

Southern Jersey FUND



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

AGENDA & REPORTS
SEPTEMBER 22, 2025
5:15 PM

Brooklawn Senior Citizen Center
(101 2nd St, Brooklawn, NJ 08030)

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HERewith 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 AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER MUNICIPALITIES.

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
AGENDA
MEETING: September 22, 2025
5:15 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE - MOMENT OF SILENCE

ROLL CALL OF 2025 EXECUTIVE COMMITTEE

Michael Mevoli, Chairman

Terry Shannon, Secretary

Louis DiAngelo, Executive Committee Member

Edward Hill, Executive Committee Member

Gary Passanante, Executive Committee Member

Brian Morrell, Executive Committee Member

Kenneth Cheeseman, Executive Committee Member

Elanor Kelly, Executive Committee Alternate

Joseph Gallagher, Executive Committee Alternate

Elizabeth Peddicord, Executive Committee Alternate

APPROVAL OF MINUTES: August 25, 2025

Open (**Appendix I**)

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

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TREASURER - (Verrill & Verrill)

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Treasurers Report.....Page 12

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

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)
Monthly Report.....Page 27

CONSENT AGENDA
Resolution 32-25: 2026 Budget Introduction.....Page 28
Resolution 33-25: Approval to go into Closed SessionPage 29
Resolution 34-25: September 2025 Bills List.....Page 30

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT – Motion to Open
Motion to Close

MEETING ADJOURNED

**Southern New Jersey Regional Employee Benefits Fund
Executive Director's Report
September 22, 2025**

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – No additional updates

2026 SNJHIF BUDGET - INTRODUCTION

The 2026 proposed budget is located on page 6 of this report. A budget presentation and assessment illustration is included as an attachment to the agenda which will be reviewed at the meeting.

The Finance Committee also reviewed the presentation and are recommending introduction, as presented. If deemed appropriate, the Committee can introduce the budget and adopt on October 27, 2025.

Resolution: 32-25 is in the Consent Agenda or can be moved separately.

Motion: *Motion to introduce the 2026 Southern New Jersey Regional Employee Benefits Fund Budget in the amount of \$156,242,089 and to advertise a public hearing of the budget adoption on October 27, 2025, via zoom.*

NO SURPRISES ACT LEGISLATIVE LETTERS

With the collaboration of PERMA and the Fund Chairs across the State, letters have been sent to the NJ congressional representatives. Enclosed is a template of the letter that our Chair signed. For SNJHIF, the letters were sent to Representatives Norcross, Conaway and Van Drew.

BROKER PAYMENTS

A few months ago, PERMA advised that it is more appropriate for monthly commissions to be paid direct to our broker partner's firms rather than being collected by the Program Manager and dispersed. This switch will occur in January 2026. Communications outlining the new process will be sent to all brokers prior to that.

MRHIF UPDATE

The MRHIF met on September 19, 2025 primarily to introduce its 2026 budget. A verbal report will be provided at the meeting.

LOCKBOX PRICING

The Treasurer has received pricing for the implementation of a lockbox service for the Southern New Jersey Health Insurance Fund. The proposed cost of \$2,100 per year (approximately \$175 per month) is deemed reasonable given the size and volume of transactions managed by the SNJHIF. In light of the increase in mail fraud, the lockbox will help protect our member's checks from being altered or stolen. Upon approval of the cost, the Treasurer will initiate the set up. When complete, PERMA will release the new address and reach out to members to ensure a smooth transition.

Motion: Motion to approve the annual cost of \$2,100 for the implementation of a lockbox service for the Southern New Jersey Health Insurance Fund

EXECUTIVE SESSION

Resolution 33-25 is included on page 13 to go into closed session to discuss procurements and contracts.

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	12/31/2024 Filed
Annual Audit	12/31/2024 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

SNJHIF 2026 BUDGET FOR INTRODUCTION

Southern NJ Municipal Employee Benefits Fund

2026 Certified Budget

Print date 19-Sep-25

Census:	Census All Members			Census Excl CCBoss	
Medical - Aetna	3,878		46,536	3,456	41,472
Medical - AmeriHealth Admin	294		3,528	231	2,772
Rx	3,517		42,204	3,032	36,384
Dental	2,519		30,228	2,229	26,748
Medicare Advantage - Medical	2,468		29,616	1,949	23,388
Rx No Medical (Incl in Rx above)	4		48	4	48
Dental Only (Incl in Dental above)	912		10,944	665	7,980
Medicare Adv Only (Incl above)	1,995		23,940	1720	20,640
DMO Only	1		12	1	12

	LINE ITEMS	2025 Annualized Budget	IN DEVELOPMENT BUDGET	2026 Proposed Budget	\$ Change	% Change
1	Medical Claims AETNA - All Other	\$ 76,796,843	\$ 88,749,730	\$ 88,749,462	\$ 11,952,619	15.56%
2	Medical Claims AmeriHealth - All Other	\$ 3,952,900	\$ 4,465,686	\$ 4,465,697	\$ 512,797	12.97%
3	Medical Claims - CCBoss	\$ 11,588,892	\$ 12,455,178	\$ 12,455,190	\$ 866,298	7.48%
4	Subtotal Medical	\$ 92,338,635	\$ 105,670,594	\$ 105,670,350	\$ 13,331,714	14.44%
5	Prescription Claims - All Other	\$ 19,472,707	\$ 26,050,855	\$ 26,050,867	\$ 6,578,160	33.78%
6	Rx Rebates - All Other	\$ (6,231,266)	\$ (7,815,257)	\$ (7,815,260)	\$ (1,583,994)	25.42%
7	Prescription Claims - CCBoss	\$ 4,077,171	\$ 4,586,153	\$ 4,586,153	\$ 508,983	12.48%
8	Rx Rebates - CCBoss	\$ (1,386,238)	\$ (1,375,846)	\$ (1,375,846)	\$ 10,392	-0.75%
9	Subtotal Prescription	\$ 15,932,374	\$ 21,445,906	\$ 21,445,915	\$ 5,513,541	34.61%
10	Dental Claims - All Other	\$ 1,471,122	\$ 1,604,880	\$ 1,625,933	\$ 154,810	10.52%
11	Dental Claims - CCBoss	\$ 167,040	\$ 167,040	\$ 177,914	\$ 10,874	6.51%
12	Subtotal Dental	\$ 1,638,162	\$ 1,771,920	\$ 1,803,847	\$ 165,684	10.11%
13	Subtotal Claims	109,909,171	\$ 128,888,420	128,920,111	\$ 19,010,940	17.30%
14						
15	Loss Fund Contingency	\$ 1,000,000	\$ 2,000,000	\$ 2,000,000	\$ 1,000,000	100.00%
16						
17						
18	DMO Premiums	\$ 16,320	\$ 16,320	\$ 16,320	\$ -	0.00%
19	Medicare Advantage - All Other	\$ 10,433,723	\$ 12,268,813	\$ 12,268,813	\$ 1,835,090	17.59%
20	Medicare Advantage - CCBoss	\$ 2,848,500	\$ 3,532,148	\$ 3,532,148	\$ 683,648	24.00%
21	Subtotal Insured Programs	13,298,543	\$ 15,817,281	15,817,281	\$ 2,518,738	18.94%
22						
23	Reinsurance					
24	Specific	\$ 2,177,879	\$ 2,599,713	\$ 2,599,713	\$ 421,834	19.37%
25						
26	Total Loss Fund	\$ 126,385,593	\$ 149,305,413	\$ 149,337,105	\$ 22,951,511	18.16%
27						
28	Expenses					
29	Legal	\$ 23,519	\$ 23,990	\$ 23,990	\$ 471	2.00%
30	Treasurer	\$ 16,560	\$ 16,814	\$ 16,814	\$ 254	1.53%
31	Administrator	\$ 815,057	\$ 815,057	\$ 815,057	\$ -	0.00%
32	Program Manager	\$ 2,161,138	\$ 2,161,138	\$ 2,161,138	\$ -	0.00%
33	Brokerage	\$ 1,567,948	\$ 1,567,948	\$ 1,567,948	\$ -	0.00%
34	TPA - Med Aetna	\$ 1,840,033	\$ 1,596,185	\$ 1,596,185	\$ (243,849)	-13.25%
35	TPA - Med AmeriHealth Admin	\$ 133,817	\$ 126,761	\$ 126,761	\$ (7,056)	-5.27%
36	TPA - Dental	\$ 100,962	\$ 100,962	\$ 100,962	\$ -	0.00%
37	Retiree First	\$ 355,392	\$ 355,392	\$ 355,392	\$ -	0.00%
38	Actuary	\$ 17,850	\$ 18,200	\$ 18,200	\$ 350	1.96%
39	Auditor	\$ 17,749	\$ 18,100	\$ 18,100	\$ 351	1.98%
40	QPA	\$ 3,000	\$ 3,000	\$ 3,000	\$ -	0.00%
41	Subtotal Expenses	\$ 7,053,025	\$ 6,803,546	\$ 6,803,546	\$ (249,479)	-3.54%
42						
43	Misc/Cont	\$ 21,657	\$ 21,657	\$ 21,657	\$ -	0.00%
44	Affordable Care Act Taxes	\$ 24,782	\$ 24,782	\$ 24,782	\$ -	0.00%
45	Claims Audit	\$ 40,000	\$ 40,000	\$ 40,000	\$ -	0.00%
46	Plan Documents	\$ 15,000	\$ 15,000	\$ 15,000	\$ -	0.00%
47						
48	Total Expenses	\$ 7,154,464	\$ 6,904,985	\$ 6,904,985	\$ (249,479)	-3.49%
49						
50	Total Budget	\$ 133,540,057	\$ 156,210,398	\$ 156,242,089	\$ 22,702,032	17.00%

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

Program Manager

August 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:

- Sheena Bailey, sbailey@permainc.com, 856-446-9283
- Shondell Holmes-Dutton, sholmesdutton@permainc.com, 856-209-0636

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 invitation can be sent.

Coverage Updates:

Express Scripts:

2025 National Preferred Formulary (NPF) and SaveOn – Effective 7/1/25

Brokers were sent the updated 2025 Formulary and Exclusions lists effective July 1, 2025, the week of April 21st and May 6, 2025. There are 28 members in SNJHIF impacted by the formulary change. Please reference the appendix for the updated lists. Please note the following:

NPF:

- NPF Exclusions List, 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 list with their providers
 - The number of impacted members will be provided later in 2025

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.

2025 Legislative Review:

Medical and Rx Reporting: None

No Surprise Billing and Transparency Act

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.**

Appeals

Carrier Appeals:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
06/20/2025	Medical/ Aetna	SNJ 2025 06 04	Therapy	Under Review	

IRO Submissions:

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
07/09/2025	Medical/ Aetna	SNJ 2025 06 01	CT Scan	Overtured	7/11/2025
07/09/2025	Medical/ Aetna	SNJ 2025 06 03	Surgery	Overtured	7/11/2025

Small Claims Committee: None

SOUTHERN NJ REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST

SEPTEMBER 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>
WELLNESS COACHES USA, LLC	WELLNESS COACHING FOR 09/25	6,032.00
		6,032.00
	TOTAL ACH/WIRE CLOSED	6,032.00
	Total Payments FY CLOSED	6,032.00

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA	POSTAGE 08/25	338.74
PERMA	RETIREE FIRST INV # 10012025 09/25	39,540.00
PERMA	ADMIN FEES 09/25	67,384.49
		107,263.23
INSPIRA FINANCIAL HEALTH. INC	8/25 HSA PREMIUM - MT HOLLY MUA	21.00
		21.00
ACCESS	INV 11698371 DEPT 419 7/31/25	180.48
		180.48
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 09/25	179,314.83
		179,314.83
	TOTAL CHECKS 2025	286,779.54
AETNA HEALTH MANAGEMENT, LLC	MEDICARE ADVANTAGE 09/25	685,432.91
		685,432.91
UHC-MEDICARE ADVANTAGE	MEDICARE ADVANTAGE 09/25	423,247.00
		423,247.00
DELTA DENTAL INSURANCE CO (DELTACARE USA)	DENTAL F1-7871800000 BE006697963 09/25	1,552.25
		1,552.25
FLAGSHIP HEALTH SYSTEMS	BOR LINDENWOLD A# 03603 INV 157752	25.83
		25.83
AETNA	MEDICAL TPA FEES 09/25	151,280.04
		151,280.04

AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 09/25	11,227.28 11,227.28
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 09/25	8,473.58 8,473.58
VERRILL & VERRILL LLC	TREASURER FEES 09/25	833.33 833.33
ELIZABETH PIGLIACELLI	TREASURER FEES 09/25	536.25 536.25
CONNER STRONG & BUCKELEW	RX- PROGRAM MGR FEES 09/25	23,270.84
CONNER STRONG & BUCKELEW	MEDICAL- PROGRAM MGR FEES 09/25	146,220.64
CONNER STRONG & BUCKELEW	BROKER FEES 09/25	157,875.93
CONNER STRONG & BUCKELEW	DENTAL- PROGRAM MGR FEES 09/25	7,607.93
CONNER STRONG & BUCKELEW	HEALTHCARE REFORM 09/25	1,639.72
		336,615.06
J. KENNETH HARRIS, ATTORNEY AT LAW	ATTORNEY FEES 09/25	1,959.92 1,959.92
J. KENNETH HARRIS, ATTORNEY AT LAW	LEGAL- OSC/RFP REVIEWS 8/3/25-9/5/25	3,450.00 3,450.00
GREENBERG TRAURIG LLP	ATTORNEY- PROCUREMENT REVIEW FOR 7/25	45,269.50 45,269.50
	TOTAL ACH/WIRE	1,669,902.95
	Total Payments FY 2025	1,956,682.49
	TOTAL PAYMENTS ALL FUND YEARS	1,962,714.49

Chairperson

Attest: _____

Dated: _____

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND									
Month		July							
Current Fund Year		2025							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2025	Med	44,072,404.49	8,004,136.81	0.00	52,076,541.30	0.00	52,076,541.30	44,072,404.49	8,004,136.81
	Dental	726,989.68	109,885.50	0.00	836,875.18	0.00	836,875.18	726,989.68	109,885.50
	Rx	12,726,795.33	2,296,586.11	0.00	15,023,381.44	0.00	15,023,381.44	12,726,795.33	2,296,586.11
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	57,526,189.50	10,410,608.42	0.00	67,936,797.92	0.00	67,936,797.92	57,526,189.50	10,410,608.42

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS										
SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
ALL FUND YEARS COMBINED										
CURRENT MONTH	July									
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:		3.90	3.10	4.75	4.39	4.39	4.39	2.25	4.24	
TOTAL for All Accts & instruments										
Opening Cash & Investment Balance	\$12,483,454.28	\$ 5,787.70	\$ 2,594.31	\$ 3,070,232.62	\$ 3,015,418.55	\$ 4,966,560.19	\$ 10,783.50	\$ 84,179.89	\$ 1,327,897.52	
Opening Interest Accrual Balance	\$18.74	\$ 18.74	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
1	Interest Accrued and/or Interest Cost	\$0.64	\$0.64	\$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	
3	(Amortization and/or Interest Cost)	\$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	
5	Interest Paid - Cash Instr.s	\$44,013.96	\$18.74	\$6.83	\$12,386.08	\$11,238.00	\$14,861.66	\$551.76	\$161.01	\$4,789.88
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	\$44,014.60	\$19.38	\$6.83	\$12,386.08	\$11,238.00	\$14,861.66	\$551.76	\$161.01	\$4,789.88
9	Deposits - Purchases	\$12,968,834.91	\$0.00	\$0.00	\$0.00	\$0.00	\$11,006,194.74	\$1,962,640.17	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$14,335,889.92	-\$1.16	\$0.00	\$0.00	\$0.00	-\$12,373,248.59	-\$1,962,640.17	\$0.00	\$0.00
			OK	OK	OK	OK	OK	OK	OK	OK
	Ending Cash & Investment Balance	\$11,160,413.23	\$5,805.28	\$2,601.14	\$3,082,618.70	\$3,026,656.55	\$3,614,368.00	\$11,335.26	\$84,340.90	\$1,332,687.40
	Ending Interest Accrual Balance	\$19.38	\$19.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$6,170.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$6,170.33	\$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	\$11,166,583.56	\$5,805.28	\$2,601.14	\$3,082,618.70	\$3,026,656.55	\$3,614,368.00	\$17,505.59	\$84,340.90	\$1,332,687.40

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2025 Month Ending: July										
	Med	Dental	Rx	Vision	Reinsurance	Contingency	Admin	Closed Year	etained Dividen	TOTAL
OPEN BALANCE	11,333,081.33	(315,562.66)	(11,175,490.64)	0.00	(294,095.22)	760,717.92	(788,629.28)	7,884,358.16	5,079,074.71	12,483,454.32
RECEIPTS										
Assessments	7,830,365.28	107,403.91	1,195,001.71	0.00	155,539.86	74,882.16	506,107.32	0.00	0.00	9,869,300.24
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	22,959.69	0.00	0.00	0.00	0.00	1,146.50	370.21	11,882.74	7,654.82	44,013.96
Invest Adj	(0.04)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(0.04)
Subtotal Invest	22,959.65	0.00	0.00	0.00	0.00	1,146.50	370.21	11,882.74	7,654.82	44,013.92
Other Receipts *	605,432.08	0.00	530,211.13	0.00	0.00	0.00	1,251.29	0.00	0.00	1,136,894.50
TOTAL	8,458,757.01	107,403.91	1,725,212.84	0.00	155,539.86	76,028.66	507,728.82	11,882.74	7,654.82	11,050,208.66
EXPENSES										
Claims Transfers	8,004,136.81	109,885.50	2,296,586.11	0.00	0.00	0.00	0.00	0.00	0.00	10,410,608.42
Expenses	1,135,826.68	1,603.91	0.00	0.00	186,884.16	0.00	638,325.42	0.00	0.00	1,962,640.17
Other Expenses *	0.00	0.00	0.00	0.00	0.00	0.00	1.16	0.00	0.00	1.16
TOTAL	9,139,963.49	111,489.41	2,296,586.11	0.00	186,884.16	0.00	638,326.58	0.00	0.00	12,373,249.75
END BALANCE	10,651,874.85	(319,648.16)	(11,746,863.91)	0.00	(325,439.52)	836,746.58	(919,227.04)	7,896,240.90	5,086,729.53	11,160,413.23



**SOUTHERN NEW JERSEY REGIONAL
EMPLOYEE BENEFITS FUND**

Monthly Claim Activity Report

September 22, 2025



SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2024</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2025</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$4,409,202	3,419	\$ 1,290	\$5,254,659	3,627	\$ 1,449
FEBRUARY	\$4,993,975	3,412	\$ 1,464	\$6,652,298	3,816	\$ 1,743
MARCH	\$5,339,092	3,405	\$ 1,568	\$7,476,785	3,778	\$ 1,979
APRIL	\$6,588,952	3,397	\$ 1,940	\$8,132,803	3,772	\$ 2,156
MAY	\$5,407,814	3,400	\$ 1,591	\$6,694,880	3,823	\$ 1,751
JUNE	\$5,093,952	3,400	\$ 1,498	\$7,220,160	3,914	\$ 1,845
JULY	\$6,006,426	3,399	\$ 1,767	\$7,330,651	3,897	\$ 1,881
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			\$48,762,237		
				2025 Average	3,804	\$ 1,829
				2024 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: 06/01/2025 - 06/30/2025
Service Dates: 01/01/2011 - 06/30/2025
Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$220,757.68	ENCOUNTER FOR ANTINEOPLASTIC
	\$161,051.66	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
	\$108,233.62	ENCOUNTER FOR ANTINEOPLASTIC
Total:	\$490,042.96	

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: 07/01/2025 - 07/31/2025
Service Dates: 01/01/2011 - 07/31/2025
Line of Business: All

	Paid Amt	Diagnosis/Treatment
	\$134,410.93	DISSECTION OF AORTIC ARCH
	\$105,540.19	ENCOUNTER FOR ANTINEOPLASTIC
	\$103,320.38	HYPERTROPHY OF BREAST
Total:	\$343,271.50	



SNJ Regional Employee Benefits Fund

8/1/24 thru 7/31/25 (unless otherwise noted)

Dashboard

Medical Claims Paid:

January 2025 thru July 2025

Total Medical Paid per EE: **\$1,829**

Network Discounts

Inpatient: **67.1%**
Ambulatory: **69.2%**
Physician/Other: **62.1%**
TOTAL: 66.2%

Provider Network

% Admissions In-Network: **98.2%**
% Physician Office: **99.0%**

Aetna Book of Business:

Admissions 98.0%; Physician 92.2%

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 – July 2025

Number of Claims Over \$50,000: **139**
Claimants per 1000 members: **15.3**
Avg. Paid per Claimant: **\$111,767**
Percent of Total Paid: **34.4%**
• Aetna BOB- HCC account for an average of 44.3% of total Medical Cost

Aetna One Flex Member Outreach: Through July 2025

Total Members Identified: **2,168**
Members Targeted for 1:1 Nurse Support : **410**
Members Targeted for Digital Activity: **1,758**
Member 1:1 outreach completed: **378**
Member 1:1 Outreach in Progress: **32**



CVS Virtual Care

January 2025 – July 2025

Completed Visits : **8**
Unique Patients : **8**
Completed Visits in 2025 : **68**
Unique Patients in 2025: **58**
Total Scheduled Visits in 2025: **89**
Average visit duration: **9 Minutes**
BoB Average First Available: **39 minutes**
Bob Average First Available (6am-6pm) **30 Minutes**

Service Center Performance Goal Metrics YTD 2024

Customer Service Performance

1st Call Resolution: **93.85%**
Abandonment Rate: **0.52%**
Avg. Speed of Answer: **14.9 sec**

Claims Performance

Financial Accuracy: **97.95%***
*Q1 2025
-
90% processed w/in: **8.4 days**
95% processed w/in: **15.3 days**

Claims Performance (Monthly) (July 2025)

90% processed w/in: **6.8 days**
95% processed w/in: **15.3 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					
	MEDICAL CLAIMS PAID 2024	TOTAL	# OF EES	PER EE	
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					
	MEDICAL CLAIMS PAID 2025	TOTAL	# OF EES	PER EE	
JANUARY	\$ 455,167.96	\$ 455,167.96	292	\$ 1,558.79	
FEBRUARY	\$ 308,779.98	\$ 308,779.98	291	\$ 1,061.09	
MARCH	\$ 229,821.20	\$ 229,821.20	288	\$797.99	
APRIL	\$ 406,328.69	\$ 406,328.69	288	\$ 1,410.86	
MAY	\$ 383,803.47	\$ 383,803.47	292	\$ 1,314.39	
JUNE	\$ 268,834.49	\$ 268,834.49	293	\$ 917.52	
JULY	\$ 529,205.05	\$ 529,205.05	293	\$ 1,806.16	
AUGUST	\$ 328,060.60	\$ 328,060.60	295	\$ 1,112.06	
SEPTEMBER					
OCTOBER					
NOVEMBER					
DECEMBER					
TOTALS	\$2,910,001.44	2025 Average	292	\$ 1,247.36	



Group: Southern New Jersey HIF
Paid Dates: 8/1/25-8/31/25
Network Service ALL

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

Claimant	Paid	Diagnosis
Spouse	\$75,947	Multiple Sclerosis
Total		

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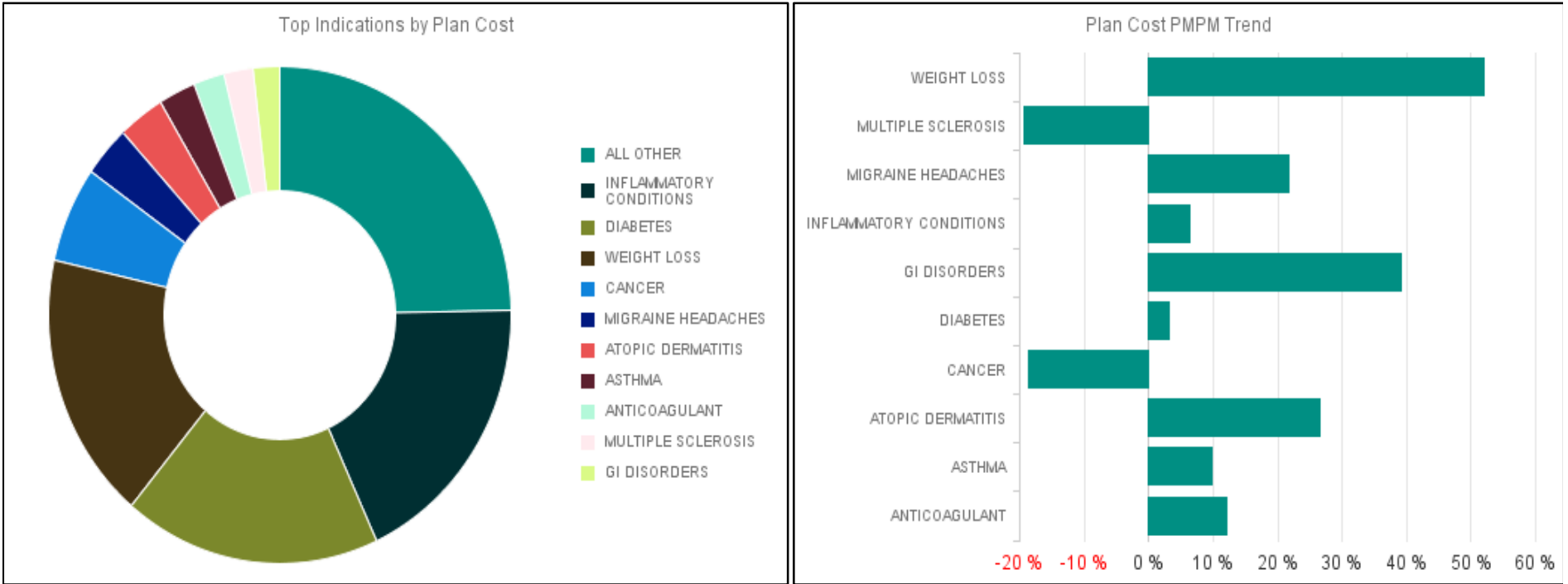
Southern New Jersey Regional Employee Benefits Fund

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	372,589	337,438	340,008	1,050,035	359,702	361,322	336,715	1,057,739	361,605	358,963	339,116	1,059,684	369,252	346,982	359,882	1,076,116	4,243,574
Total Patients	3,212	3,171	3,074	4,975	3,200	3,180	3,034	4,867	3,138	3,153	3,093	4,782	3,324	3,269	3,314	5,047	6,839
Total Plan Cost	\$1,578,882	\$1,532,996	\$1,656,036	\$4,767,914	\$1,920,686	\$1,845,277	\$1,956,353	\$5,722,316	\$2,033,295	\$2,075,291	\$2,145,812	\$6,254,397	\$2,057,626	\$2,038,606	\$2,233,329	\$6,329,561	\$23,074,188
Generic Fill Rate (GFR) - Total	87.6%	88.5%	88.1%	88.1%	87.2%	87.0%	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	\$181.65	\$177.84	\$192.52	\$183.99	\$223.05	\$213.75	\$227.17	\$221.31	\$236.05	\$241.62	\$249.75	\$242.47	\$239.43	\$236.63	\$259.63	\$245.23	\$223.21
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	34.2%	41.1%	41.7%	39.0%	45.9%	39.2%	44.8%	43.4%	41.6%	40.7%	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	9,239	9,229	9,097	9,225	9,337	9,601	9,388	9,578								
Total Days	387,569	362,981	385,163	1,135,713	391,248	395,731	394,774	1,181,753	407,709								
Total Patients	3,440	3,451	3,434	5,371	3,431	3,466	3,476	5,300	3,525								
Total Plan Cost	\$1,700,715	\$1,737,321	\$2,258,756	\$5,696,792	\$2,165,210	\$2,196,098	\$2,361,679	\$6,722,986	\$2,192,512								
Generic Fill Rate (GFR) - Total	88.5%	87.9%	86.3%	87.6%	86.0%	85.7%	86.0%	85.9%	85.9%								
Plan Cost PMPM	\$192.74	\$188.04	\$244.75	\$208.73	\$234.71	\$235.20	\$245.98	\$238.72	\$228.91								
% Change Plan Cost PMPM	6.1%	5.7%	27.1%	13.4%	5.2%	10.0%	8.3%	7.9%	-3.0%								
Total Specialty Plan Cost	\$602,885	\$557,751	\$930,639	\$2,091,275	\$782,184	\$820,535	\$1,015,536	\$2,618,255	\$762,279								
Specialty % of Total Specialty Plan Cost	35.4%	32.1%	41.2%	36.7%	36.1%	37.4%	43.0%	38.9%	34.8%								

Top Indications

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2025 - 07/2025 vs. Previous Period 01/2024 - 07/2024) Peer = Government - National Preferred Formulary



			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rx	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	2	INFLAMMATORY CONDITIONS	24.5 %	755	\$2,693,637	\$41.42	36.8 %	29.7 %	25.7 %	653	\$2,349,799	\$38.91	39.4 %	33.9 %	6.4 %
2	1	DIABETES	23.8 %	7,812	\$2,624,336	\$40.35	31.7 %	23.8 %	25.9 %	7,557	\$2,364,046	\$39.15	32.6 %	25.8 %	3.1 %
3	4	WEIGHT LOSS	23.2 %	2,433	\$2,550,647	\$39.22	2.8 %	4.1 %	17.1 %	1,492	\$1,558,435	\$25.81	3.9 %	5.5 %	52.0 %
4	3	CANCER	8.3 %	280	\$913,357	\$14.04	84.6 %	75.4 %	11.4 %	286	\$1,041,315	\$17.24	77.3 %	76.2 %	-18.6 %
5	6	MIGRAINE HEADACHES	4.4 %	784	\$486,957	\$7.49	44.6 %	51.3 %	4.1 %	695	\$371,220	\$6.15	49.6 %	52.6 %	21.8 %
6	5	ATOPIC DERMATITIS	4.3 %	1,137	\$473,103	\$7.27	85.7 %	80.3 %	3.8 %	973	\$347,311	\$5.75	86.2 %	84.2 %	26.5 %
7	7	ASTHMA	3.4 %	3,787	\$377,727	\$5.81	87.7 %	88.0 %	3.5 %	3,676	\$319,650	\$5.29	85.9 %	87.8 %	9.7 %
8	9	ANTICOAGULANT	2.9 %	716	\$315,244	\$4.85	20.7 %	18.5 %	2.9 %	579	\$261,391	\$4.33	18.3 %	19.3 %	12.0 %
9	8	MULTIPLE SCLEROSIS	2.7 %	58	\$297,376	\$4.57	32.8 %	48.1 %	3.7 %	68	\$342,059	\$5.66	36.8 %	47.5 %	-19.3 %
10	10	GI DISORDERS	2.5 %	610	\$272,465	\$4.19	61.1 %	57.9 %	2.0 %	553	\$181,825	\$3.01	59.7 %	56.7 %	39.1 %
Total Top 10				18,372	\$11,004,850	\$169.22	44.9 %	43.0 %		16,532	\$9,137,051	\$151.32	47.2 %	45.6 %	11.8 %

Top Drugs

SOUTH. NJ REGIONAL EMP.BNFT (Current Period 01/2025 - 07/2025 vs. Previous Period 01/2024 - 07/2024) 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	1,519	306	\$1,515,583	\$23.30	611	156	\$584,837	\$9.69	140.6 %
2	12	WEGOVY	WEIGHT LOSS	N	809	177	\$1,016,018	\$15.62	772	183	\$949,752	\$15.73	-0.7 %
3	4	OZEMPIC	DIABETES	N	828	144	\$748,084	\$11.50	728	141	\$622,716	\$10.31	11.5 %
4	1	MOUNJARO	DIABETES	N	709	131	\$713,886	\$10.98	486	88	\$472,887	\$7.83	40.2 %
5	7	STELARA	INFLAMMATORY CONDITIONS	Y	31	6	\$346,625	\$5.33	35	6	\$299,618	\$4.96	7.4 %
6	30	HUMIRA(CF) PEN	INFLAMMATORY CONDITIONS	Y	55	12	\$324,726	\$4.99	81	12	\$553,285	\$9.16	-45.5 %
7		VITRAKVI	CANCER	Y	9	1	\$319,526	\$4.91	8	1	\$244,217	\$4.04	21.5 %
8	9	DUPIXENT PEN	ATOPIC DERMATITIS	Y	97	19	\$297,369	\$4.57	83	16	\$218,666	\$3.62	26.3 %
9	11	JARDIANCE	DIABETES	N	488	85	\$273,976	\$4.21	418	67	\$225,354	\$3.73	12.9 %
10	10	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	35	6	\$268,269	\$4.13	24	5	\$169,629	\$2.81	46.8 %
11	27	SKYRIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	26	4	\$257,364	\$3.96	22	3	\$182,113	\$3.02	31.2 %
12	22	ELIQUIS	ANTICOAGULANT	N	461	89	\$246,580	\$3.79	359	72	\$188,196	\$3.12	21.7 %
13	19	TREMFYA ONE-PRESS	INFLAMMATORY CONDITIONS	Y	31	9	\$171,978	\$2.64	18	5	\$103,584	\$1.72	54.2 %
14	23	FARXIGA	DIABETES	N	303	57	\$164,037	\$2.52	306	54	\$157,481	\$2.61	-3.3 %
15	42	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	21	3	\$153,980	\$2.37	12	2	\$75,199	\$1.25	90.1 %
16	14	RINVOQ	INFLAMMATORY CONDITIONS	Y	25	4	\$140,233	\$2.16	16	2	\$96,301	\$1.59	35.2 %
17	44	BIMZELX AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	6	2	\$139,693	\$2.15	NA	NA	NA	NA	NA
18	94	LENALIDOMIDE	CANCER	Y	7	1	\$139,597	\$2.15	14	3	\$162,307	\$2.69	-20.1 %
19	43	QULIPTA	MIGRAINE HEADACHES	N	126	27	\$135,582	\$2.08	67	14	\$65,840	\$1.09	91.2 %
20	33	NURTEC ODT	MIGRAINE HEADACHES	N	80	33	\$130,741	\$2.01	75	25	\$114,227	\$1.89	6.3 %
21	24	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	22	4	\$121,701	\$1.87	35	5	\$207,526	\$3.44	-45.5 %
22	212	CALQUENCE	CANCER	Y	8	2	\$121,589	\$1.87	5	2	\$74,977	\$1.24	50.6 %
23	157	ERLEADA	CANCER	Y	9	1	\$118,242	\$1.82	NA	NA	NA	NA	NA
24	18	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	20	5	\$116,686	\$1.79	34	7	\$178,113	\$2.95	-39.2 %
25	32	OTEZLA	INFLAMMATORY CONDITIONS	Y	29	5	\$106,197	\$1.63	32	6	\$108,722	\$1.80	-9.3 %
Total Top 25					5,754		\$8,088,261	\$124.37	4,241		\$6,055,546	\$100.28	24.0 %

[illegible]



Wellness Perks



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- DeltaDentalCT.com/Perks



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Exclusive savings on toothbrush and mouthguard shields

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
September 22, 2025**

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 32-25: 2026 Budget Introduction.....	Page 28
Resolution 33-25: Approval to go into Closed Session	Page 29
Resolution 34-25: September 2025 Bills List.....	Page 30

RESOLUTION NO. 32-25

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
INTRODUCTION OF THE 2026 PROPOSED BUDGET**

WHEREAS, The Southern New Jersey Regional 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 22, 2025 in Public Session to introduce the proposed budget for the 2026 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2026 budget in the amount of **\$156,242,089** shall be held at the Fund's regularly scheduled and advertised meeting of October 27, 2025 to be held via Zoom Meeting. The 2026 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

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

ADOPTED: September 22, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 33-25

**SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
(THE "FUND") RESOLUTION TO ENTER INTO CLOSED SESSION**

BE IT RESOLVED by the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund, pursuant to the provisions of the Open Public Meetings Act, that it meet in closed session to discuss the following subject matter:

- Procurement
- Contracts

AND BE IT FURTHER RESOLVED that, as precisely as can be determined at this time, the discussion conducted in the said closed session can be disclosed to the public upon taking final action thereon, provided disclosure shall not violate the attorney-client privilege or constitute an undue invasion of privacy; and

BE IT FURTHER RESOLVED that, the Executive Committee will return to open session after this meeting and may take formal action.

ADOPTED: SEPTEMBER 22, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 34-25

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

WHEREAS, the Southern New Jersey Regional Employee Benefits Fund held a Public Meeting on **September 22, 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 September 2025 for consideration and approval of the Executive Committee; and

WHEREAS, The Treasurer for the Fund presented a Treasurers Report which detailed the claims payments and imprest transfers for the Fund for the Month of July for all Fund Years for consideration and approval of the Executive Committee; and

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Southern New Jersey Regional Employee Benefits Fund hereby approve the Bills List for September 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: September 22, 2025

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
August 25, 2025
ZOOM – Conference Call
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

FLAG SALUTE – MOMENT OF SILENCE

ROLL CALL OF 2025 EXECUTIVE COMMITTEE

Michael Mevoli, Chairman	Borough of Brooklawn	Present
Terry Shannon, Secretary	Borough of Barrington	Absent
Louis Di Angelo	Borough of Bellmawr	Present
Edward Hill	CCBOSS	Absent
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

APPROVAL OF MINUTES: July 28, 2025

MOTION TO APPROVE OPEN MINUTES OF July 28, 2025 PRESENTED:

Moved:	Commissioner Gallagher
Second:	Commissioner Cheeseman
Vote:	Unanimous

APPOINTED PROFESSIONALS PRESENT:

Executive Director/Adm.	PERMA Risk Management Services Brandon Lodics Emily Koval Jordyn Robinson
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Program Manager	Conner Strong & Buckelew John Lajewski Crystal Bailey
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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

Express Scripts

Charles Yuk
Hiteksha Patel

Treasurer

Lorraine Verrill

Delta Dental

Crista O'Donnell

EXECUTIVE DIRECTOR'S REPORT

FAST TRACK FINANCIAL REPORT – Mr. Brandon Lodics began by referencing the financial fast track report through June, highlighting that claims had exceeded the budget for the third consecutive month. He explained that the surplus had dropped to just under one month of claims, which, while not immediately concerning, indicated the likelihood of higher-than-average increases for the 2026 budget. He also noted a significant increase in catastrophic claims, defined as those exceeding \$50,000, which had not yet qualified for stop-loss reimbursements. As of June, the plan year showed a \$4 million deficit.

PROCUREMENT DISCUSSION- Mr. Lodics informed the committee of the need for an executive session later in the meeting to discuss updates on the ongoing procurement process with the Office of the Comptroller. Resolution 29-25 would allow the committee to enter the executive session at the end of the meeting

MARKET/LEGISLATIVE UPDATES - Mr. Jim Rhodes was introduced to provide updates on legislative and regulatory matters. Mr. Rhodes began by discussing the impact of the federal No Surprises Act, which had resulted in unforeseen claims. He detailed the fund's efforts to address these issues, including engaging with the American Benefits Council and the Coalition for Surprise Medical Billing. Letters were being prepared to send to New Jersey congressional representatives and senators, advocating for changes to the law or its regulations.

Mr. Rhodes also provided an update on proposed legislation (A5903) affecting the New Jersey State Health Benefits Program. He explained that the bill sought to eliminate the Plan Design Committee, expand the commission, and make changes to cost-sharing models. While the bill had been held back in the Appropriations Committee, the fund had expressed concerns to Assembly leadership. A draft position paper was being prepared for distribution.

Additionally, Mr. Rhodes discussed the state's Appropriations Act for 2026, which required cost reductions in the State Health Benefits Program. He noted that proposals included out-of-network reimbursement caps and addressing the increasing utilization of GLP-1 weight loss medications. The fund's actuary was analyzing the potential impact of these proposals on the fund's plans.

Mr. Mevoli thanked Mr. Rhodes for his thorough analysis and acknowledged the challenges posed by changes to the state health plan. He emphasized the importance of understanding how these changes might affect the fund and its member municipalities. Mr. Rhodes assured the committee that a detailed memo would be provided to Mr. Mevoli by the following day, with further distribution to the executive committee as needed.

Mr. Brandon Lodics resumed his report by directing attendees to Appendix 4 of the agenda, starting on page 50, which included the initial executive summary prepared by Mr. Jim Rhodes regarding the two proposals from the state and labor representatives. He noted that a more detailed analysis would be forthcoming. Additionally, the appendix contained a sample letter from the MRHIF Chair addressing the No Surprises Act (NSA).

NEW MEMBERS - Mr. Lodics concluded his updates by informing the committee that the Operations Committee had approved a proposal for Lindenwold, a current dental-only member, to join the fund for medical and prescription coverage. The proposal was deemed competitive based on evaluations by the underwriter and actuary

MOTION TO APPROVE ACCEPT THE PROPOSAL:

Moved:	Commissioner Passanante
Second:	Commissioner Cheeseman
Vote:	8 Ayes, 0 Nays

2026 BUDGET UPDATE

The Actuary has received and provided an initial projection for the 2026 budget and a Finance Committee meeting will be scheduled very soon.

The Committee will be reviewing the impact that the following items will have on the Budget that will be higher than years past:

1. No Surprise Act Claims
2. GLP1s and other specialty medications
3. Hospital Negotiations
4. Out of Network utilization
5. Overall Utilization Increase

We anticipate introduction to occur on September 22, 2025 and adoption no less than 28 days later on October 27, 2025.

PROGRAM MANAGERS REPORT - Ms. Crystal Bailey presented the Program Manager's Report, beginning on page 13 of the agenda. She provided operational updates, including reminders about client service team availability and monthly system training sessions. She also highlighted updates related to Express Scripts' National Preferred Formulary, noting changes to Humalog exclusions effective January 2026.

Ms. Bailey provided an update on the Encircle program for GLP-1 weight loss medications, reporting no issues with approvals for Southern New Jersey members. She noted no legislative changes since the last meeting and reported one appeal under review and two overturned IRO submissions. There were no pending small claims committee requests. With no questions from the committee, Ms. Bailey concluded her report.

TREASURER: Lorraine Verrill reviewed the bills list for August 2025 bills list. Fund Treasurer also reviewed the treasurers report.

MOTION TO APPROVE THE TREASURERS REPORT:

Moved:	Commissioner Gallagher
Second:	Commissioner Hill
Vote:	8 ayes, 0 nays

FUND ATTORNEY: Fund Attorney Ken Harris stated that he will discuss his report in executive session.

AETNA: Mr. Silverstein presented the Aetna Report, beginning on page 20 of the agenda. For June 2023, the fund's claims totaled \$7,220,160, with a per-employee-per-month cost of \$1,845. Three high-cost claims exceeded \$100,000, totaling \$490,042.96. Dashboard metrics indicated strong performance. With no questions from the committee, Mr. Silverstein concluded his report

AMERIHEALTH: Ms. Megan Natale, filling in for Ms. Christina, presented the AmeriHealth Report, beginning on page 24 of the agenda. For July 2023, the fund paid \$529,205.05 in medical claims for 293 covered employees, resulting in a per-employee average cost of \$1,806.16. Year-to-date claims totaled \$2,581,940.84. One high-cost claimant incurred \$154,349 in claims due to aortic peripheral and visceral artery aneurysms. With no questions, Ms. Natale concluded her report.

EXPRESS SCRIPTS: Ms. Hiteksha Patel presented the Express Scripts Report, beginning on page 29 of the agenda. For July 2023, total membership was 9,578, an increase of approximately 1,000 members compared to the previous year. Total plan costs for the month were \$2,180,473, with a generic fill rate of 86%. Specialty medications accounted for 34.3% of total plan costs.

Ms. Patel highlighted significant trends, including a 52% increase in weight-loss drug costs and a decrease in costs for multiple sclerosis and cancer treatments. She also noted the impact of the Encircle program on prior authorizations for weight-loss drugs. Humira costs decreased by 45.5% due to its exclusion from the formulary as of July 2025. With no questions, Ms. Patel concluded her report.

DENTAL ADMINISTRATOR: Ms. Jordyn Robinson informed the committee that Delta Dental did not have a report for this month

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

Resolution 29-25: TO GO INTO CLOSED SESSION

Moved:	Commissioner DiAngelo
Second:	Commissioner Chesseman
Vote:	Unanimous

The Committee entered an executive session to discuss potential litigation and the status of OSC filings for the TPA and Program Manager RFPs. Chair. Mevoli clarified that only the Executive Committee, PERMA, the attorney, and the program manager would remain for the session.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 5:20 pm

NEXT MEETING: September 22, 2025 4:15PM

ZOOM

Jordyn Robinson , Assisting Secretary
for

Terry Shannon, SECRETARY

APPENDIX II



August 29, 2025

Honorable Representative Jeff Van Drew
United States House of Representatives
1001 Tilton Road
Suite 101
Northfield, NJ 08225

Re: The No Surprises Act

Dear Representative Van Drew,

I am writing in follow-up to a letter sent to your attention by Richard Kunze, Chair of the New Jersey Municipal Reinsurance Health Insurance Fund. As Chair Kunze noted, there are eight Health Insurance Funds (HIF) in New Jersey, and I am the chair of the Southern New Jersey Health Insurance Fund, which includes municipalities and organizations located in your Congressional District. I appreciate this opportunity to provide additional details regarding issues relating to the No Surprises Act (the Act) and its financial impact on Southern New Jersey Health Insurance Fund member municipalities and organizations in your district.

The Southern New Jersey Health Insurance Fund is owned and governed by its 52 member organizations, pooling resources to provide choice and value for employees while delivering savings for our member employers. Surpluses belong to members of our fund, not insurance companies, and the combined purchase strength delivers flexible, affordable, and customizable health benefits for employees. A list of our members' organizations is provided.

As employer health insurance providers, we pride ourselves on the equitable payment to health care providers who may be out of network (OON). Unfortunately, the Act's Independent Dispute Resolution (IDR) process has resulted in abuse by service providers, as well as unleashing a cottage industry of companies who are using the process to secure unreasonable awards and fees for OON claims. These awards and accompanying fees have no rational basis. They are adversely affecting the financial integrity of our Fund and encouraging OON providers to set unreasonable fees for their services to secure awards that are difficult to justify by any standard measure.

To date, the Southern New Jersey Health Insurance Fund has received \$323,727.02 in unforeseen arbiter awards accompanied by almost \$31,329.00 in arbitration fees, after the provider claims were originally processed. This cannot be sustained and will cause instability and financial harm, and unless addressed, the IDR process will ultimately harm local taxpayers and public employees.

The NSA has succeeded in reducing patient exposure to surprise medical bills, *but at a substantial and rising cost to our local government members*. The current IDR system disproportionately favors providers and leads to awards significantly above market benchmarks. Combined with administrative burdens and legal uncertainty, the system places our Fund members at risk of financial strain and compliance errors.

As the chair of the Southern New Jersey Health Insurance Fund, I would welcome the opportunity to meet with you at your earliest convenience to discuss remedies our members believe will address the shortfalls of the current IDR process while maintaining patient protection and the integrity of the law.

Sincerely,

Michael Mevoli
Borough of Brooklawn
Chair, the Southern New Jersey Health Insurance Fund

Encls.

cc: Honorable Representative Frank Pallone, Jr