical Cost

### Aetna One Flex Member Outreach: Through January 2025

Total Members Identified: **1,848**  
Members Targeted for 1:1 Nurse Support: **416**  
Members Targeted for Digital Activity: **1,432**  
Member 1:1 outreach completed: **396**  
Member 1:1 Outreach in Progress: **20**

### CVS Health. CVS Virtual Care™

<b>9</b> Completed Visits January	Top 10 Visits Reason	Visits- January
<b>9</b> Unique Members With Completed Visits January	RESPIRATORY	4
<b>9</b> Completed Visits 2025	NOSE	2
<b>9</b> Unique Members With Completed Visits 2025	EAR	1
<b>9</b> Unique Members With Completed Visits 2025	MOUTH OR THROAT COMPLAINT	1
<b>9</b> Unique Members With Completed Visits 2025	SKIN COMPLAINT	1
<b>1</b> Total Registrations since Inception	State	Visits- January
	New Jersey	8
	Florida	1

### Service Center Performance Goal Metrics YTD 2025

#### Customer Service Performance

1<sup>st</sup> Call Resolution: **93.68%**  
Abandonment Rate: **0.33%**  
Avg. Speed of Answer: **12.6 sec**

#### Claims Performance

Financial Accuracy: **98.68%\***  
\*Q2 2024

90% processed w/in: **6.9 days**  
95% processed w/in: **12.7 days**

\*\*\*\*\*

#### Claims Performance (Monthly) (January 2025)

90% processed w/in: **6.9 days**  
95% processed w/in: **12.7 days**  
(Note: This is not a PG metric)

\*\*\*\*\*

#### Performance Goals

1<sup>st</sup> 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		\$ 442,564.71	\$ 442,564.71	284	\$1,558.32
NOVEMBER		\$ 259,647.56	\$ 259,647.56	286	\$ 907.85
DECEMBER		\$ 512,361.81	\$ 512,361.81	291	\$ 1,760.69
TOTALS		\$ 4,479,494.10	2024 Average	281	\$ 1,327.25

2025 SNJ HIF					
		<u>MEDICAL CLAIMS PAID 2025</u>	<u>TOTAL</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY		\$ 455,167.96	\$ 455,167.96	292	\$ 1,558.79
FEBRUARY		\$ 308,779.98	\$ 308,779.98	291	\$ 1,061.99
MARCH					
APRIL					
MAY					
JUNE					
JULY					
AUGUST					
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS		\$763,947.94	2024 Average	292	\$ 1,310.39



**Group:** Southern New Jersey HIF  
**Paid Dates:** 2/1/25-2/28/25  
**Network Service** ALL

**Service Dates:** -  
**Line of Business:** All  
**Product Line:** All

Claimant	Paid	Diagnosis
Dependent	\$70,077	Liveborn
<b>Total</b>	<b>\$70,077.41</b>	

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



**EXPRESS SCRIPTS®**



Southern New Jersey Regional Employee Benefits Fund

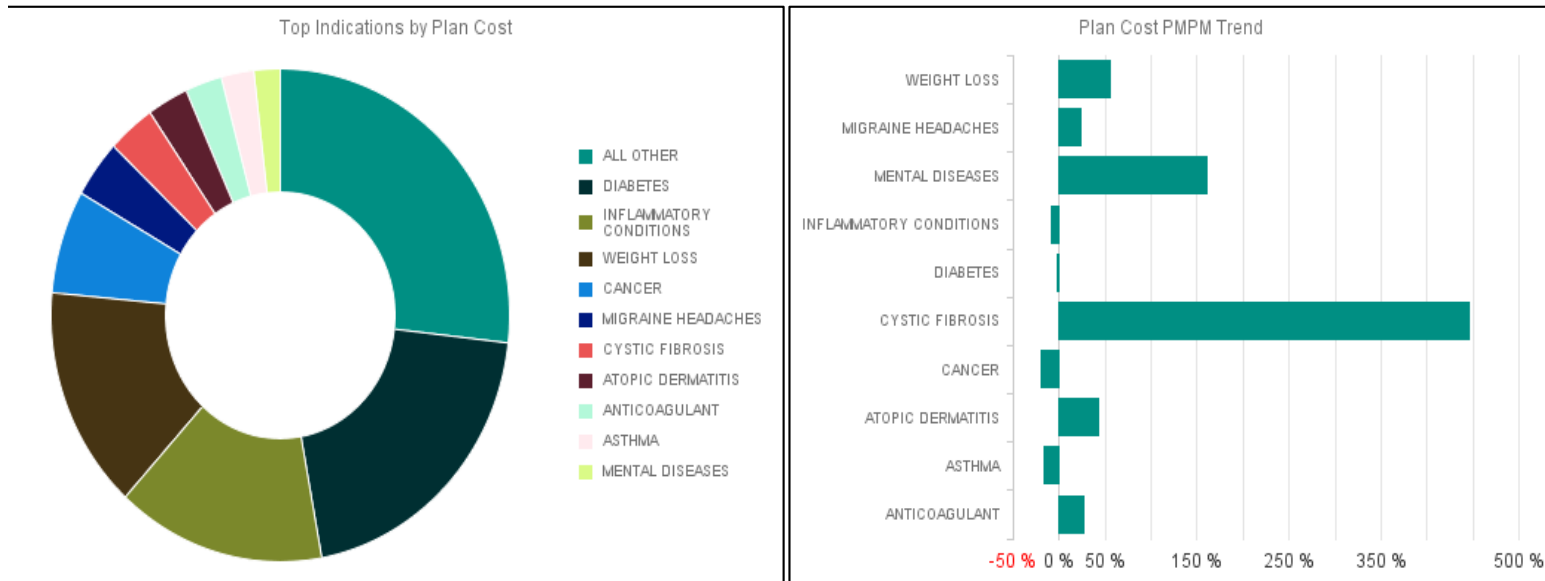
Total Component/ Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4	2024 YTD
Membership	8,692	8,620	8,602	8,638	8,611	8,633	8,612	8,619	8,614	8,589	8,592	8,598	8,594	8,615	8,602	8,604	8,615
Total Days	372,505	337,435	340,008	1,049,948	359,472	360,992	336,719	1,057,183	361,605	358,963	339,116	1,059,684	369,252	346,759	359,407	1,075,418	4,242,233
Total Patients	3,367	3,332	3,232	5,111	3,354	3,362	3,167	4,998	3,311	3,327	3,284	4,943	3,506	3,456	3,474	5,180	6,926
Total Plan Cost	\$1,576,065	\$1,532,700	\$1,655,478	\$4,764,243	\$1,919,375	\$1,844,313	\$1,956,297	\$5,719,984	\$2,033,244	\$2,074,514	\$2,145,723	\$6,253,481	\$2,057,585	\$2,038,208	\$2,231,943	\$6,327,735	\$23,065,443
Generic Fill Rate (GFR) - Total	87.6%	88.5%	88.1%	88.1%	87.2%	87.1%	86.9%	87.0%	85.9%	84.9%	82.7%	84.5%	82.7%	84.3%	86.5%	84.5%	86.0%
Plan Cost PMPM	\$181.32	\$177.81	\$192.45	\$183.85	\$222.90	\$213.64	\$227.16	\$221.22	\$236.04	\$241.53	\$249.73	\$242.43	\$239.42	\$236.59	\$259.47	\$245.16	\$223.12
Total Specialty Plan Cost	\$540,671	\$630,635	\$690,351	\$1,861,656	\$881,165	\$723,707	\$877,142	\$2,482,014	\$845,112	\$845,631	\$952,146	\$2,642,889	\$813,574	\$819,147	\$1,024,319	\$2,657,040	\$9,643,599
Specialty % of Total Specialty Plan Cost	34.3%	41.1%	41.7%	39.1%	45.9%	39.2%	44.8%	43.4%	41.6%	40.8%	44.4%	42.3%	39.5%	40.2%	45.9%	42.0%	41.8%

Total Component/ Date of Service (Month)	2025 01	2025 02	2025 03	2025 Q1	2025 04	2025 05	2025 06	2025 Q2	2025 07	2025 08	2025 09	2025 Q3	2025 10	2025 11	2025 12	2025 Q4	2025 YTD
Membership	8,824																
Total Days	386,534																
Total Patients	3,593																
Total Plan Cost	\$1,698,161																
Generic Fill Rate (GFR) - Total	88.5%																
Plan Cost PMPM	\$192.45																
%Change Plan Cost PMPM	6.1%																
Total Specialty Plan Cost	\$602,885																
Specialty % of Total Specialty Plan Cost	35.5%																

## Top Indications

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2025 - 02/2025 vs. Previous Period 01/2024 - 02/2024) 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	27.7 %	2,151	\$701,837	\$38.85	32.6 %	24.6 %	31.2 %	2,254	\$684,336	\$39.53	30.4 %	26.4 %	-1.7 %		
2	2	INFLAMMATORY CONDITIONS	20.3 %	168	\$513,315	\$28.42	40.5 %	31.8 %	24.7 %	194	\$539,964	\$31.19	44.8 %	36.4 %	-8.9 %		
3	4	WEIGHT LOSS	20.2 %	501	\$510,472	\$28.26	3.4 %	4.6 %	14.5 %	315	\$316,805	\$18.30	4.4 %	6.2 %	54.4 %		
4	3	CANCER	9.3 %	82	\$234,453	\$12.98	85.4 %	76.8 %	12.9 %	74	\$281,894	\$16.28	78.4 %	77.1 %	-20.3 %		
5	6	MIGRAINE HEADACHES	4.9 %	234	\$124,391	\$6.89	50.4 %	52.4 %	4.4 %	187	\$96,269	\$5.56	52.9 %	53.6 %	23.8 %		
6	10	CYSTIC FIBROSIS	4.6 %	8	\$115,605	\$6.40	0.0 %	7.1 %	0.9 %	2	\$20,287	\$1.17	0.0 %	6.3 %	446.2 %		
7	5	ATOPIC DERMATITIS	4.0 %	282	\$100,253	\$5.55	88.7 %	81.9 %	3.1 %	271	\$67,070	\$3.87	90.0 %	85.9 %	43.3 %		
8	8	ANTICOAGULANT	3.5 %	198	\$89,464	\$4.95	15.2 %	18.6 %	3.1 %	157	\$67,986	\$3.93	18.5 %	19.6 %	26.1 %		
9	7	ASTHMA	3.1 %	1,095	\$79,209	\$4.39	90.3 %	88.8 %	4.2 %	1,086	\$91,774	\$5.30	84.9 %	88.1 %	-17.3 %		
10	9	MENTAL DISEASES	2.5 %	273	\$64,226	\$3.56	85.3 %	83.4 %	1.1 %	237	\$23,592	\$1.36	94.5 %	85.2 %	160.9 %		
Total Top 10				4,992	\$2,533,226	\$140.24	49.6 %	46.8 %		4,777	\$2,189,977	\$126.50	49.5 %	48.8 %	10.9 %		

## Top Drugs

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2025 - 02/2025 vs. Previous Period 01/2024 - 02/2024) 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	8	ZEPBOUND	WEIGHT LOSS	N	296	143	\$286,289	\$15.85	151	75	\$145,393	\$8.40	88.7 %
2	12	WEGOVY	WEIGHT LOSS	N	178	97	\$219,641	\$12.16	140	65	\$168,782	\$9.75	24.7 %
3	2	OZEMPIC	DIABETES	N	222	90	\$196,501	\$10.88	189	77	\$152,435	\$8.81	23.5 %
4	1	MOUNJARO	DIABETES	N	188	83	\$188,279	\$10.42	144	60	\$138,286	\$7.99	30.5 %
5	6	STELARA	INFLAMMATORY CONDITIONS	Y	9	4	\$88,137	\$4.88	12	5	\$78,710	\$4.55	7.3 %
6	22	HUMRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	16	7	\$74,723	\$4.14	23	10	\$127,101	\$7.34	-43.7 %
7	10	JARDIANCE	DIABETES	N	130	47	\$71,135	\$3.94	119	45	\$61,187	\$3.53	11.4 %
8	25	ELIQUIS	ANTICOAGULANT	N	136	56	\$70,846	\$3.92	103	41	\$51,323	\$2.96	32.3 %
9	9	DUPIXENT PEN	ATOPIC DERMATITIS	Y	21	8	\$61,721	\$3.42	15	9	\$38,766	\$2.24	52.6 %
10	13	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	8	3	\$61,069	\$3.38	7	3	\$45,240	\$2.61	29.4 %
11		VITRAKVI	CANCER	Y	2	1	\$57,351	\$3.18	2	1	\$55,146	\$3.19	-0.3 %
12	38	TRIKAFTA	CYSTIC FIBROSIS	Y	3	1	\$56,326	\$3.12	NA	NA	NA	NA	NA
13	253	KALYDECO	CYSTIC FIBROSIS	Y	3	1	\$53,851	\$2.98	1	1	\$17,627	\$1.02	192.8 %
14	28	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	10	4	\$49,529	\$2.74	7	3	\$34,550	\$2.00	37.4 %
15	109	DASATINIB	CANCER	Y	3	1	\$46,802	\$2.59	NA	NA	NA	NA	NA
16	37	SKYRIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	6	3	\$45,802	\$2.54	4	2	\$29,880	\$1.73	46.9 %
17	23	FARXIGA	DIABETES	N	77	31	\$41,161	\$2.28	89	34	\$45,245	\$2.61	-12.8 %
18	92	LENALIDOMIDE	CANCER	Y	2	1	\$39,885	\$2.21	6	3	\$72,614	\$4.19	-47.4 %
19	206	CALQUENCE	CANCER	Y	3	2	\$39,434	\$2.18	0	0	\$0	\$0.00	0.0 %
20	15	TREMFYA	INFLAMMATORY CONDITIONS	Y	8	4	\$37,849	\$2.10	10	4	\$49,655	\$2.87	-26.9 %
21	32	NURTEC ODT	MIGRAINE HEADACHES	N	18	13	\$29,911	\$1.66	21	15	\$32,920	\$1.90	-12.9 %
22	99	LYNPARZA	CANCER	Y	2	1	\$28,757	\$1.59	2	1	\$22,611	\$1.31	21.9 %
23	47	QULIPTA	MIGRAINE HEADACHES	N	26	17	\$28,035	\$1.55	15	10	\$13,849	\$0.80	94.0 %
24	41	VRAYLAR	MENTAL DISEASES	N	19	6	\$26,839	\$1.49	7	3	\$9,443	\$0.55	172.4 %
25	29	TRULICITY	DIABETES	N	33	14	\$26,129	\$1.45	73	30	\$60,007	\$3.47	-58.3 %
Total Top 25					1,419		\$1,926,004	\$106.63	1,140		\$1,450,772	\$83.80	27.2 %



## Claims Summary

### Paid Claims by Procedure Category

Procedure Category	2022	2023	2024	Book of Business
<b>Diagnostic</b>	25.0%	25.9%	27.0%	25.8%
Preventive	20.3%	21.4%	22.1%	21.5%
<b>Restorative</b>	12.3%	11.7%	11.4%	12.1%
Crowns/Inlays	14.3%	15.4%	14.2%	11.4%
<b>Endodontic</b>	8.2%	7.6%	7.6%	5.3%
Periodontal	3.6%	3.9%	3.1%	4.4%
<b>Prosthodontics (removable)</b>	2.1%	2.1%	1.6%	0.9%
Prosthodontics (fixed)	2.3%	1.9%	2.4%	3.8%
<b>Oral Surgery</b>	5.9%	4.7%	4.9%	6.1%
Orthodontic	3.8%	3.3%	3.5%	6.0%
<b>Miscellaneous</b>	2.2%	2.0%	2.2%	2.5%

Definitions for each 'Procedure Category' are in the Glossary.

*Everyone Deserves a Healthy Smile*

# APPENDIX I

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

**OPEN MINUTES**

**FEBRUARY 24, 2025**

**PENNSAUKEN COUNTRY CLUB**

**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 2025 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	Present
Kenneth Cheeseman	Laurel Springs	Present
Elanor Kelly	Borough of Runnemede	Present
Joseph Gallagher	Winslow Twp	Present
Elizabeth Peddicord	Pennsauken	Present

**APPOINTED PROFESSIONALS PRESENT:**

Executive Director/ Adm.	PERMA Risk Management Services <b>Brandon Lodics</b> <b>Emily Koval</b> <b>Jordyn Robinson</b>
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Program Manager	Conner Strong & Buckelew <b>Crystal Bailey</b>
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Attorney	<b>J. Kenneth Harris, Esq.</b>
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Medical TPA - AmeriHealth	<b>Tyler Jackson</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>Christa O'Donnell</b>
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**OTHERS PRESENT:**

Scott Davenport
Susan Panto
Joe Madera
Bonnie Taft

**APPROVAL OF MINUTES:** January 27, 2025

**MOTION TO APPROVE OPEN MINUTES OF JANUARY 27, 2025 AS PRESENTED:**

Moved:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

**EXECUTIVE DIRECTOR’S REPORT**

Mr. Lodics introduced Mr. John Lajewski and Mr. Rudman – new additions to PERMA

**FAST TRACK FINANCIAL REPORT** – Mr. Lodics reviewed the financial fast track through December 31, 2024. He stated that overall on the year there was a gain of about \$1.5 Million. He stated that with the IBNR update, the year end financials will change a bit. There will be a modified fast track developed sometime in March.

**DELAY IN FEBRUARY BILLS**

Mr. Lodics stated that there was an issue with WEX which caused a delay in the February bills list. Mr. Lodics stated that they are aware that this creates some challenges for some groups. Mr. Lodics asked that all groups get their February bills paid as soon as possible and apologized for the delay in the system. Mr. Lodics also pointed out the efforts of Jordyn Robinson, the Fund treasurer and Parsippany accounting team for turning the February Bills list over quickly despite the delay.

**FUND QPA**

Mr. Lodics stated that the Fund approved a release of quotes for the QPA at the local Fund through the end of 2024. We recommend continuing the services of a QPA for the RFPs to go out this year, particularly for some of the larger contracts. Due to the expected cost of the QPA, we are requesting to go out for quotes for 2025.

**MOTION:** *Motion to allow PERMA to go out for quotes for QPA services.*

Moved:	Commissioner Gallagher
Second:	Commissioner Cheeseman
Vote:	Unanimous

**NEW MEMBERS**

Mr. Lodics stated that there are two groups that have applied to the Fund, Woodbury and Mantua MUA. The Operations Committee has reviewed the below underwriting detail and are recommending membership. Neither group has acted, but the Fund is competitive to their current arrangements.



<b>New Member Overview</b>	
<b>Fund</b>	Southern NJ Regional Employee Benefits Fund
<b>Entity</b>	City of Woodbury
<b>County</b>	Gloucester
<b>Effective Date</b>	5/1/2025 - 12/31/2025
<b>Lines of Coverage</b>	Medical & Rx
<b>Eligible Employees</b>	95
<b>Retiree Coverage</b>	Yes
<b>Current Arrangement</b>	State Health Benefits Fund
<b>Actuary Certification</b>	Yes
<b>Run Out Claims</b>	SHBP
<b>Broker</b>	Hardenberg; 2%
<b>Member approval?</b>	Proposal sent; no resolution yet.
<b>Per employee Perm Month</b>	\$3,103
<b>Special Requests</b>	None

<b>New Member Overview</b>	
<b>Fund</b>	Southern NJ Regional Employee Benefits Fund
<b>Entity</b>	Mantua MUA
<b>County</b>	Gloucester
<b>Effective Date</b>	5/1/2025 - 12/31/2025
<b>Lines of Coverage</b>	Medical & Rx
<b>Eligible Employees</b>	10
<b>Retiree Coverage</b>	Yes
<b>Current Arrangement</b>	State Health Benefits Fund
<b>Actuary Certification</b>	Yes
<b>Run Out Claims</b>	SHBP
<b>Broker</b>	Hardenberg; 3%
<b>Member approval?</b>	Proposal sent; no resolution yet.
<b>Per employee Perm Month</b>	\$2,900
<b>Special Requests</b>	None

#### **PHARMACY BENEFIT MANAGER (PBM\_ RFP)**

The current Level Care (ESI) Contract is in its final extension through December 31, 2025. In 2021, the statewide Funds collectively issued an RFP through the MRHIF to award this contract. The Health Insurance Pricing System Cooperative has since been set up and approved for PBM procurement on behalf of the local Funds and will begin the initial stages of pre- approval by the OSC. We will continue to update the Co-Op representatives as we move forward and hope to have approval mid-summer for a January 1, 2026, effective date.

#### **COOPERATIVE PRICING SYSTEM TPA RFP - LEGAL BILLING**

The Fund Attorney has submitted bills for his contributions and efforts in the Third-Party Administrator RFPs that required Comptroller Review and Approval. The amount of legal work is outside the Fund Attorney scope and would fall under the hourly fee in his contract.

As the lead agent of the Health Insurance Pricing System, the SNJHIF will be compensating the attorney and receiving reimbursement from the other participant Funds on a prorated share.

Total Invoice Amount: \$1,909.00 (8.3 Hours @ \$230 hr.)

Share By Fund:

SNJHIF - \$114.15

CJHIF- \$60.89

BMED- \$100.03

SHIF- \$909.92

Coastal HIF- \$342.47

North HIF- \$267.26

## **Hi FUND MARKETING UPDATE**

As Executive Director of the MRHIF, PERMA oversees a marketing platform to help educate, promote, and advance the various health insurance funds. To assist in this, several years back *the* MRHIF awarded a contract to Princeton Public Affairs ("Princeton") to develop in a common marketing brand that could help improve marketplace knowledge and familiarity with HIFs. Princeton also does marketing work for the MEL. They created the hi Fund brand as a creative way to help achieve the goal of further education and promotion state-wide. The hi Fund branding has been helpful to centrally deliver the value proposition of the HIFs.

More recently, the office of state comptroller had questions about the hi Fund, what it is and its purpose. We have educated them as best as possible. Furthermore, to ensure there is no ambiguity, we have added the text below to every page at the hi Fund web site, so it is clear what the purpose of the brand is. This is as follows:

*The term "hi Funds" is a branding name that is used to help promote and educate public entities about Health Insurance Funds ("HIFs") which are permitted pursuant to NJ law under 40A:10-36. PERMA is currently the appointed executive director of HIFs that collectively advertise and educate the marketplace under the banner "The hi Funds". The "hi Funds" is not a company or an entity and is used merely to help in the promotion, education, and advancement of HIFs in New Jersey. Each HIF maintains a separate web site as required by statute, all of which are available at this site.*

Each Fund's web site is posted on the hi Fund site as well.

We see value in the continuation of the hi Fund branding and wanted you to be fully aware of this. If you have any questions or comments with the use of the hi Fund or would like to discuss, please let us know.

## **2025 MEL, MR HIF & NJCE JIF Educational Seminar:**

The 15th annual seminar will be conducted virtually on 2 half-day sessions: Friday April 25th and Friday May 2nd 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).

Enclosed in **Appendix II** 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.

## **VOUCHERS**

Starting with the April vouchers, PERMA will be sending both vouchers and backup exclusively through DocuSign to Fund vendors. Please reach out to [HIFfinance@permainc.com](mailto:HIFfinance@permainc.com) to confirm the current email address that vouchers are sent to can continue to be used to send via DocuSign.

## **GASB 75 REPORTS**

The Fund contracts with an Actuary to provide GASB 75 reports on behalf of its medical members. Please reach out to Jordyn Robinson ([jrobinson@permainc.com](mailto:jrobinson@permainc.com)) if your audit requires a full report or update to last year's report. During its 'busy' season, reports can take up to 6 weeks to turn around.

## **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](mailto:hifadmin@permainc.com) for a blank form to be executed. The list was last updated on February 19, 2025.

## **PROGRAM MANAGERS REPORT**

Crystal Bailey reviewed the informational report listed in the agenda.

### **Operational Updates:**

#### **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**. 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.

#### **End of Year/Wellness Incentive Program Reporting**

End of Year Reporting was sent to all SNJHIF group billing contacts the week of December 30th.

Wellness Incentive Program reports reflecting employees who received a gym reimbursement in 2024 were sent to all groups. Wellness incentives provided directly to members that do not go towards their health insurance premiums are considered taxable income regardless of the amount. It is the employer's responsibility to report any wellness incentive as income on the employee's W-2 and withhold all appropriate income tax.

Please note the following:

- The report includes the participant's full name and total amount received in 2024
  - Aetna - up to \$240 per eligible participant
- Initial report will be for reimbursements issued for the time period of **January 1, 2024 through November 30, 2024**
  - Reports were sent to group billing contacts the week of January 6<sup>th</sup>
- Reporting for December 2024 was sent in late January
  - Employers are responsible for updating an employee's W-2 withholdings once received
- All eligible employees, spouses and dependents (those over age 18) who received a reimbursement will be included in the report separately
  - We recommend groups confirm with their tax advisor if reimbursements for spouses and dependents should be included in the employee's reporting

Please note there is not an option to receive the latter report sooner than late January as the data is not available.

### **Coverage Updates:**

#### **Express Scripts:**

##### **2025 Formulary**

Brokers were sent the 2025 Formulary on November 11, 2024. Please note the following:

##### **NPF Listing:**

- NPF Exclusions Listing, please note the following:
  - Humalog - excluded for members with a new prescription as of 1/1/25, members currently taking the drug will be excluded effective 1/1/26
    - Members should share the covered preferred alternatives provided in the listing with their providers
  - Humira - excluded for members with a new prescription as of 1/1/25, members currently taking the drug will be excluded effective 7/1/25
    - Members should share the covered preferred alternatives provided in the listing with their providers
  - Impacted members will be notified by ESI. The notification will include covered preferred alternatives under the NPF

### **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  $\geq$  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.

**2025 Legislative Review:**

**Medical and Rx Reporting: None**

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

**2023 Specialized Audits - No New updates**

**Appeals**

**Carrier Appeals:**

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination on Date
12/23/2024	Medical/Aetna	SNJ 2024 12 02	Office Visit	Upheld	01/14/2025

**IRO Submissions:**

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination on Date
12/23/2024	Medical/Aetna	SNJ 2024 12 02	Surgical Implant	Upheld	01/14/2025

**Small Claims Committee: None**

**TREASURER:** Fund Treasurer reviewed the bills list for February 2025 bills list. Fund Treasurer also reviewed the treasurers report.

**MOTION TO APPROVE RESOLUTION 15-25 FEBRUARY 2025 BILLS LIST:**

Moved: Commissioner Gallagher  
Second: Commissioner Cheeseman  
Vote: 11 Ayes, 0 Nays

**MOTION TO APPROVE THE TREASURERS REPORT:**

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

**FUND ATTORNEY:** Fund Attorney stated that the TPA RFPs have been submitted to the OCS, and complete packets of questions that were asked to have been submitted back to the OSC. The 3<sup>rd</sup> party attorney submitted a letter to the OSC stating that we would like to get the RFPs out and that the funds have been involved in this for quite some time. Mr. Harris stated that the funds have complied with all procurement laws. He stated that we are fully prepared to continue to work to get the RFPs out for the TPAs. Chair Mevoli thanked Mr. Harris for all his hard work in this matter.

**AETNA:** Mr. Silverstein reviewed the claims through the month of December He stated that there was no high-cost claim for the month of December. He stated that the dashboard metrics continue to preform well.

**AMERIHEALTH:** Tyler Jackson reviewed the paid claims and enrollment report through January 2025. He stated that there was 1 high-cost claimants for the month of January.

**EXPRESS SCRIPTS:** Mrs. Patel reviewed the utilization report included in the agenda for the year 2024. She reviewed the top drug utilization in the fund for 2023 vs 2024.

**DENTAL ADMINISTRATOR:** Crista O'Donnell reviewed the network utilization for the 2024 year.

**MOTION TO APPROVE THE CONSENT AGENDA:**

Resolution 14-25: New Member Approval – Woodbury and Mantua MUA ..... **Page 32**  
Resolution 15-25: Approval of the February 2025 Bills List..... **Page 33**

Moved: Commissioner Cheeseman  
Second: Commissioner Gallagher  
Vote: 11 ayes, 0 nays

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 4:58 pm**

**NEXT MEETING: March 24, 2025 4:15PM**

**ZOOM**

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Jordyn Robinson , Assisting Secretary  
for

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**JOSEPH WOLK, SECRETARY**

# APPENDIX II





# 15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

## SAVE THE DATES

**FRIDAY, APRIL 25 ▶ 9:00 AM – NOON**

**FRIDAY, MAY 2 ▶ 9:00 AM – NOON**

## Available Online at No Cost to Members

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

The seminar is pending approval 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)

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## AGENDA



### KEYNOTE SPEAKER

**Michael Chertoff** served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

### FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

### FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

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**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

# APPENDIX III

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

INDEMNITY AND TRUST AGREEMENT

THIS AGREEMENT made this [REDACTED] day of [REDACTED] 2025, in the County of

[REDACTED], State of New Jersey, By and Between the **Southern New Jersey Regional**

**Employee Benefits Fund** referred to as “FUND” and the governing body of the

[REDACTED] a duly constituted LOCAL UNIT OF GOVERNMENT, hereinafter referred to as “LOCAL UNIT”.

**WITNESSETH:**

WHEREAS, the governing bodies of various local units of government, as defined in N.J.A.C. 11:15-3.2, have collectively formed a Joint Insurance Fund as such an entity is authorized and described in N.J.S.A. 40A:10-36 et. seq. and the administrative regulations promulgated pursuant thereto; and

WHEREAS, the LOCAL UNIT has agreed to become a member of the FUND in accordance with and to the extent provided for in the Bylaws of the FUND and in consideration of such obligations and benefits to be shared by the membership of the FUND;

NOW THEREFORE, it is agreed as follows:

1. The LOCAL UNIT accepts the FUND’s Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of said Bylaws and the pertinent statutes and administrative regulations pertaining to same.

2. The LOCAL UNIT agrees to participate in the FUND with respect to health insurance, as defined in N.J.S.A. 17B:17-4, and as authorized in the LOCAL UNIT’s resolution to join.

3. The LOCAL UNIT agrees to become a member of the FUND and to participate in the health insurance coverages offered for an initial period, (subject to early release or termination pursuant to the Bylaws), such membership to commence on **January 1, 2025** and ending on **December 31, 2027** at 12:01 AM provided, however, that the LOCAL UNIT may withdraw at any time upon 90 day written notice to the FUND.

4. The LOCAL UNIT certifies that it has never defaulted on payment of any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date of this Agreement.

5. In consideration of membership in the FUND, the LOCAL UNIT agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND, for the periods during which the member is receiving coverage, all of whom as a condition of membership in the FUND shall execute an Indemnity and Trust Agreement similar to this Agreement and by execution hereto, the full faith and credit of the LOCAL UNIT is pledged to the punctual payments of any sums which shall become due to the FUND in accordance with the Bylaws thereof, this Agreement or any applicable Statute. However, nothing herein shall be construed as an obligation of the LOCAL UNIT for claims and expenses that are not covered by the FUND, or for that portion of any claim or liability within the LOCAL UNIT retained limit or in an amount which exceeds the FUND’s limit of coverage.

6. If the FUND in the enforcement of any part of this Agreement shall incur necessary expenses or become obligated to pay attorney's fees and/or court costs, the LOCAL UNIT agrees to reimburse the FUND for all such reasonable expenses, fees, and costs on demand.

7. The LOCAL UNIT and the FUND agree that the FUND shall hold all moneys in excess of the LOCAL UNIT's retained loss fund paid by the LOCAL UNIT to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with N.J.A.C. 11:15-3 et. seq.

8. The FUND shall establish and maintain Claims Trust Accounts for the payment of health insurance claims in accordance with N.J.S.A. 40A:10-36 et. seq., N.J.S.A. 40A:5-1 and such other statutes and regulations as may be applicable. More specifically, the aforementioned Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and stop loss insurance or reinsurance premiums for each risk or liability as follows:

- a) Employer contributions to group health insurance
- b) Employee contributions to contributory group health insurance
- c) Employer contributions to contingency account
- d) Employee contributions to contingency account
- e) Other trust accounts as required by the Commissioner of Insurance

9. Notwithstanding 8 above, to the contrary, the FUND shall not be required to establish separate trust accounts for employee contributions provided the FUND provides a plan in its Bylaws for the recording and accounting of employee contributions of each member.

10. Each LOCAL UNIT of government who shall become a member of the FUND shall be obligated to execute an Indemnity and Trust Agreement similar to this Agreement.

**ADOPTED:** \_\_\_\_\_  
**Date**

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

**ATTEST:** \_\_\_\_\_

**RESOLUTION NO. \_\_\_\_\_**

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND**

**RESOLUTION to RENEW/JOIN**

**WHEREAS**, a number of public entities in the State of New Jersey have joined together to form the **Southern New Jersey Regional Employee Benefits Fund**, hereafter referred to as "FUND", as permitted by N.J.S.A. 11:15-3, 17:1-8.1, and 40A:10-36 et seq., and;

**WHEREAS**, the FUND was approved to become operational by the Departments of Insurance and Community Affairs and has been operational since that date, and;

**WHEREAS**, the statutes and regulations governing the creation and operation of a joint insurance fund, contain certain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a FUND;

**WHEREAS**, the governing body of \_\_\_\_\_, hereinafter referred to as "LOCAL UNIT" has determined that membership in the FUND is in the best interest of the LOCAL UNIT.

**NOW, THEREFORE, BE IT RESOLVED** that the governing body of the LOCAL UNIT hereby agrees as follows:

- i. Become a member of the FUND for the period outlined in the LOCAL UNIT's Indemnity and Trust Agreements.
- ii. Will participate in the following type (s) of coverage (s):
  - a.) Health Insurance and/or Prescription Insurance and/or Dental Insurance as defined pursuant to N.J.S.A. 17B:17-4, the FUND's Bylaws, and Plan of Risk Management.
- iii. Adopts and approves the FUND's Bylaws.
- iv. Execute an application for membership and any accompanying certifications.

**BE IT FURTHER RESOLVED** that the governing body of the LOCAL UNIT is authorized and directed to execute the Indemnity and Trust Agreement and such other documents signifying membership in the FUND as required by the FUND's Bylaws, and to deliver these documents to the FUND's Executive Director with the express reservation that these documents shall become effective only upon:

- i. Approval of the LOCAL UNIT by the FUND.
- ii. Receipt from the LOCAL UNIT of a Resolution accepting assessment.
- iii. Approval by the New Jersey Department of Insurance and Department of Community Affairs.

**ADOPTED:** \_\_\_\_\_  
Date

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

**ATTEST:** \_\_\_\_\_

# APPENDIX IV

## **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.