

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

Confirmation of Payment

DECEMBER 2016

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

BE IT RESOLVED that the Bergen Municipal 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.

SUPPLEMENTAL DIVIDEND LIST

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002322			
002322	RIDGEFIELD PARK, VILLAGE OF	2016 DIVIDENDS - VOIDED	49,072.55-
			49,072.55-
		Total Payments Closed Year	49,072.55-

BILLS LIST

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002363			
002363	EIFERT, FRENCH & COMPANY	RMC FEE 2013 - ALPINE	228.50
			228.50
		Total Payments FY 2013	228.50

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002364			
002364	EIFERT, FRENCH & COMPANY	RMC FEE 2014 - ALPINE	224.68
			224.68
		Total Payments FY 2014	224.68

FUND YEAR 2015

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002365			
002365	EIFERT, FRENCH & COMPANY	RMC FEE 2015 - ALPINE	271.89
			271.89
		Total Payments FY 2015	271.89

FUND YEAR 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002366			
002366	BENEFITSEXPRESS - BMED COBRA	REIMBURSE OCT-DEC'16 - COBRA RUTHERFORD	2,426.58
			2,426.58
002367			
002367	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUM - 12/2016	4,970.47
			4,970.47
002368			
002368	DELTA DENTAL OF NEW JERSEY INC	DENTAL ADMIN - 12/2016 - GRP 3604	6,310.45
			6,310.45
002369			
002369	AETNA LIFE INSURANCE COMPANY	ACCT: PSUID 11320671 BP 1001 12/2016	52,336.90
			52,336.90

002370			
002370	PERMA	EXECUTIVE DIRECTOR FEE 12/2016	25,191.44
002370	PERMA	POSTAGE FEE 11/2016	706.43
002370	PERMA	WEBSITE DOMAIN REGISTRATION - 12/2016	221.09
			26,118.96
002371			
002371	HUNTINGTON BAILEY, LLP	ATTORNEY FEE - 12/2016	2,337.50
			2,337.50
002372			
002372	JOSEPH IANNACONI, JR.	TEASURER SERVICES - 12/2016	1,515.58
			1,515.58
002374			
002374	ALLSTATE INFORMATION MANAGEMNT	ACCT: 418 - ACT & STOR 11/30/2016	106.43
			106.43
002375			
002375	LaMendola Associates, Inc.	BOARD ADVISOR - 11/2016	1,020.00
			1,020.00
002376			
002376	NORTH JERSEY MEDIA GROUP	ACCT: 1107168 - 11/14/16 ADOPT 2017 BDGT	51.06
002376	NORTH JERSEY MEDIA GROUP	ACCT: 1107168 - 11/3/16 - PUBL NOT	46.34
			97.40
002377			
002377	THE VOZZA AGENCY	RMC FEE 12/2016 - EMERSON	333.53
002377	THE VOZZA AGENCY	RMC FEE 12/2016 - OAKLAND	4,468.92
002377	THE VOZZA AGENCY	RMC FEE 12/2016 - FORT LEE	1,345.32
002377	THE VOZZA AGENCY	RMC FEE 12/2016 - PARK RIDGE	404.00
			6,551.77
002378			
002378	EIFERT, FRENCH & COMPANY	RMC FEE 12/2016 - ALPINE-	265.71
			265.71
002379			
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - NORTH ARLINGTON	63.65
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - ROCHELLE PARK	40.60
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - MONTVALE	568.26
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - MOONACHIE	913.78
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - MAYWOOD	211.14
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - SOUTH HACKENSACK	690.30
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - RUTHERFORD	7,324.86
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - SADDLE RIVER	692.52
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - WALLINGTON	878.16
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - CARLSTADT	347.49
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - CARLSTADT BOE	131.81
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - WOOD-RIDGE	53.13
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - LODI	114.46
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - FRANKLIN LAKES	2,547.91
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - EAST RUTHERFORD	105.73
002379	PIA SECURITY PROGRAMS, INC.	RMC FEE 12/2016 - EAST RUTHERFORD BOE	286.38
			14,970.18
002380			
002380	BURTON AGENCY INC.	RMC FEE 12/2016 - HILLSDALE (DENTAL)	456.17
002380	BURTON AGENCY INC.	RMC FEE 12/2016 - WESTWOOD	722.80
			1,178.97
002381			
002381	INSURANCE MANAGEMENT &	RMC FEE 12/2016 - FAIRFIELD BOE	4,234.16
002381	INSURANCE MANAGEMENT &	RMC FEE 12/2016 - FAIRFIELD TWP	8,037.09
			12,271.25

002382			
002382	CONNER STRONG & BUCKELEW	BENEFITS CONSULTANT FEE 12/2016	17,137.35
002382	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM - 12/2016	1,250.00
			18,387.35
002383			
002383	SADDLE RIVER GOURMET	MEETING EXPENSE - 11/29/16	349.75
			349.75
002384			
002384	OTTERSTEDT INSURANCE AGENCY	RMC FEE 12/2016 - RIDGEFIELD PARK	4,900.50
			4,900.50
002385			
002385	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE - 12/2016	172,665.47
002385	MUNICIPAL REINSURANCE H.I.F.	AGGREGATE REINSURANCE - 12/2016	5,325.25
			177,990.72
002386			
002386	UNITED HEALTHCARE INS COMPANY	MEDICARE ADVANTAGE - 01/2017	52,153.92
002386	UNITED HEALTHCARE INS COMPANY	2016 RECONCILIATION	443.48
			52,597.40
W1212			
W1212	PAY.GOV	AFFORDABLE CARE ACT TAXES 12/12/16	73,548.00
			73,548.00
		Total Payments FY 2016	460,251.87

TOTAL PAYMENTS ALL FUND YEARS \$ 460,976.94

Chairperson

Attest:

Dated: _____

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

Treasurer

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
SUPPLEMENTAL BILLS LIST**

Confirmation of Payment

DECEMBER 2016

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

BE IT RESOLVED that the Bergen Municipal 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002363			
002363	EIFERT, FRENCH & COMPANY	RMC FEE 2013 - ALPINE	224.68
			224.68
002364			
002364	EIFERT, FRENCH & COMPANY	RMC FEE 2014 - ALPINE	228.50
			228.50
		Total Payments FY 2013	453.18

FUND YEAR 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002363			
002363	EIFERT, FRENCH & COMPANY	VOIDED	228.50-
			228.50-
		Total Payments FY 2013	228.50-

FUND YEAR 2014

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002364			
002364	EIFERT, FRENCH & COMPANY	VOIDED	224.68-
			224.68-
		Total Payments FY 2014	224.68-

TOTAL PAYMENTS ALL FUND YEARS \$ -0-

Chairperson

Attest:

Dated:_____

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

Treasurer

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND BILLS LIST

Resolution No. 12-17

JANUARY 2017

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

BE IT RESOLVED that the Bergen Municipal 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 2016

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002387			
002387	PERMA	POSTAGE FEE 12/2016	35.05
			35.05
002388			
002388	ALLSTATE INFORMATION MANAGEMNT	ACCT: 418 - ACT & STOR 12/31/2016	98.73
			98.73
002389			
002389	LaMendola Associates, Inc.	BOARD ADVISOR - 12/2016	1,020.00
			1,020.00
002390			
002390	NORTH JERSEY MEDIA GROUP	AACT: 1107168 - 12/19/16 - MTG 1/24	32.43
			32.43
Total Payments FY 2015			-
			1,186.21

FUND YEAR 2017

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002391			
002391	UNITED HEALTHCARE INS COMPANY	MEDICARE ADVANTAGE 02/2017	53,085.24
			53,085.24
002392			
002392	EMPLOYEE BENEFITS CORPORATION	BENEFIT CARD FEES 02/2017	15.00
002392	EMPLOYEE BENEFITS CORPORATION	BENEFIT CARD FEES 01/2017	15.00
002392	EMPLOYEE BENEFITS CORPORATION	BENEFIT CARD FEES 03/2017	15.00
002392	EMPLOYEE BENEFITS CORPORATION	ADMINISTRATION FEE 01/2017	270.00
002392	EMPLOYEE BENEFITS CORPORATION	ADMINISTRATION FEE 02/2017	270.00
002392	EMPLOYEE BENEFITS CORPORATION	ADMINISTRATION FEE 03/2017	270.00
			855.00
002393			
002393	FLAGSHIP HEALTH SYSTEMS	DMO PREMIUMS - 01/2017	4,812.04
			4,812.04
002394			
002394	DELTA DENTAL OF NEW JERSEY INC	DENTAL ADMIN - 01/2017 - GRP 3604	6,410.80
			6,410.80
002395			
002395	AETNA LIFE INSURANCE COMPANY	PSUID 11320671 BP 1001 - 01/2017	54,435.42
			54,435.42
002396			
002396	PERMA	EXECUTIVE DIRECTOR FEE 01/2017	25,925.70
			25,925.70
002397			
002397	HUNTINGTON BAILEY, LLP	ATTORNEY FEE 01/2017	2,384.00

			2,384.00
002398			
002398	JOSEPH IANNAONI, JR.	TREASUER FEE 01/2017	1,545.92
			1,545.92
002399			
002399	THE VOZZA AGENCY	RMC FEE 01/2017 - PARK RIDGE	424.20
002399	THE VOZZA AGENCY	RMC FEE 01/2017 - FORT LEE	1,411.20
002399	THE VOZZA AGENCY	RMC FEE 01/2017 - OAKLAND	4,833.87
			6,669.27
002400			
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - RUTHERFORD BORO	6,921.57
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - ROCHELLE PARK TWP	42.48
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - SADDLE RIVER BORO	786.15
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - NORTH ARLINGTON	65.34
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - MOONACHIE BORO	1,030.89
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - WOOD-RIDGE BORO	55.89
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - SOUTH HACKENSACK	872.80
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - WALLINGTON BORO	995.08
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - CARLSTADT BORO	361.53
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - EAST RUTHERFORD BOE	300.16
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - EAST RUTHERFORD	110.74
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - CARLSTADT BOE	143.31
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - MONTVALE BORO	642.11
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - MAYWOOD BORO	222.60
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - FRANKLIN LAKES BORO	2,524.38
002400	PIA SECURITY PROGRAMS, INC.	RMC FEE 01/2017 - LODI BORO	122.21
			15,197.24
002401			
002401	RELIANCE INSURANCE GROUP LLC	RMC FEE 01/2017 - EDGEWATER BORO	5,289.60
			5,289.60
002402			
002402	BURTON AGENCY INC.	RMC FEE 01/2017 - WESTWOOD BORO	764.28
			764.28
002403			
002403	INSURANCE MANAGEMENT &	RMC FEE 01/2017 - FAIRFIELD TWP	8,318.65
002403	INSURANCE MANAGEMENT &	RMC FEE 01/2017 - FAIRFIELD BOE	4,215.90
			12,534.55
002404			
002404	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM - 01/2017	1,250.00
002404	CONNER STRONG & BUCKELEW	BENEFITS CONSULTANT FEE 01/2017	17,544.21
			18,794.21
002405			
002405	OTTERSTEDT INSURANCE AGENCY	RMC FEE 01/2017 - RIDGEFIELD PARK	4,962.02
			4,962.02
002406			
002406	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE - 01/2017	146,805.76
002406	MUNICIPAL REINSURANCE H.I.F.	AGGREGATE REINSURANCE 01/2017	5,321.00
			152,126.76
		Total Payments FY 2017	- 365,792.05

TOTAL PAYMENTS ALL FUND YEARS \$ 366,981.26

Chairperson

Attest:

Dated: _____

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

Treasurer

Group Name	Payments - January
	Broker Fees
BOROUGH OF ALPINE	\$ -
BOROUGH OF MOONACHIE	\$ 949.62
BOROUGH OF CARLSTADT	\$ 361.53
BOROUGH OF HILLSDALE	\$ -
BOROUGH OF LODI	\$ 122.21
BOROUGH OF MONTVALE	\$ 577.85
BOROUGH OF NORTH ARLINGTON	\$ 65.34
BOROUGH OF PARK RIDGE	\$ 424.20
BOROUGH OF RUTHERFORD	\$ 6,677.76
BOROUGH OF WOOD-RIDGE	\$ 55.89
BOROUGH OF SADDLE RIVER	\$ 720.00
BOROUGH OF WESTWOOD	\$ 764.28
TOWNSHIP OF SOUTH HACKENSACK	\$ 797.20
BOROUGH OF EMERSON	\$ -
MAYWOOD BOROUGH	\$ 222.60
BOROUGH OF EAST RUTHERFORD	\$ 110.74
BOROUGH OF WALLINGTON	\$ 900.58
TOWNSHIP OF ROCHELLE PARK	\$ 42.48
VILLAGE OF RIDGEFIELD PARK	\$ 4,962.02
WANAQUE VALLEY REGIONAL S.A.	\$ 22.77
EAST RUTHERFORD BOARD OF ED	\$ 300.16
BOROUGH OF FT. LEE	\$ 1,411.20
CARLSTADT BOARD OF ED	\$ 143.31
BOROUGH OF OAKLAND	\$ 4,833.87
BOROUGH OF FRANKLIN LAKES	\$ 2,403.42
TOWNSHIP OF FAIRFIELD	\$ 8,318.65
FAIRFIELD BOE	\$ 4,215.90
TOWNSHIP OF MINE HILL	\$ 22.95
BOROUGH OF EDGEWATER	\$ 5,289.60
TOWNSHIP OF VERONA	\$ -

RESOLUTION NO. 1-17

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING
PROFESSIONALS AND AWARDING CONTRACTS
FOR FUND YEAR 2017**

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 2017:

2017 BMED PROPOSED CONTRACT FEES	
CONTRACT AND VENDOR	2017 FEES
Actuary - John Vataha	\$38,500.00
Administrator - PERMA Risk Management Services / PEPM Inclusive of Internet Documentation	\$9.71 \$310,934.00
Legal - Huntington & Bailey	\$28,611.00
Auditor - Lerch, Vinci and Higgins	\$17,850.00
Dental TPA - Delta Dental / PEPM	\$3.10
Annual Total	\$76,849.00
Medical TPA - Aetna Admin Fee / PEPM	\$50.31
Annual Total	\$652,672.00
Risk Management Consultants	
Annual Total	\$536,184.00
Benefits Consultant - Conner Strong / PEPM	\$13.41
Plan Documents	\$15,000.00
Annual Total	\$225,383.00
Treasurer - Joseph Iannaconi	\$18,551.00
Board Advisor - Clark LaMendola	\$12,485.00

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 24, 2017

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 2-17

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPOINTING
PERMA RISK MANAGEMENT SERVICES
AS AGENT FOR THE FUND
FOR PROCESS OF SERVICE FOR THE YEAR 2017**

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 2017 or until its successor has be appointed and qualified.

ADOPTED: January 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 3-17

**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 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 4-16

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
DESIGNATING
THE RECORD
THE OFFICIAL NEWSPAPER FOR THE FUND YEAR 2017**

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 2016 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 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 5-17

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2017**

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 2017 on the Fourth Tuesday of every other month, except otherwise noted at 12:00 P.M.: Location to be determined

Date	Location
February 28, 2017	Franklin Lakes Borough
April 25, 2017	Franklin Lakes Borough
June 27, 2017	Franklin Lakes Borough
August 22, 2017	Franklin Lakes Borough
September 26, 2017	Franklin Lakes Borough
October 24, 2017	Franklin Lakes Borough
January 23, 2018	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 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 6-17

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

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 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

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.

RESOLUTION NO. 7-17

**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 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 8-17

**BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND
2017 RISK MANAGEMENT PLAN**

NOW, THEREFORE, BE IT RESOLVED that the following shall be the Fund's Risk Management Plan for the 2017 Fund year:

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND

RISK MANAGEMENT PLAN

Effective: JANUARY 1, 2017

Adopted: JANUARY 24, 2017

**BERGEN MUNICIPAL EMPLOYEES BENEFITS FUND
2017 RISK MANAGEMENT PLAN**

NOW, THEREFORE, BE IT RESOLVED that the following shall be the Fund's Risk Management Plan for the 2017 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: \$250,000

Aggregate Retention: \$24,764,724 (115.7% 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 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 perspective 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.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 9-17

**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 2017;

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 2017:

Group Name	Risk Manager	Per EE	Estimated Annual Total
BOROUGH OF ALPINE	Eifert, French & Co	Paid Annually	\$271.02
BOROUGH OF MOONACHIE	P.I.A.	\$19.38	\$11,395.44
BOROUGH OF CARLSTADT	P.I.A.	\$3.09	\$4,338.36
BOROUGH OF HILLSDALE	Burton	Paid Annually	\$465.29
BOROUGH OF LODI	P.I.A.	\$1.01	\$1,470.56
BOROUGH OF MONTVALE	P.I.A.	\$16.51	\$6,934.20
BOROUGH OF NORTH ARLINGTON	P.I.A.	\$0.99	\$784.08
BOROUGH OF PARK RIDGE	Vozza	\$4.20	\$5,090.40
BOROUGH OF RUTHERFORD	P.I.A.	\$34.78	\$79,750.54
BOROUGH OF WOOD-RIDGE	P.I.A.	\$0.81	\$670.68
BOROUGH OF SADDLE RIVER	P.I.A.	\$15.00	\$8,640.00
BOROUGH OF WESTWOOD	Burton	\$11.58	\$9,171.36
TOWNSHIP OF SOUTH HACKENSACK	P.I.A.	\$19.93	\$9,566.40
BOROUGH OF EMERSON	P. Weisbart/Vozza	Paid Annually	\$680.37
MAYWOOD BOROUGH	P.I.A.	\$3.18	\$2,671.20
BOROUGH OF EAST RUTHERFORD	P.I.A.	\$1.13	\$1,328.88
BOROUGH OF WALLINGTON	P.I.A.	\$12.17	\$10,806.96
TOWNSHIP OF ROCHELLE PARK	P.I.A.	\$1.18	\$509.76
VILLAGE OF RIDGEFIELD PARK	Otterstedt	\$37.03	\$59,544.24
WANAQUE VALLEY REGIONAL S.A.	McCarthy & Forde	\$2.53	\$273.24
EAST RUTHERFORD BOARD OF ED	P.I.A.	\$2.68	\$3,601.92
BOROUGH OF FT. LEE	Vozza	\$4.20	\$16,934.40
CARLSTADT BOARD OF ED	P.I.A.	\$2.81	\$1,688.81
Borough of Oakland	Vozza	\$36.24	\$54,264.00
BOROUGH OF FRANKLIN LAKES	P.I.A.	\$29.31	\$28,841.04
TOWNSHIP OF FAIRFIELD	IMAC	\$57.37	\$99,823.80
FAIRFIELD BOE	IMAC	\$54.05	\$50,590.80
TOWNSHIP OF MINE HILL	Fairview Insurance	\$2.55	\$275.40
BOROUGH OF EDGEWATER	Reliance Insurance Group	\$34.80	\$63,475.20
TOWNSHIP OF VERONA	Reliance Insurance Group	Paid Directly By Town	

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

BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 24, 2017

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 10-17

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:

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 11-17

**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 2017.

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 24, 2017.

ADOPTED:

BY: _____
Chairperson

ATTEST: _____
Secretary

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE DECEMBER 2016 AND JANUARY 2017 BILLS LISTS**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **January 24, 2017** 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 December 2016 and January 2017 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 December 2016 and January 2017 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 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 13-17

**BERGEN MUNICIPAL EMPLOYEE BENEFITS FUND
APPROVAL OF EXECUTIVE SESSION**

WHEREAS, the **Bergen Municipal Employee Benefits Fund** held a Public Meeting on **January 24, 2017** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Meeting was properly advertised in accordance with the Open Public Meetings Act of the State of New Jersey; and

WHEREAS, it was determined by the Executive Committee of the Fund such issues relative to litigation require discussion by the Executive Committee; and

WHEREAS, proper notification was given that an Executive Session would be on the Agenda of the **January 24, 2017** meeting,

NOW, THEREFORE BE IT RESOLVED, the Commissioners of the Executive Committee of the **Bergen Municipal Employee Benefits Fund** hereby move to enter Closed Session for the purpose of discussing issues relating to litigation and authorizes the official record of the meeting of the Fund reflect same.

ADOPTED: January 24, 2017

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY