

RESOLUTION NO. 1-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING
PROFESSIONALS AND AWARDING CONTRACTS
FOR FUND YEAR 2018**

WHEREAS, the Bergen Municipal Employee Benefits Fund is duly constituted as a Health Benefits Joint Insurance Fund and is subject to certain requirements of the Local Public Contracts Law and the Local Unit Pay-to-Play Law; and;

WHEREAS, Each of the business entities identified below with an contract value of \$17,500 per annum or more have submitted a Business Entity Disclosure Certification which certifies that they have not made reportable contributions to a political or candidate committee for the members of the Fund in the previous one year; and the contracts awarded herewith will contain a clause preventing such reportable contributions during the term of the contract;

WHEREAS, the Executive Committee of the Bergen Municipal Employee Benefits Fund has deemed it necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services and, therefore, to make certain appointments and to authorize certain contracts for Extraordinary and Unspecifiable Services so that the work of the FUND may continue;

NOW THEREFORE BE IT RESOLVED by the Executive Committee that the following appointments and contract awards be and are hereby made for 2018:

- I. **PERMA Risk Management Services as Administrator**, is hereby appointed as **Executive Director** and as **agent for process of service**. \$9.90 per employee, per month will be expended to the Administrator. The estimated annual amount of \$316,855 has been appropriated in the Administrator Line Item of the 2018 budget.
- II. **Conner Strong and Buckelew** is hereby appointed as **Benefits Consultant**. \$13.68 per employee, per month will be expended to the **Benefits Consultant**. In addition, the **Benefits Consultant** will be paid \$12,000 for plan documents. The estimated annual amount of \$248,084 has been appropriated in the **Benefits Consultant** Line Item of the 2018 budget.
- III. **Aetna** is hereby appointed to serve as the FUND's **Medical Claims Administrator**. \$52.35 per employee, per month will be expended to the Administrator, with the reduction of \$1.25 per employee, per month for wellness/marketing credit. The estimated annual amount of \$726,149 has been appropriated in the **Medical TPA** Line Item of the 2018 budget.
- IV. **Delta Dental** is hereby appointed to serve as the FUND's **Dental Claims Administrator**. \$3.10 per medical employee, per month will be expended to the TPA. The estimated annual amount of \$76,669 has been appropriated in the Dental TPA Line Item of the 2018 budget.

- V. **John Vataha** is hereby appointed to serve as the FUND's **Fund Actuary**. The annual amount of \$38,500 has been appropriated in the **Actuary** Line Item of the 2018 budget.
- VI. **Huntington & Bailey** is hereby appointed to serve as the FUND's **Attorney**. The annual amount of \$29,183 has been appropriated in the Attorney Line Item of the 2018 budget.
- VII. **Lerch, Vinci, and Higgins** is hereby appointed to serve as the FUND's **Auditor**. The annual amount of \$18,000 has been appropriated in the Auditor Line Item of the 2018 budget.
- VIII. **Joseph Iannaconi** is hereby appointed to serve as the FUND's **Treasurer**. The annual amount of \$18,922 has been appropriated in the Treasurer Line Item of the 2018 budget.
- IX. **Clark LaMendola** is hereby appointed to serve as the FUND's **Board Advisor**. The annual amount of \$12,734 has been appropriated in the Board Advisor Line Item of the 2018 budget.

BE IT FURTHER RESOLVED that each of the above shall serve pursuant to a Professional Service Contract, which will be entered into and a copy of which will be on file in the Fund's office, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 ;

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 2-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING
PERMA RISK MANAGEMENT SERVICES
AS AGENT FOR THE FUND
FOR PROCESS OF SERVICE FOR THE YEAR 2018**

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that PERMA Risk Management Services is hereby appointed as agent for process of service upon the Fund, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054, for the year 2018 or until its successor has been appointed and qualified.

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 3-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING CUSTODIAN OF FUND RECORDS**

BE IT RESOLVED that _____, the Secretary of the Bergen Municipal Employee Benefits Fund is hereby designated as the custodian of the Fund records which shall be kept at the office of the Fund Administrator, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054.

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 4-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING
THE RECORD
THE OFFICIAL NEWSPAPER FOR THE FUND YEAR 2018**

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that The Record is hereby designated as the official newspaper for the Bergen Municipal Employee Benefits Fund for the year 2018 and that all official notices required to be published shall be published in The Record.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Secretary of the Bergen Municipal Employee Benefits Fund shall give notice of said meetings to The Record.

BE IT FURTHER RESOLVED that the Bergen Municipal Employee Benefits Fund website be designated as the official electronic media site for the Bergen Municipal Employee Benefits Fund at www.bmedhif.com.

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 5-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2018**

WHEREAS, under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

NOW THEREFORE BE IT RESOLVED, by the Executive Committee of the Bergen Municipal Employee Benefits Fund that the Fund shall hold public meetings during the year 2018 on the Fourth Tuesday of every other month, except otherwise noted at 12:00 P.M.: Location to be determined

Date	Location
February 27, 2018	Franklin Lakes Borough
April 24, 2018	Franklin Lakes Borough
June 26, 2018	Franklin Lakes Borough
August 28, 2018	Franklin Lakes Borough
September 25, 2018	Franklin Lakes Borough
October 23, 2018	Franklin Lakes Borough
January 22, 2019	Franklin Lakes Borough

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in **The Bergen Record and the Fund website (www.BMEDHIF.com)**

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 6-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

1.) *Cash Management and Investment Objectives*

The Bergen Municipal Employee Benefits Fund (hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.

2.) *Permissible Investments*

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located;
or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.

- e.) Debt obligations of federal agencies or government corporations with maturities not greater than ten (10) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent with the Division's own investment guidelines, and providing that the investment is a fixed rate of interest not dependent on any index or external factors.
- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions established by the N.J. Department of Community Affairs.

3.) *Authorized Depositories*

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

TD Bank
Investors Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) *Authority for Investment Management*

The Treasurer is authorized and directed to manage the FUND's cash and investments in a manner consistent with this plan and all appropriate regulatory constraints. The Treasurer is also authorized to invest in fixed income securities through the asset management department of Wilmington Trust.

5.) *Preservation of Capital*

Securities shall be purchased with the ability to hold until maturity.

6.) *Safekeeping*

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) *Selection of Custodial and Operating Banks*

Custodial and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) Reporting

The Treasurer shall report to the Executive Board at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) Audit

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) Cash Flow Projections

Asset maturity decisions shall be guided by cash flow factors prepared by the FUND's Actuary and reviewed by the Executive Director and the Treasurer.

11.) Cash Management

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Board at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

The rate of interest on delinquent assessments shall be 10% per annum from the due date for any such assessment.

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 7-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION DESIGNATING
AUTHORIZED SIGNATURES FOR FUND BANK ACCOUNTS**

BE IT RESOLVED by the Bergen Municipal Employee Benefits Fund that all funds of the Bergen Municipal Employee Benefits Fund shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this Resolution.

_____	- Chairman
_____	- Secretary
Joseph Iannaconi	- Treasurer

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 8-18

**BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND
2018 RISK MANAGEMENT PLAN**

NOW, THEREFORE, BE IT RESOLVED that the following shall be the Fund's Risk Management Plan for the 2018 Fund year:

BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND

RISK MANAGEMENT PLAN

Effective: JANUARY 1, 2018

Adopted: JANUARY 23, 2018

**BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND
2018 RISK MANAGEMENT PLAN**

NOW, THEREFORE, BE IT RESOLVED that the following shall be the Fund's Risk Management Plan for the 2018 Fund year:

1.) COVERAGE OFFERED

- Medical

The Fund offers a "point of services" and "open access" plan designs. These plans have both in network and out of network benefit. The Fund can offer other plans as may meet the needs of the members. Starting in 2012, the Fund also offered "low cost plans" to allow members options to comply with contribution requirements under Chapter 78. Included as options are a health savings account-consumer directed health plan, a core PPO program, a buy up PPO program, and an HMO plan. .

- Dental

The Fund offers customized dental plans as required by the members.

- Prescription

The Fund offers customized prescription plans as required by the members, including plans that are coordinated with the low cost medical plan options.

- Vision

The Fund offers customized vision plans as required by the members.

2.) LIMITS OF COVERAGE

Limits of coverage vary by member plan design.

3.) RISK RETAINED BY THE FUND

Medical and Prescription

Specific Retention: \$275,000

Aggregate Retention: \$30,555,120 (122.5% of budgeted claims)

Dental Aggregate Retention: None – Self insured with risk retained by Fund

4.) ASSUMPTIONS AND METHODOLOGY TO CALCULATE CLAIM RESERVES.

The Fund complies with statutory accounting standards and establishes reserves on the probable total claim costs at conclusion. Each month, the accrual in the general ledger for claim reserves, including IBNR, is adjusted based on earned underwriting income and the number of months since the inception of the Fund year. This accrual is the adjusted at the end of each quarter in accordance with the actuary's projections.

5.) METHODS OF ASSESSING CONTRIBUTIONS TO MEMBERS

At least one month before the end of the year, the Fund adopts a budget for the upcoming year based on the most recent census. Per employee rates are computed for each line of coverage for each Fund member, and are approved by the Fund as a part of the budget adoption and rate certification process. These rates are used to compute the members' monthly assessment based on the updated census, and are mailed to the members approximately 15 days before the beginning of the month. The billing also includes the member's updated census for verification each month by the local entity. Retroactive adjustments for enrollment changes are limited to 2 months. Former participants (COBRA, Conversion and some retirees) and, in some cases, Dependents under age 31, are billed directly by the Fund.

6.) COVERAGE PURCHASED FROM INSURERS AND PARTICIPATION IN THE MUNICIPAL REINSURANCE HEALTH INSURANCE FUND (MRHIF)

The Fund provides coverage on a self-insured basis, and secures excess insurance to cap the Funds' specific (i.e. per covered person per policy year) retention and aggregate retention. The Fund is a member of the Municipal Reinsurance Health Insurance Fund (MRHIF). The MRHIF retains claims above the Fund's local specific retention and purchases an excess insurance policy that is filed with the Department of Banking and Insurance in accordance with the applicable regulations. The MRHIF also purchases an aggregate excess insurance policy on behalf of the Fund and the other members.

7.) THE INITIAL AND RENEWAL RATING METHODOLOGIES

Upon application to the Fund, the prospective member's benefit program is reviewed by the actuary to determine its projected claim cost. In this evaluation, the actuary takes into consideration:

- a.) age/sex factor as compared to the average for the existing Fund membership;
- b.) the plan of benefits for the prospective member; and
- c.) loss data if available.

The actuary then recommends a relativity factor to the Fund's base rates. This recommendation requires Fund approval before the prospective member is admitted to the Fund.

Rates for all members are adjusted at the beginning of each Fund year to reflect the new budget. The Fund may also adopt mid Fund year rate changes to reflect changes in plan design, participation in lines of coverage, or a budget amendment. Additionally, if a member terminates a line of coverage but continues membership for other lines of coverage, the rates for the remaining

lines of coverage may be adjusted and the entity shall not be eligible for membership in the dropped line of coverage for a three year period.

Loss experience used by the Fund to determine loss ratio adjustments will be made available twice per year to members at no additional cost. For entities with loss ratios of 100% or greater, rate adjustments of up to +2.5% may be considered for plans with little or no utilization management features in place, and up to +2% for plans with utilization management features in place. For entities with loss ratios below 100%, rate reductions of up to 2.5% will be available for entities using utilization management features and reductions of up to 2% will be made for entities with little or no utilization management in place.

“Loss experience data” is defined as monthly claims and assessments for a three year period including de-identified specific claims at 50% of the Fund’s self insured retention. Requests for additional claims data can be considered based upon the availability of data, the feasibility of extracting the data, and the reimbursement to the Fund or its vendors of data extraction and formatting costs.

8.) RATING PERIODS

All rating periods for municipal members coincide with the Fund year while rating periods for school members can coincide with their fiscal year (July 1 to June 30).

9.) FACTORS IF RATES FOR MEMBERS JOINING THE FUND DURING A FUND YEAR ARE TO BE ADJUSTED.

Unless otherwise authorized as part of the offer of membership, where a member joins during a Fund year, the member’s initial rates are only valid through the end of that Fund year or, for schools, fiscal year, at which time the rates are adjusted for all members to reflect the new budget.

10.) PROVISION FOR PPOs, etc.

The Fund offers employees the option of selecting various plans depending upon member bargaining agreements. Generally, it is the policy of the Fund to encourage selection of lower cost plan designs as opposed to traditional indemnity plans, and the Fund provides promotional material to assist members in employee communication programs concerning optional plan designs.

11.) OPEN ENROLLMENT PROCEDURES

Open enrollment periods shall be scheduled by the Fund at least yearly for each member and as is otherwise required to comply with plan document requirements and to effectuate plan design, network changes, and plan migrations that may take place.

12.) COBRA AND CONVERSION OPTIONS

The Fund provides COBRA coverage at a rate equal to the member’s current rate and benefit plan design, plus the appropriate administrative charge. The Fund has arranged for a COBRA administrator to enroll eligible participants and to collect the premium. Where provided for in a

member's plan document, the Fund provides a conversion option at rates established by the Fund. Unless otherwise specified in the member's plan document, the conversion option duplicates the conversion option offered by the SHBC. The Fund's coverage for individuals covered under COBRA or conversion options shall terminate effective the date the member withdraws from the Fund, or otherwise ceases to be a member of the Fund.

13.) DISCLOSURE OF BENEFIT LIMITS

The Fund discloses benefit limits in plan booklets provided to all covered employees.

14.) PARTICIPATION RULES WHEN ALL OR PART OF THE PREMIUM IS DERIVED FROM EMPLOYEE CONTRIBUTIONS

All assessments, including additional assessments and dividends, are the responsibility of the member, not the employee or former employee. Employee contributions, if any, are solely an internal policy of the member which shall not impact on the member's obligations to the Fund or confer any additional rights to the employees. Where the Fund directly bills an employee, (i.e. COBRA, etc.), this shall be considered as a service to reduce the member's administrative burden, and the member shall be responsible in the event of non-payment.

15.) RETIREES

The Fund duplicates coverage for eligible retirees. The Fund's coverage of a retiree shall terminate effective the date the member local unit withdraws from the Fund, or otherwise ceases to be a member of the Fund.

16.) NEWBORN CHILDREN

All plan documents will have the following language:

"You may remove family members from the policy at any time, but you may only add members within sixty (60) days of the change in family status (marriage, birth of a child, etc.). It is your responsibility to notify your employer of needed changes. If family members cease to be eligible, claims will not be paid. The actual change in coverage (and the corresponding change in premium) will not take place until you have formally requested that change. Newborn children, but not grandchildren of an eligible employee, shall be automatically covered from birth for thirty-one (31) days, even if not enrolled within the required sixty (60) days. In the event of an eligible dependent giving birth to a child, (a grandchild) benefits for any hospital length of stay in connection with childbirth for the mother or newborn grandchild will apply for up to 48 hours following a vaginal delivery, or 96 hours following a cesarean section. However, the mother's or newborn grandchild's attending provider, after consulting with the mother, may discharge the mother or her newborn grandchild earlier than 48 hours (or 96 hours as applicable). Pursuant to N.J.A.C. 11:15-3.6 (d) 17, automatic coverage of a newborn child or an adopted child is provided for a period of 31 days from the date of birth or the date of adoption."

17.) PLAN DOCUMENT

The Fund prepares a detailed plan document for each member local unit (or each employee bargaining group within a member local unit as the case may be), and an employee handbook provides a summary of the coverage provided by the plan. Each booklet (or certificate) shall contain at least the following information and be provided to all covered employees within thirty (30) days of coverage being effective.

A.) General Information

- Enrollment procedures and eligibility.
- Dependent eligibility.
- When coverage begins.
- When can coverage be changed.
- When does coverage end.
- COBRA provisions.
- Conversion privilege.

B.) Benefits

- Definitions.
- Description of benefits.

Eligible services and supplies.

Deductibles and co-payments.

Examples as needed.

Exclusions.

Retiree coverage, before age 65 or after (if any).

C.) Claims Procedures

- Submission of claim.
- Proof of loss.
- Appeal procedures.

D.) Cost Containment Programs

- Pre-admission.
- Second surgical opinion.
- Other cost containment programs.
- Application and level of employee penalties.

18.) PROCEDURES FOR THE CLOSURE OF FUND YEARS

Approximately every six months after the end of a Fund year, the Fund evaluates the results to determine if dividends or additional assessments are warranted. Most claims are paid within twelve months of year end, and at that time the Fund begins to consider closing the year, unless excess insurance recoveries are pending or litigation is likely.

When the Fund determines that a Fund year should be closed:

- A reserve is established by the actuary to cover any unpaid claims or IBNR
- The Fund decides on the final dividend or supplemental assessment.
- A closure resolution is adopted transferring all remaining assets and liabilities of that Fund year to the "Closed Fund Year/Contingency Account".
- Each member's pro rata share of the residual assets are computed and added to its existing balance in the Closed fund Year/Contingency Account. Any member who has withdrawn from the Fund shall receive its remaining share of the Closed fund Year/Contingency Account six years after the date of its withdrawal.

19.) "RUN-IN" or "RUN-OUT" LIABILITY

The Fund covers the "run-out" liability of all members - i.e., liability for claims incurred but not reported by a former Fund member during the period it was a member. Upon approval of the Executive Committee, the Fund may also cover the run-in liability of a prospective member (i.e., the liability for claims incurred but not reported by a prospective member in connection with the provision of health benefits during the period prior to joining the Fund). When the Fund covers run-in liability, the prospective member shall be assessed the expected ultimate cost of run-in claims, as certified by the Fund's actuary and approved by the Executive Committee. The assessment shall be paid entirely within the Fund year the member joined the Fund.

20.) CLAIM AUDIT

The Fund retains a claim auditor experienced in auditing self-insured health plans. The audit will be conducted every three years. The Fund can conduct this audit on its own, or in a cooperative effort with other Funds through the Municipal Reinsurance Health Insurance Fund.

21.) CLAIM APPEALS

Claim appeals shall be processed in accordance with the Fund by-laws. In addition, there is hereby established a Small Claims Committee that shall handle claims where the dollar amount is not greater than \$1,000.00 or likely not to exceed a total of \$2,500 in one rolling 12 month cycle, where the treatment or therapy in question is of a continuing nature. This responsibility will extend to out of network payments, within the above thresholds, that may be above standard schedules that may be justified or appealed due to continuity of care considerations.

The Small Claims Committee shall consist of the following persons:

- A. Representative from the T.P.A.
- B. Three fund commissioners as designated by the Fund chairman.

The Small Claims Committee shall report on all claims approved, in accordance with a reporting form approved by Resolution of the Executive Committee, at the first meeting following any such determination unless made within ten (10) days of a scheduled meeting in which case it will be the subsequent meeting. No person whose claim has been reviewed by the Small Claims Committee will be deprived of their opportunity to have their claim appeal adjudicated by the entire Executive Committee if they choose to do so.

All Small Claims Committee decisions to pay claims shall be unanimous (except in the case of unavailability of a member of the Committee) in which case it will be required that the remaining members be unanimous and that no less than 3 people on the Committee have reviewed the claim.

Claims appealed beyond the executive committee shall be processed by Independent Appeal organizations designated by the Fund.

22.) ENROLLMENTS AND TERMINATIONS PAST 60 DAYS

Enrollments and terminations can be processed up to 60 days in the past. Should there be a need to enroll or terminate an employee past 60 days due to a missed open enrollment period or a qualified life event, the member must submit this request in writing. The Fund Small Claims Committee will anonymously review each request, including the financial impact to the Fund. The Committee will approve/deny the request within 45 days.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 9-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ESTABLISHING PLAN FOR COMPENSATING PRODUCERS LICENSED PURSUANT TO
N.J.S.A. 17:22A-1 ET SEQ AND REPRESENTING MEMBER ENTITIES**

WHEREAS, The Bergen Municipal Employee Benefits Fund permits member entities that designate a producer or risk manager to represent them in dealings with the Fund through subcontracts with the Program Manager; and

WHEREAS, Pursuant to N.J.A.C. 11:15-3.6 (e) 15, producer arrangements must be formally determined by the Fund and filed with the Department of Banking and Insurance; and

NOW THEREFORE BE IT RESOLVED, that the Bergen Municipal Employee Benefits Fund establishes the following producer plan for 2018;

1. The Fund will include producer compensation in each entity's assessments using the compensation levels as disclosed to and approved by the member entity.

2. Each producer shall sub-contract with the Fund Coordinator using the form of contract attached hereto.

3. The following sub-producers with the designated compensation levels are approved for 2018:

Group Name	Risk Manager	Per EE	Per EE Dental	Estimated Annual Total
BOROUGH OF ALPINE	Eifert, French & Co	Paid Annually		\$298.77
BOROUGH OF MOONACHIE	P.I.A.	\$19.77		\$11,623.32
BOROUGH OF CARLSTADT	P.I.A.	\$3.15		\$4,425.12
BOROUGH OF HILLSDALE	Burton	Paid Annually		\$431.23
BOROUGH OF LODI	P.I.A.	\$1.03		\$1,545.36
BOROUGH OF MONTVALE	P.I.A.	\$16.84		\$7,477.08
BOROUGH OF NORTH ARLINGTON	P.I.A.	\$1.01		\$811.92
BOROUGH OF PARK RIDGE	Vozza	\$33.74	\$4.68	\$35,175.84
BOROUGH OF RUTHERFORD	P.I.A.	\$35.48		\$80,884.32
BOROUGH OF WOOD-RIDGE	P.I.A.	\$0.83		\$693.96
BOROUGH OF SADDLE RIVER	P.I.A.	\$15.30		\$8,812.80
BOROUGH OF WESTWOOD	Burton	\$11.81		\$9,496.56
TOWNSHIP OF SOUTH HACKENSACK	P.I.A.	\$20.33		\$9,513.84
BOROUGH OF EMERSON	P. Weisbart/Vozza	Paid Annually		\$667.54
MAYWOOD BOROUGH	P.I.A.	\$3.24		\$2,685.72
BOROUGH OF EAST RUTHERFORD	P.I.A.	\$1.15		\$1,341.60
BOROUGH OF WALLINGTON	P.I.A.	\$12.41		\$11,767.92
TOWNSHIP OF ROCHELLE PARK	P.I.A.	\$1.20		\$519.96
VILLAGE OF RIDGEFIELD PARK	Otterstedt	\$37.77		\$61,641.60
WANAQUE VALLEY REGIONAL S.A.	McCarthy & Forde	\$2.58		\$278.76
EAST RUTHERFORD BOARD OF ED	P.I.A.	\$2.73		\$3,575.52
BOROUGH OF FT. LEE	Vozza	\$4.28		\$16,656.24
CARLSTADT BOARD OF ED	P.I.A.	\$2.87		\$1,754.16
Borough of Oakland	Vozza	\$36.96	\$4.68	\$54,405.84
BOROUGH OF FRANKLIN LAKES	P.I.A.	\$29.90		\$29,776.56
TOWNSHIP OF FAIRFIELD	IMAC	\$58.52		\$104,629.08
FAIRFIELD BOE	IMAC	\$55.13		\$50,279.52
TOWNSHIP OF MINE HILL	Fairview Insurance	\$2.60		\$280.92
BOROUGH OF EDGEWATER	Reliance Insurance Group	\$35.50		\$64,744.68
TOWNSHIP OF VERONA	Reliance Insurance Group	Paid Direct by Town		

4.This schedule may be amended upon written notification of each listed member entity.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 23, 2018

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 10-18

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

**APPOINTING OF FUND COMMISSIONER, AND ALTERNATE FUND COMMISSIONER TO
THE MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

WHEREAS, The Bergen Municipal Employee Benefits Fund has agreed to join the Municipal Reinsurance Health Insurance Fund; and

WHEREAS, by virtue of the conditions of membership contained in the by-laws of the fund, the Bergen Municipal Employee Benefits Fund must appoint a Fund Commissioner and an Alternate Fund Commissioner;

NOW THEREFORE BE IT RESOLVED, that the appointments be as follows:

1. That _____ is hereby appointed as Fund Commissioner.

2. That _____ is hereby appointed as Alternate Fund Commissioner.

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 11-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the Executive Committee has deemed it necessary and appropriate to provide authorization to the Fund Treasurer to pay certain Fund contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Fund Treasurer of contracted payments and expenses for the month(s) in which the Fund does not meet shall be ratified by the Fund at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Executive Committee of the Bergen Municipal Employee Benefits Fund that the Fund Treasurer is hereby authorized to process the contracted payments and Fund expenses for all months in which the Fund does not meet during the year 2018.

BE IT FURTHER RESOLVED that the Executive Committee of the Bergen Municipal Employee Benefits Fund shall ratify the contracted payments and Fund expenses so paid by the Fund Treasurer pursuant to the Resolution at its next regularly scheduled monthly meeting.

ADOPTED by Bergen Municipal Employee Benefits Fund at a properly noticed meeting held on January 23, 2018.

ADOPTED: January 23, 2018

BY: _____
Chairperson

ATTEST: _____
Secretary

RESOLUTION NO. 12-18

**RESOLUTION TO RENEW MEMBERSHIP IN THE
MUNICIPAL REINSURANCE HEALTH INSURANCE FUND**

WHEREAS, the Municipal Reinsurance Health Insurance Fund has been organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide reinsurance coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the Bergen Municipal Employee Benefits Fund has determined that continued membership in the Municipal Reinsurance Health Insurance Fund is in the best interests of the member local units.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the Bergen Municipal Employee Benefits Fund do hereby resolve and agree to renew its membership in the Municipal Reinsurance Health Insurance Fund for a period of three (3) years, the commencement of which shall be January 1, 2018.

BE IT FURTHER RESOLVED that the this renewal of membership is for the purpose of obtaining coverage for specific and aggregate reinsurance for medical, prescription, dental, and vision coverages and for joint purchase of services.

BE IT FURTHER RESOLVED that the Chairman of the Bergen Municipal Employee Benefits Fund is authorized and directed to execute any and all written agreements necessary for membership in the Municipal Reinsurance Health Insurance Fund including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the Bergen Municipal Employee Benefits Fund in the Municipal Reinsurance Health Insurance Fund according to its Bylaws, Chapter C.372 Laws of 1983 (N.J.S.A. 40A:10-36 et seq.), administrative regulations, and any other statutes or regulations pertaining thereto.

ADOPTED: JANUARY 23, 2018

CHAIRMAN

Attest:

SECRETARY

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

INDEMNITY and TRUST AGREEMENT

THIS AGREEMENT made this 23rd day of January 2018, by and between the Municipal Reinsurance Health Insurance Fund, hereinafter referred to as the "REINSURANCE FUND", and the Bergen Municipal Employee Benefits Fund, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units are desirous of forming a Reinsurance claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

WHEREAS, the FUND has agreed to become a member of the REINSURANCE FUND and to share in the obligations and benefits flowing from such membership with other members of the REINSURANCE FUND in accordance with and to the extent provided for in the Bylaws of the REINSURANCE FUND, and in consideration of such obligations and benefits to be shared by the membership of the REINSURANCE FUND.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the REINSURANCE FUND's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the REINSURANCE FUND with respect to the types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the REINSURANCE FUND for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2018.
- 4.) The FUND certifies that it has not defaulted on 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 hereof.
- 5.) In consideration of membership in the REINSURANCE FUND, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the REINSURANCE FUND, all of whom as a condition of membership in the REINSURANCE FUND shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the REINSURANCE FUND in accordance with the Bylaws thereof, this agreement, the REINSURANCE FUND's Risk Management Plan, or any applicable statute.
- 6.) If the REINSURANCE FUND in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the REINSURANCE FUND for all such reasonable expenses, fees, and costs on demand.

- 7.) The FUND and the REINSURANCE FUND agree that the REINSURANCE FUND shall hold all monies paid by the FUND to the REINSURANCE FUND as fiduciaries for the benefit of REINSURANCE FUND claimants, all in accordance with administrative regulations.
- 8.) The REINSURANCE FUND shall establish a Trust Account entitled "Claims or Loss Retention Fund". The REINSURANCE FUND shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the REINSURANCE FUND shall be obligated to execute this agreement.

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

_____ Dated: _____
Chairman

Attest:

_____ Dated: _____
Secretary

RESOLUTION NO. 13-18

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

APPROVAL OF THE NOVEMBER AND DECEMBER 2017 AND JANUARY 2018 BILLS LISTS

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **January 23, 2018** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of November and December 2017 and January 2018 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 **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List for November and December 2017 and January 2018 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.

ADOPTED: January 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 14-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE FEBRUARY 2018 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **February 27, 2018** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of November and February 2018 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 **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List for November and February 2018 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.

ADOPTED: February 27, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO.: 15-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
SMALL CLAIMS DECISION RATIFICATION**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** designated all claim appeals under \$5,000 to be reviewed by the Small Claims Committee to provide a recommendation to the Executive Committee;

WHEREAS, the Small Claims Committee reviewed a claim appeal #2018-04-01;

WHEREAS, the Committee is approving the recommendation of the Benefits Consultant to overturn the denial of the claim in the amount not to exceed \$4,840.

WHEREAS, funding is available for this purpose; now, therefore,

BE IT RESOLVED, by Bergen Municipal Employee Benefits Fund approves payment of claims #2018-04-01 in an amount not to exceed \$4,840.

ADOPTED: April 24, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 16-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MARCH AND APRIL 2018 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **April 24, 2018** for the purposes of conducting the official business of the Fund; and

WHEREAS, The Treasurer for the Fund presented bills lists to satisfy outstanding costs incurred for operating the Fund during the months of March and April 2018 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 **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List for March and April 2018 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.

ADOPTED: April 24, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 17-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
CERTIFICATION OF ANNUAL AUDIT REPORT FOR
PERIOD ENDING DECEMBER 31, 2017**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2017 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each Fund Commissioner, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the Fund Commissioners have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the Fund Commissioners no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all Fund Commissioners have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the Fund Commissioners to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

BE IT FURTHER RESOLVED that the 2015 fund year be and is hereby closed.

ADOPTED: June 26, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 18-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS
RESOLUTION TO OFFER MEMBERSHIP TO THE
ROSELLE BOROUGH**

WHEREAS, a number of local public entities in the state of New Jersey have joined together to form a Joint Insurance Fund, entitled the Fund, (the "Fund") as permitted by chapter 372 Laws of 1983 (40A: 10-36); and

WHEREAS, the Fund held a Public Meeting on **June 26, 2018** 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 projections for the Fund and recommends an annual total assessment as presented in detail; and

WHEREAS, it appears that the inclusion of Roselle Borough in the Fund 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; now, therefore,

BE IT RESOLVED, that the Bergen Municipal Employee Benefits Fund hereby offers membership to Roselle Borough on or about 9/1/2018 for medical and prescription coverage, contingent upon Executive Committee approval and receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 19-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
AWARD OF CONTRACT - WELLNESS PROGRAM COORDINATOR**

WHEREAS, the Bergen Municipal Employee Benefits Fund ("Fund") has determined that there exists a need for contract with a wellness coordinator for its Wellness Program; and

WHEREAS, the Fund solicited request for qualifications through advertisement and posted to its website; and

WHEREAS, the Fund received one response from Lisa Dent located in Oakland, NJ ; and

WHEREAS, the Wellness Committee reviewed the response for completion and interviewed the respondent;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Fund contract with Lisa Dent of Oakland, NJ to provide wellness program coordination available to all Fund members for the term commencing August 1, 2018 and concluding December 31, 2019 at a rate of \$26 per hour and the cost of a professional liability policy at an amount not to exceed \$26,500.

BE IT FURTHER RESOLVED that notification of this contract award shall be published in the Bergen Record, as required by R.S. 18A:18A-5 (a)(2).

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 20-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE MAY AND JUNE 2018 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **June 26, 2018** 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 May and June 2018 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 **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List for May and June 2018 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.

ADOPTED: June 26, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 21-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE JULY AND AUGUST 2018 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **August 23, 2018** 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 July and August 2018 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 **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List for July and August 2018 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.

ADOPTED: August 23, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 22-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
ADOPTION OF THE 2019 INTRODUCED BUDGET**

WHEREAS, The Bergen Municipal Employee Benefits Fund is required under State regulation to adopt an annual budget in accordance with the bylaws of the Fund; and

WHEREAS, the Executive Committee met on August 23, 2018 in Public Session to introduce the proposed budget and for the 2019 Fund Year; and

WHEREAS, the Executive Committee met on September 25, 2018 in Public Session to adopt the proposed budget and for the 2019 Fund Year; and

WHEREAS, that a public hearing to adopt the 2018 budget was held on September 25, 2018 at 12:00 pm at Franklin Lakes .

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Bergen Municipal Employee Benefits Fund hereby adopt the 2019 budget in the amount of \$31,766,608.

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 25, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 23-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
RESOLUTION AWARD OF CONTRACT
EXTRAORDINARY, UNSPECIFIABLE SERVICES**

WHEREAS, the Bergen Municipal 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 Executive Committee of the Fund has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services; and

WHEREAS, the Executive Committee resolves to award a contract for certain Fund services in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Administrator for the Fund on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein;

NOW, THEREFORE, BE IT RESOLVED that the following insurance contracts be awarded for the periods of January 1, 2019 through December 31, 2021:

Fund Administrator
Fund Program Manager

BE IT FURTHER RESOLVED that contracts providing the specified services will be on file in the Fund’s office, located at 9 Campus Drive – Suite 216, Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund’s official newspapers in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance, the New Jersey Department of Community Affairs, and the New Jersey Office of the Comptroller.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Bergen Municipal Employee Benefits Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: September 25, 2018
SUBJECT: This is a contract for selection of an Executive Director/ Administrator

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firm: PERMA Risk Management Services, a division of Conner Strong & Buckelew Companies, LLC
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: Three Years (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide administration of the Bergen Municipal Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

The contractor will provide the day to day administrative and financial oversight of the Fund. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The current Fund Administrator solicited RFPs using a package approved by the Office of the State Comptroller. The Fund Attorney reviewed the submission for legal compliance. The Fund Contracts Committee evaluated the submissions and determine this proposal created the best opportunity for the Bergen Municipal Employee Benefits Fund to provide administrative needs of the Fund while protecting tax dollars.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____

(Signature)

Title _____

**STANDARD CERTIFICATION DECLARATION FOR
AN EXTRAORDINARY UNSPECIFIABLE SERVICE**

TO: Members of the Bergen Municipal Employee Benefits Fund
FROM: Paul Laracy, PERMA Risk Management Services
DATE: September 25, 2018
SUBJECT: This is a contract for selection of a Benefits Consultant

This is to request your approval of a resolution authorizing a contract to be executed as follows:

Firm: Conner Strong & Buckelew Companies, LLC
Cost: Not to exceed the budgeted amount based on the exposure as of the date the budget was prepare/adopted
Duration: Three Years (N.J.S.A. 40A:11-15(1)(6))
Purpose: Provide benefits administration of the Bergen Municipal Employee Benefits Fund

This is to request an award of a contract without the receipt of formal bids as an Extraordinary Unspecifiable Service [N.J.S.A. 18A:18A-5(a)(ii) and N.J.A.C. 5:34-2.3(b)]. I do hereby certify to the following:

1. Provide a clear description of the nature of the work to be done.

The contractor will provide direct benefit management or through the member's broker to include, but not limited to plan design, claim assistance, network assistance and plan cost savings advice. This vendor was selected based upon cost and other factors, including but not limited to, the ability to provide coverage levels that meets or exceeds the current health care coverage.

2. Describe in detail why the contract meets the provisions of the statute and rules:

N.J.S.A. 40A:11-5(1)(m).

3. The service(s) is of such a specialized and qualitative nature that the performance of the service(s) cannot be reasonably described by written specifications because:

Not applicable.

4. Describe the informal solicitation of quotations:

The current Fund Administrator solicited RFPs using a package approved by the Office of the State Comptroller. The Fund Attorney reviewed the submission for legal compliance. The Fund Contracts Committee evaluated the submissions and determine this proposal created the best opportunity for the Bergen Municipal Employee Benefits Fund to provide administrative needs of the Fund while protecting tax dollars.

5. I have reviewed the rules of the Division of Local Government Services pursuant to N.J.A.C. 5:34-2.1 et seq. and certify that the proposed contract may be considered an extraordinary unspecifiable service in accordance with the requirements thereof.

Respectfully,

Name _____

(Signature)

Title _____

RESOLUTION 24-18

**RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR ACTUARY, ATTORNEY,
AUDITOR AND TREASURER**

WHEREAS, the Bergen Municipal 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 Board of Fund Commissioners has deemed it necessary and appropriate to obtain professional Actuary, Attorney, Auditor, Board Advisor and Treasurer services and issued a publicly advertised Request for Proposals for this purpose; and

WHEREAS, five proposals were received: Actuarial Solutions (Actuary), Huntington Bailey (Attorney), Lerch Vinci & Higgins (Auditor), LaMendola Associates Inc. (Board Advisor) , Joseph Iannaconi (Treasurer); and

WHEREAS, the Executive Committee has reviewed the submissions in accordance with the advertised evaluation criteria and has determined that Actuarial Solutions, Huntington Bailey, Lerch Vinci & Higgins, LaMendola Associates Inc and Joseph Iannaconi best meet the advertised criteria and have the requisite experience and qualifications required by the Fund and recommends an award of contract be made to these professionals for a term of one year commencing January 1, 2019 to December 31, 2019; and

WHEREAS, Actuarial Solutions is willing and able to provide said services for a term of one year at the annual rate of \$39,275 for 2019; and

WHEREAS, Huntington Bailey is willing and able to provide said services for a term of one year at the annual rate of \$29,200 for 2019; , in addition \$170/hourly for services outside the scope of retainer; and

WHEREAS, Lerch Vinci & Higgins is willing and able to provide said services for a term of one year at the annual rate of \$18,000 for 2019; and

WHEREAS, Joseph Iannaconi is willing and able to provide said services for a term of one year at the annual rate of \$19,300 for 2019; and

WHEREAS, funding for this purpose will be made available and within future budgets established by the Fund for this purpose; and

WHEREAS, these professional services are authorized pursuant to the Local Public Contracts Law, N.J.S.A. 40A:11-5(1)(a)(i); now, therefore

BE IT RESOLVED by the Bergen Municipal Employee Benefits Fund that, contingent upon the funding as described herein, the proper Fund officials be and are hereby authorized to execute all documents necessary to affect an agreement with Actuarial Solutions, Huntington Bailey, Lerch Vinci & Higgins, LaMendola Associates Inc and Joseph Iannaconi and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Fund's official newspapers in accordance with law and that notice of this action along with a completed contract shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

ADOPTED: September 25, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 25-18

**RESOLUTION AUTHORIZING REFUND FROM
CLOSED YEARS ACCOUNT**

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Fund Commissioners have determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Fund Commissioners of the Bergen Municipal Employee Benefits Fund, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund which has been completed for not less than twenty-four months. Based upon this requirement, surplus monies in closed fund years are eligible for refunds at the discretion of the FUND, the Department of Insurance and the Department of Community Affairs.

2. The Fund Commissioners have balanced the interests of the member municipalities/school boards in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Executive Committee that the following amount can be refunded at this time:

\$3,800,000 Closed Years

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs.

4. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs. Said refunds shall be made to the municipalities/school boards which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

ADOPTED: September 25, 2018

BY: _____

ATTEST: _____

RESOLUTION NO. 26-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE SEPTEMBER 2018 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **September 25, 2018** 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 2018 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 **Bergen Municipal Employee Benefits Fund** hereby approve the Bills List and any Supplemental Bills List for September 2018 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.

ADOPTED: September 25, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 27-18

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
SMALL CLAIMS DECISION RATIFICATION**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** designated all claim appeals under \$5,000 to be reviewed by the Small Claims Committee to provide a recommendation to the Executive Committee;

WHEREAS, the Small Claims Committee reviewed a claim appeal #2018-05-01;

WHEREAS, the Committee is approving the recommendation of the Benefits Consultant to reimburse the member's claim for \$128.40.

WHEREAS, funding is available for this purpose; now, therefore,

BE IT RESOLVED, by Bergen Municipal Employee Benefits Fund approves payment of claims #2018-08-01 in an amount of \$128.40

ADOPTED: September 25, 2018

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY