



**AGENDA AND REPORTS
SEPTEMBER 9, 2020
1:30 PM**

JOIN ZOOM MEETING

<https://permainc.zoom.us/j/5455080980?pwd=R0pZbVFONUdLNGpCNmJ3dEVqSWVHZz09>

Meeting ID: 545 508 0980

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OR

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PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Asbury Park Press
- II.** filing advance written notice of this meeting with each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

CENTRAL JERSEY HEALTH INSURANCE FUND
AGENDA MEETING: SEPTEMBER 9, 2020
CONFERENCE CALL/ZOOM MEETING
1:30 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
FLAG SALUTE

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: JULY 15, 2020 Open: Appendix I

CORRESPONDENCE - None

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Conner Strong & Buckelew)

Monthly Report.....Page 9

TREASURER - (Stephen Mayer)

August 2020 Bills List (Confirmation of Payment)..... Page 18

September 2020 Bills List: Resolution 27-20..... Page 20

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (John C. Sahradnik, Esq.)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR - (AmeriHealth)

Monthly Report.....TBD

PRESCRIPTION ADMINISTRATOR - (Express Scripts)

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DENTAL ADMINISTRATOR - (Delta Dental)

Monthly Report

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Resolution 21-20: 2021 Budget Introduction..... Page 33

Resolution 22-20: Actuary Contract Award..... Page 34

Resolution 23-20: Treasurer Contract Award..... Page 35

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Resolution 25-20: Dividend Release Approval..... Page 37

Resolution 26-20: MRHIF I&T Renewal Page 40

Resolution 27-20: August and September 2020 Bills List Page 43

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS - LITIGATION

MEETING ADJOURNED

Central Jersey Health Insurance Fund

Executive Director's Report

September 9, 2020

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report – as of July 31, 2020 (page 3)**
- **Ratio Report – As of July 2020 (page 4)**

2021 DRAFT BUDGET

Enclosed on page 5 is a draft budget for 2021 for discussion. Resolution 21-20 introducing the 2021 budget is included in consent.

- The actuary determined the medical and Rx increases. His projection included claims through 5/31/2020, but because of the decreased claim activity due to the pandemic, his projection was based off 2019, then each carrier's experience was trended forward.
- Formulary rebates have been better than estimated so additional money has been projected into the budget.
- CJHIF's experience in the MRHIF is favorable, so a 27.9% decrease has been included pending formal adoption of the MRHIF budget.
- Expenses are increasing for some professionals by 2% in accordance with RFP processes. Aetna's costs are decreasing due to membership growth in the MRHIF family of funds.
- Medicare Advantage rates are dropping due to termination of the "health insurer fee".
- Assessments include the Loss Ratio adjustment of +/- 2.5%.
- This draft is pending the Lakewood stop loss and renewal.
- Wellness was increased due to popular demand.

CONTRACT AWARD RESOLUTIONS

At the May meeting, the Executive Committee voted to extend the professional contracts for Actuary, Attorney and Treasurer for 1 additional contract term from January 1, 2021 – December 31, 2020. Resolutions 22-20, 23-20 and 24-20 awarding these contracts are included in the consent agenda.

DIVIDEND

The below dividend options were presented to the Finance Committee. The Committee had a healthy discussion regarding the appropriate amount to release and to retain. This year, the committee unanimously agreed to release a dividend in the amount of \$6,324,067.

Lakewood, which has its own earned surplus and is not included in the above mentioned dividend, has requested a dividend of \$3,580,395. This amount is sustainable and the Township will still retain more than 2.5 months of claims in its surplus account.

Resolution 25-20 is included in the consent agenda.

Dividend Availability Review	Fund Standard	Fund Standard	Fund Standard
	2.5 Months of Claims as Surplus Lakewood	2.5 Months of Claims as Surplus All Others	2.5 Months of Claims as Surplus Total
Surplus as of 6/30/2020	\$ 9,428,303	\$ 17,851,736	\$ 27,280,039
Surplus Retention Objective	\$ 2,267,513	\$ 5,203,601	\$ 7,471,114
Available For Dividends	\$ 7,160,790	\$ 12,648,135	\$ 19,808,925
Recommended Dividend - 1/2 of Available	\$ 3,580,395	\$ 6,324,067	\$ 9,904,463
CJHIF Dividend History			
2004	\$ 1,000,000		
2005	\$ 1,500,000		
2006	\$ 725,000		
2007	\$ 1,000,000		
2008	\$ 1,500,000		
2009	\$ 2,000,000		
2010	\$ 2,000,000		
2011	\$ 2,000,000		
2012	\$ 2,000,000		
2013	\$ -		
2014	\$ 741,000		
2015	\$ 1,000,000		
2016	\$ 1,512,084		
2017	\$ 6,799,376		
2018	\$ 3,193,326		
2019	\$ 11,500,000		
2020 Recommended	\$ 9,904,463		

MRHIF RENEWAL

Included in the consent agenda for your consideration is Resolution 26-20 authorizing the Fund's membership renewal in the Municipal Reinsurance Health Insurance Fund for a three year period effective January 1, 2021.

POSITIVE PAY

In the last few weeks, several of our Municipal JIFs and 1 HIF have experienced fraudulent activities in their bank accounts. Fortunately, the majority of the JIFs are on “Positive Pay”. “Positive Pay” is a feature offered by banks to prevent any unauthorized checks from being honored. The issuer of the checks transmits a file to the bank with specific information regarding checks issued and the bank will only honor those checks. We strongly recommend implementing this feature on all HIF bank accounts. The Fund Treasurer is currently in the process of implementing this for the CJHIF.

AMERIHEALTH CONTRACT

Amerihealth is requesting changes to their contract including increased fees. We are not in agreement with the new fees and other changes. The Finance Committee discussed the possibility of issuing an RFP for the services but we suggest holding off pending additional efforts on our part to resolve the matter.

CENTRAL JERSEY HEALTH INSURANCE FUND
FINANCIAL FAST TRACK REPORT
AS OF July 31, 2020

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	3,804,652	26,668,323	695,564,256	722,232,580
2. CLAIM EXPENSES				
Paid Claims	3,071,275	17,898,264	571,937,112	589,835,375
IBNR	42,526	240,060	2,011,000	2,251,060
Less Specific Excess	-	(31,178)	(16,195,232)	(16,226,410)
Less Aggregate Excess	-	-	(1,000,000)	(1,000,000)
TOTAL CLAIMS	3,113,801	18,107,146	556,752,880	574,860,026
3. EXPENSES				
MA & HMO Premiums	188,090	1,348,959	16,066,100	17,415,059
Excess Premiums	155,070	1,095,167	33,089,412	34,184,579
Administrative	248,146	1,721,349	39,687,626	41,408,975
TOTAL EXPENSES	591,306	4,165,475	88,843,138	93,008,613
4. UNDERWRITING PROFIT (1-2-3)	99,545	4,395,702	49,968,239	54,363,941
5. INVESTMENT INCOME	9,602	126,026	3,596,342	3,722,367
6. DIVIDEND INCOME	0	902,665	6,550,471	7,453,136
7. STATUTORY PROFIT (4+5+6)	109,147	5,424,393	60,115,051	65,539,444
8. DIVIDEND	9,904,463	9,904,463	38,150,258	48,054,721
9. STATUTORY SURPLUS (7-8)	(9,795,316)	(4,480,070)	21,964,793	17,484,723

SURPLUS (DEFICITS) BY FUND YEAR

SCHEDULES (DEFICITS) BY FUND YEAR					
Closed	Surplus	(6,321,363)	(5,374,927)	6,250,858	875,931
	Cash	3,956	(610,486)	7,537,967	6,927,482
2018	Surplus	10,783	102,733	3,698,480	3,801,213
	Cash	1,408	439,831	3,254,933	3,694,764
2019	Surplus	(17,708)	589,090	3,776,418	4,365,508
	Cash	(14,332)	1,338,165	3,246,782	4,584,947
LAKEWOOD	Surplus	(3,511,925)	(2,322,659)	8,239,037	5,916,378
	Cash	87,473	318,379	7,345,281	7,663,661
2020	Surplus	44,897	2,525,693		2,525,693
	Cash	(1,235,559)	1,634,603		1,634,603
TOTAL SURPLUS (DEFICITS)		(9,795,316)	(4,480,070)	21,964,793	17,484,723
TOTAL CASH		(1,157,054)	3,120,492	21,384,964	24,505,456

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(45)	(5,312)	481,334,512	481,329,200
FUND YEAR 2018				
Paid Claims	(9,542)	23,842	18,486,136	18,509,979
IBNR	-	(107,131)	107,131	0
Less Specific Excess	-	279	(18,469)	(18,190)
Less Aggregate Excess	-	0	0	0
TOTAL FY 2018 CLAIMS	(9,542)	(83,010)	18,574,799	18,491,789
FUND YEAR 2019				
Paid Claims	17,406	778,315	17,685,051	18,463,366
IBNR	0	(1,335,869)	1,335,869	-
Less Specific Excess	0	(18,158)	(2,724)	(20,882)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	17,406	(575,711)	19,018,196	18,442,484
LAKEWOOD				
Paid Claims	929,701	5,765,109	38,707,584	44,472,693
IBNR	(5,760)	32,724	568,000	600,724
Less Specific Excess	0	(13,300)	(1,450,212)	(1,463,512)
Less Aggregate Excess	0	0	0	0
TOTAL LAKEWOOD 2020 CLAIMS	923,940	5,784,533	37,825,373	43,609,906
FUND YEAR 2020				
Paid Claims	2,133,754	11,336,309		11,336,309
IBNR	48,287	1,650,336		1,650,336
Less Specific Excess	0	0		0
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	2,182,041	12,986,646		12,986,646
COMBINED TOTAL CLAIMS	3,113,801	18,107,146	556,752,879	574,860,025

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

CENTRAL JERSEY HEALTH INSURANCE FUND								
RATIOS								
		FY2020						
INDICES	2019	JAN	FEB	MAR	APR	MAY	JUN	JUL
Cash Position	21,384,964	\$ 20,922,967	\$ 18,961,597	\$ 19,369,527	\$ 22,396,084	\$ 24,490,841	\$ 25,662,510	\$ 24,505,456
IBNR	2,011,000	\$ 2,300,835	\$ 2,391,435	\$ 2,026,179	\$ 2,053,575	\$ 2,148,761	\$ 2,208,534	\$ 2,251,060
Assets	25,501,413	\$ 25,747,051	\$ 26,342,114	\$ 26,928,341	\$ 27,887,900	\$ 28,303,571	\$ 30,640,980	\$ 30,467,507
Liabilities	3,536,625	\$ 3,809,523	\$ 3,968,402	\$ 3,593,541	\$ 3,610,296	\$ 3,302,863	\$ 3,360,946	\$ 12,982,789
Surplus	21,964,788	\$ 21,937,528	\$ 22,373,713	\$ 23,334,800	\$ 24,277,604	\$ 25,000,708	\$ 27,280,034	\$ 17,484,718
Claims Paid -- Month	2,046,195	\$ 2,781,482	\$ 2,939,994	\$ 2,738,681	\$ 2,280,316	\$ 2,091,550	\$ 2,006,632	\$ 3,073,151
Claims Budget -- Month	2,886,174	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961	\$ 3,228,961
Claims Paid -- YTD	29,337,408	\$ 2,781,482	\$ 5,721,477	\$ 8,460,157	\$ 10,740,474	\$ 12,832,024	\$ 14,838,656	\$ 17,911,808
Claims Budget -- YTD	34,271,231	\$ 3,228,961	\$ 6,457,922	\$ 9,686,883	\$ 12,915,844	\$ 16,144,805	\$ 19,373,766	\$ 22,602,727
RATIOS								
Cash Position to Claims Paid	10.45	7.52	6.45	7.07	9.82	11.71	12.79	7.97
Claims Paid to Claims Budget -- Month	0.71	0.86	0.91	0.85	0.71	0.65	0.62	0.95
Claims Paid to Claims Budget -- YTD	0.86	0.86	0.89	0.87	0.83	0.79	0.77	0.79
Cash Position to IBNR	10.63	9.09	7.93	9.56	10.91	11.40	11.62	10.89
Assets to Liabilities	7.21	6.76	6.64	7.49	7.72	8.57	9.12	2.35
Surplus as Months of Claims	7.61	6.79	6.93	7.23	7.52	7.74	8.45	5.41
IBNR to Claims Budget -- Month	0.70	0.71	0.74	0.63	0.64	0.67	0.68	0.70

Central Jersey Municipal Employee Benefits Fund					
2021 Certified Budget		Print date	03-Sep-20		
Census:					
		Census All Members	Census Excl Lakewood		
	Medical AmeriHealth	20	240	20	240
	Medical Aetna	1,582	18,984	1,132	13,584
	Rx	1,677	20,124	1,227	14,724
	Dental	2,063	24,756	1,459	17,508
	Vision Aetna	129	1,548	129	1,548
	Medicare Advantage - Medical	630	7,560	507	6,084
	Medicare Advantage - Rx Only (Brick)	242	2,904	242	2,904
	Rx No Medical (Incl in Rx above)	515	6,180	515	6,180
	Dental No Med No Rx (Incl in Dental above)	1087	13,044	924	11,088
	DMO Only	70	840	70	840
	Medicare Advantage Only	187	2,244	162	1,944
	Medicare Advantage METRO Only	0			
	LINE ITEMS	2020 Annualized Budget	2021 Proposed Budget	\$ Change	% Change
1	Medical Claims AmeriHealth 12/31 Renewal	\$ 7,985	\$ 8,060	\$ 75	0.94%
2	Medical Claims AmeriHealth 6/30 Renewal	\$ 347,206	\$ 347,319	\$ 113	0.03%
3	Medical Claims Aetna 12/31 Renewal	\$ 18,244,724	\$ 18,336,685	\$ 91,961	0.50%
4	Medical Claims Aetna 6/30 Renewal	\$ 333,697	\$ 334,875	\$ 1,178	0.35%
5	Subtotal Medical Claims	\$ 18,933,612	\$ 19,026,939	\$ 93,327	0.49%
6	Prescription Claims 12/31 Renewal	\$ 7,138,361	\$ 7,280,833	\$ 142,472	2.00%
7	Prescription Claims 6/30 Renewal	\$ 185,736	\$ 189,578	\$ 3,842	2.07%
8	Subtotal Prescription Claims	\$ 7,324,097	\$ 7,470,411	\$ 146,314	2.00%
9					
10	Lakewood SIR Claims				
11	Medical	\$ 8,831,246	\$ 8,805,656	\$ (25,590)	-0.29%
12	Prescription	\$ 2,567,944	\$ 2,608,383	\$ 40,439	1.57%
13					
14	Less Rx Rebates	\$ (1,098,615)	\$ (1,494,082)	\$ (395,467)	36.00%
15					
16	Dental Claims 12/31 Renewal	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
17	Dental Claims 6/30 Renewal	\$ -	\$ -	\$ -	0.00%
18	Subtotal Dental Claims	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
19	Vision Claims	\$ 23,233	\$ 23,233	\$ -	0.00%
20					
21	Subtotal Claims	\$ 38,396,160	\$ 38,191,323	\$ (204,837)	-0.53%
22					
23	Medicare Advantage / EGWP	\$ 1,781,355	\$ 1,664,316	\$ (117,038.88)	-6.57%
24	Medicare Advantage - Rx	\$ 527,395	\$ 513,166	\$ (14,229.60)	-2.70%
25	DMO Premiums	\$ 35,343	\$ 35,343	\$ -	0.00%
26					
27	Reinsurance				
28	Specific	\$ 1,083,153	\$ 780,940	\$ (302,214)	-27.90%
29	Lakewood - ICH	\$ 788,028	\$ 788,028	\$ -	0.00%
30	Subtotal Reinsurance	\$ 1,871,181	\$ 1,568,968	\$ (302,214)	-16.15%
31					
32	Loss Fund Contingency	\$ 55,263	\$ 158,665	\$ 103,402.00	187.11%
33					
34	Total Loss Fund	\$ 42,666,698	\$ 42,131,781	\$ (534,917)	-1.25%
35					
37	Expenses				
38	Legal	\$ 35,716	\$ 36,430	\$ 714	2.00%
39	Treasurer	\$ 12,000	\$ 12,240	\$ 240	2.00%
40	Administrator	\$ 387,415	\$ 395,164	\$ 7,748	2.00%
41	Program Manager	\$ 1,291,687	\$ 1,317,540	\$ 25,852	2.00%
42	Actuary	\$ 41,300	\$ 16,000	\$ (25,300)	-61.26%
43	Auditor	\$ 20,096	\$ 20,498	\$ 402	2.00%
44	TPA - AmeriHealth	\$ 9,780	\$ 9,780	\$ -	0.00%
45	TPA - Aetna	\$ 937,700	\$ 909,224	\$ (28,476)	-3.04%
46	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
47	Dental TPA	\$ 77,239	\$ 77,239	\$ -	0.00%
48	Wellness	\$ 50,000	\$ 125,000	\$ 75,000	150.00%
49	Affordable Care Act	\$ 9,516	\$ 9,516	\$ -	0.00%
50	A4 Retiree Surcharge	\$ 25,206	\$ 24,688	\$ (517)	-2.05%
51	Misc/Cont	\$ 21,263	\$ 21,185	\$ (78)	-0.37%
52					
53	Total Expenses	\$ 2,933,917	\$ 2,989,503	\$ 55,586	1.89%
54					
55	Total Budget	\$ 45,600,616	\$ 45,121,284	\$ (479,331)	-1.05%
56	Total Billing	\$ 45,732,804	\$ 45,121,284	\$ (611,520)	-1.34%

Central Jersey Municipal Employee Benefits Fund												
2021 ASSESSMENTS ANNUALIZED vs PROPOSED												
	Annualized Assessments FY2020			Proposed Assessments FY2021			Difference \$			Difference %		
Group Name	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Aberdeen	3,316,224	-	3,316,224	3,221,664	-	3,221,664	(94,560)	-	(94,560)	-2.85%	0.00%	-2.85%
Allentown	198,252	-	198,252	193,272	-	193,272	(4,980)	-	(4,980)	-2.51%	0.00%	-2.51%
Asbury Park City	89,940	1,380	91,320	89,940	1,380	91,320	-	-	-	0.00%	0.00%	0.00%
Atlantic Highlands Borough	1,216,332	-	1,216,332	1,187,196	-	1,187,196	(29,136)	-	(29,136)	-2.40%	0.00%	-2.40%
Barnegat Light	18,012	-	18,012	18,012	-	18,012	-	-	-	0.00%	0.00%	0.00%
Bedminster Township	797,256	6,528	803,784	815,796	6,456	822,252	18,540	(72)	18,468	2.33%	-1.10%	2.30%
Brick Township	4,008,336	3,372	4,011,708	3,900,636	3,288	3,903,924	(107,700)	(84)	(107,784)	-2.69%	-2.49%	-2.69%
Brick Twp Housing Authority	54,288	-	54,288	54,288	-	54,288	-	-	-	0.00%	0.00%	0.00%
Brielle Borough	900,120	42,288	942,408	890,568	41,844	932,412	(9,552)	(444)	(9,996)	-1.06%	-1.05%	-1.06%
Eatontown Sewerage Authority	157,380	-	157,380	153,840	-	153,840	(3,540)	-	(3,540)	-2.25%	0.00%	-2.25%
Englishtown	11,772	-	11,772	11,772	-	11,772	-	-	-	0.00%	0.00%	0.00%
Harvey Cedars	23,244	-	23,244	23,244	-	23,244	-	-	-	0.00%	0.00%	0.00%
Highland Elementary School	647,616	-	647,616	638,988	-	638,988	(8,628)	-	(8,628)	-1.33%	0.00%	-1.33%
Jackson Township	60,024	-	60,024	60,024	-	60,024	-	-	-	0.00%	0.00%	0.00%
Keyport	32,352	576	32,928	32,352	576	32,928	-	-	-	0.00%	0.00%	0.00%
Lakewood Township	13,963,680	4,440	13,968,120	13,775,916	4,440	13,780,356	(187,764)	-	(187,764)	-1.34%	0.00%	-1.34%
Manasquan	45,804	1,740	47,544	45,804	1,740	47,544	-	-	-	0.00%	0.00%	0.00%
Manasquan River Regional Sewerage Authority	357,360	-	357,360	348,816	-	348,816	(8,544)	-	(8,544)	-2.39%	0.00%	-2.39%
Manchester Township	257,544	-	257,544	257,544	-	257,544	-	-	-	0.00%	0.00%	0.00%
Matawan	73,104	-	73,104	73,104	-	73,104	-	-	-	0.00%	0.00%	0.00%
Montgomery Township	2,887,920	145,044	3,032,964	2,817,324	138,336	2,955,660	(70,596)	(6,708)	(77,304)	-2.44%	-4.62%	-2.55%
Oceanport	883,752	-	883,752	862,968	-	862,968	(20,784)	-	(20,784)	-2.35%	0.00%	-2.35%
Plumsted Township	407,592	-	407,592	397,428	-	397,428	(10,164)	-	(10,164)	-2.49%	0.00%	-2.49%
Red Bank	3,490,021	36,971	3,526,992	3,556,140	37,800	3,593,940	66,119	829	66,948	1.89%	2.24%	1.90%
Sayreville Borough	5,810,688	7,884	5,818,572	5,810,688	7,884	5,818,572	-	-	-	0.00%	0.00%	0.00%
Seaside Heights BOE	36,288	-	36,288	36,288	-	36,288	-	-	-	0.00%	0.00%	0.00%
Ship Bottom Borough	35,976	576	36,552	35,976	576	36,552	-	-	-	0.00%	0.00%	0.00%
Shrewsbury Township	31,224	-	31,224	30,168	-	30,168	(1,056)	-	(1,056)	-3.38%	0.00%	-3.38%
South River	2,191,500	19,308	2,210,808	2,129,232	18,672	2,147,904	(62,268)	(636)	(62,904)	-2.84%	-3.29%	-2.85%
Spring Lake	51,564	-	51,564	51,564	-	51,564	-	-	-	0.00%	0.00%	0.00%
Toms River MUA	1,035,276	12,972	1,048,248	1,028,820	12,972	1,041,792	(6,456)	-	(6,456)	-0.62%	0.00%	-0.62%
Tuckerton Borough School District	949,080	-	949,080	925,440	-	925,440	(23,640)	-	(23,640)	-2.49%	0.00%	-2.49%
West Long Branch	1,330,812	-	1,330,812	1,291,116	-	1,291,116	(39,696)	-	(39,696)	-2.98%	0.00%	-2.98%
Western Monmouth Utilities Authority	78,108	1,284	79,392	78,108	1,284	79,392	-	-	-	0.00%	0.00%	0.00%
Totals:	45,448,441	284,363	45,732,804	44,844,036	277,248	45,121,284	(604,405)	(7,115)	(611,520)	-1.33%	-2.50%	-1.34%

REGULATORY
CENTRAL JERSEY HEALTH INSURANCE FUND
YEAR: 2020 AS OF SEPTEMBER 1, 2020

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	List of Compliance included on Page 5
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	9/30/2019 Filed
Annual Audit	12/31/2019 filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	N/A
RMP Changes	N/A
Bylaw Amendments	N/A
Contracts	List of Compliance included below
Benefit Changes	N/A

Fund Professional	Contract Received	Insurance Received	Contract Term
Administration	Yes	Yes	1/1/2019 - 12/31/2021
Attorney	Yes	Yes	1/1/2020-12/31/2020
Treasurer	Yes	Yes	1/1/2020-12/31/2020
Auditor	Yes	Yes	1/1/2020-12/31/2020
Program Manager	yes	Yes	1/1/2019 - 12/31/2021
Actuary	Yes	Yes	1/1/2020-12/31/2020
TPA - Aetna	yes	in progress	1 year renewal negotiated
TPA - AmeriHealth	in progress	in progress	1 year renewal negotiated
TPA - Delta Dental	yes	in progress	1 year renewal negotiated

INDEMNITY AND TRUST AGREEMENTS - CURRENT AS OF SEPTEMBER 1, 2020

Member	I&T end date
Western Monmouth Utilities Authority	12/31/2017
Barnegat Light	12/31/2018
Brick Twp Housing Authority	12/31/2018
Manchester Township	12/31/2018
Keyport	12/31/2022
Allentown	12/31/2020
Atlantic Highlands Borough	12/31/2020
Bedminster Township	12/31/2020
Brielle Borough	12/31/2020
Highland Elementary School	12/31/2020
Lakewood Township	12/31/2020
Matawan	12/31/2020
Ship Bottom Borough	12/31/2020
Spring Lake	12/31/2020
Toms River MUA	12/31/2020
Tuckerton Borough School District	12/31/2020
West Long Branch	12/31/2020
South River	12/31/2021
Oceanport	12/31/2021
Aberdeen	12/31/2021
Brick Township	12/31/2021
Eatontown Sewerage Authority	12/31/2021
Englishtown	12/31/2021
Jackson Township	12/31/2021
Manasquan	12/31/2021
Manasquan River Regional Sewerage Authority	12/31/2021
Montgomery Township	12/31/2021
Plumsted Township	12/31/2021
Red Bank	12/31/2021
Shrewsbury Township	12/31/2021
Asbury Park City	12/31/2022
Seaside Heights BOE	12/31/2022
Harvey Cedars	12/31/2022

Central Jersey Health Insurance Fund

Program Manager's Report

September 2020

Program Manager: Conner Strong & Buckelew

Online Enrollment Training: kkidd@permainc.com

Enrollments/Eligibility/Billing: cjhifenrollments@permainc.com

Brokers: brokerservice@permainc.com

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated CJHIF enrollment team. The team can be reached by email at cjhifenrollments@permainc.com or by fax at 856-552-2175.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. *Please confirm the invoice detail, as retro adjustments are limited to two months by Fund policy.* If you find a discrepancy, please report it to the CJHIF eligibility/enrollment team cjhifenrollments@permainc.com or by fax at 856-552-2175.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare Advantage or appeal related questions to our dedicated CJHIF Client Servicing Team. The team can be reached at brokerservices@permainc.com.

CONNER STRONG COVID-19 RESOURCES

Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

OPEN ENROLLMENT UPDATE

Annual Open Enrollment - The annual CJHIF Open Enrollment period is approaching. As in the past, this will be a *passive Open Enrollment*. This means that only members who want to make a change need to complete an open enrollment form. Members who want to keep their current elections do not need to take any action for their enrollment to rollover to January 1. Open Enrollment will **begin on 10/19/2020 and close on 10/30/2020**. The deadline for entities to enter Open Enrollment changes in Benefit Express is **11/6/2020**. Please note that only members electing a change will receive new ID cards.

Educator's Health Plan - We will be working with the School Districts in the Fund and their Risk Managers on the enrollment process. On 9/17/2020, will be hosting a virtual "Town Hall" information session on Chapter 44. Zoom invitations will be forthcoming.

As required by law, this will be an *active Special Enrollment Period*. Employees who wish to remain in their current plan will be required to complete an *Affirmative Election Form*. The law mandates that employees move into the new plan on January 1, 2021 if; they were **hired prior to 7/1/2020, and do not complete an Affirmative Election Form** or, were hired after 7/1/2020.

HIF ORGANIZATION ANNOUNCEMENT

We are pleased to announce that Jason Edelman will be joining PERMA as a *HIF-New Business Development Executive*. Jason will assume the responsibilities previously handled by Greg Grimaldi who retired in May. Those broker partners who worked with Greg will now work with Jason. Jason was with PERMA in the past and spent four successful years with the organization. Jason spent four successful years with the PERMA HIF team in the past; so he has experience with the HIF model and business. Jason left us to pursue a career in EB sales, having joined Graham in Philadelphia where he spent 2 years before moving to Alliant in a new business role where he has been for the last 4 years. In his new role at PERMA, Jason will be responsible for helping us grow the HIF business.

AETNA UPDATE

Network negotiations with Premier Health were held over the past few months. One Fund member received a notification in late July advising that Premier Health was going to pull out of the Aetna network on 9/1/2020. We are pleased to announce that the negotiations were successful. Premier Health remains in-network with Aetna and a retraction letter is being mailed to the impacted member.

ESI UPDATE

New Branding - In early August, ESI introduced a new look to their market brand through a broad-based, direct-to-consumer marketing campaign. Members using the Express Scripts Pharmacy received direct communications (mail and/or email) regarding the updated look and functionality of the website, which includes user-friendly enhancements for checking a prescription's status, refilling prescriptions, automatic refill set-up and paying a bill. Members are encouraged to visit www.express-scripts or download the Express Scripts mobile app (see attached flyer) to access the enhanced services offered.

1/1/2021 National Preferred Formulary Update

ESI announced their NPF updates for the 2021 plan year. On January 1, 2021, ESI will add 70 additional products to the exclusion list (included with your agenda). ESI identified 105 Fund members who are currently using these products and will be notifying them directly. The communication will include therapeutically equivalent alternatives which members are encouraged to discuss with their physicians.

LEGISLATIVE UPDATE

As you may be aware NJ Governor Murphy recently signed Executive Order #172, which allows entities in the State Health Benefit Plan (SHBP) to waive the normal waiting period for new hires, allowing them to enroll in health benefits upon date of hire. The order became effective on 8/3/2020 and will remain in effect for the duration of the COVID-19 NJ Public Health Emergency. Fund entities wishing to comply with this order may do so by completing and returning the Plan Document Amendment form included with this agenda to PERMA. We strongly recommend that the amendment, be ratified by the entity's governing body.

Please note, the amendment may only be added to the **Final** plan document. To finalize plan document Drafts, the entity (or their Risk Manager) needs to execute and return the signature sheet at the end of each plan document to the Fund Program Manager.

ADMINISTRATIVE AUTHORIZATION

One Level II medical necessity appeal was sent to an IRO for review. The IRO determination overturned the Level I Aetna denial.

2021 National Preferred Formulary

Exclusion List Changes

This is not an all-inclusive list of exclusions for the Express Scripts National Preferred Formulary. The full list of excluded products will be available on or before September 4, 2020.

The excluded medications shown below are not covered on the Express Scripts National Preferred Formulary beginning January 1, 2021, unless otherwise noted. In most cases, if you fill a prescription for one of these drugs, you will pay the full retail price.

Single-Source Brand Exclusions

The following drug classes have new exclusions for 2021.

Drug Class	Excluded Medications	Preferred Alternatives
Antibiotic Agents - Vancomycins (Oral)	FIRVANQ	vancomycin capsules
Anticonvulsants	APTOM	carbamazepine, oxcarbazepine, pregabalin, topiramate, VIMPAT
Antidiarrheal Agents	MYTESI	dlphenoxylate/atropine, loperamide
Antiglaucoma Drugs (Non-Prostaglandins)	ALPHAGAN P 0.1%, COMBIGAN, TIMOPTIC OCUDOSE*	betaxolol drops, brimonidine 0.15% drops, brimonidine 0.2% drops, levobunolol drops, timolol drops, AZOPT
Beta Blockers & Combinations	INDERAL XL, INNOPRAN XL	propranolol er
Bowel Evacuants	MOVIPREP, OSMOPREP*	peg-electrolyte solution, CLENPIQ, SUPREP
Chronic Lymphocytic Leukemia (CLL) Agents	CALQUENCE	IMBRUVICA, VENCLEXTA
Dipeptidyl Peptidase-4 (DPP-4) Inhibitors & Combinations	ALOGLIPTIN*, NESINA*, ONGLYZA*, TRAJENTA	JANUVIA
	ALOGLIPTIN/METFORMIN*, JENTADUETO, JENTADUETO XR, KAZANO*, KOMBIGLYZE XR*	JANUMET, JANUMET XR
Dipeptidyl Peptidase-4 (DPP-4) Inhibitors/ Sodium Glucose Co-Transporter-2 (SGLT-2) Inhibitors Combinations	QTERN	GLYXAMBI, STEGLUJAN
Estrogen & Estrogen Modifiers for Vaginal Symptoms	FEMRING*, INTRAROSA	estradiol cream, estradiol patches, estradiol tablets, yuvafem, ESTRING, PREMARIN CREAM, PREMARIN TABLETS
Gaucher Disease Agents	ELELYSO	CEREZYME
Granulocyte Colony Stimulating Factors	NEULASTA, UDENYCA	FULPHILA, ZIEXTENZO
Hemorrhoidal Preparations	PROCTOFOAM-HC	pramoxine/hydrocortisone

* Current 2020 exclusion in this class

2021 National Preferred Formulary

Exclusion List Changes

Single-Source Brand Exclusions (Continued)

Drug Class	Excluded Medications	Preferred Alternatives
Immune Globulins	HIZENTRA SYRINGES*, HIZENTRA VIALS	SC: XEMBIFY
	CUTAQUIG	SC: GAMMAGARD LIQUID, GAMUNEX-C, XEMBIFY
	GAMMAKED	IV: GAMMAGARD LIQUID, GAMMAGARD S-D, GAMUNEX-C SC: GAMMAGARD LIQUID, GAMUNEX-C, XEMBIFY
Immunosuppressant Agents	OTREXUP	RASUVO
Irritable Bowel Syndrome & Chronic Constipation Agents	AMITIZA	LINZESS, TRULANCE
Lambert-Eaton Myasthenic Syndrome Agents	FIRDAPSE	RUZURGI
Long-Acting Opioid Oral Analgesics	EMBEDA*, MORPHABOND ER, NUCYNTA ER, OXYCODONE ER*, XTAMPZA ER*	hydromorphone er, morphine sulfate er, oxymorphone er, HYSINGLA ER, OXYCONTIN
Narcotic Analgesics & Combinations	NUCYNTA	hydrocodone/acetaminophen, morphine sulfate, oxycodone, tramadol, tramadol/acetaminophen
Narcotic Antagonists	BUNAVAIL	buprenorphine/naloxone, ZUBSOLV
Ophthalmic Anti-Allergic	ALOCRIL*, ALOMIDE*, LASTACAPT, PAZEO	azelastine drops, cromolyn drops, epinastine drops, ketotifen drops, olopatadine drops, ZERVATE
Ophthalmic Quinolone Antibiotics	CILOXAN OINTMENT	ciprofloxacin drops, gatifloxacin drops, levofloxacin drops, moxifloxacin drops, ofloxacin drops
PCSK9 Inhibitors	PRALUENT	REPATHA
Prenatal Vitamins	PREGENNA, TRINAZ	generic prenatal vitamins
Proton Pump Inhibitors	ACIPHEX SPRINKLE*, ESOMEPRAZOLE STRONTIUM*, NEXIUM PACKETS, PRILOSEC SUSPENSION*, PROTONIX SUSPENSION*, RABEPRAZOLE DR SPRINKLE*	esomeprazole magnesium, lansoprazole, omeprazole, pantoprazole, rabeprazole
Pulmonary Anti-Inflammatory/ Beta-Agonist Combination Inhalers	AIRDUO RESPICLICK, BUDESONIDE/FORMOTEROL*, FLUTICASONE/SALMETEROL (BY A-S MEDICATION, TEVA)	fluticasone/salmeterol (by Prasco, Proficient Rx), ADVAIR HFA, BREO ELLIPTA, DULERA, SYMBICORT
Sedative-Hypnotic Agents	DORAL*, QUIAZEPAM	estazolam, lorazepam
Short-Acting Beta2-Agonist Inhalers	ALBUTEROL SULFATE HFA (BY A-S MEDICATION, PRASCO)*, LEVALBUTEROL HFA*, PROAIR DIGIHALER*, PROAIR RESPICLICK, PROVENTIL HFA*, VENTOLIN HFA, XOPENEX HFA*	albuterol sulfate hfa (by Cipla, Par, Perrigo, Proficient Rx & Teva)
Topical Antifungals	ECOZA, LULICONAZOLE*, SULCONAZOLE*, XOLEGEL	ciclopirox, econazole, ketoconazole, naftifine, oxiconazole
Topical Estrogen Gels	ELESTRIN, ESTROGEL*	DIVIGEL

2021 National Preferred Formulary

Exclusion List Changes

Single-Source Brand Exclusions (Continued)

Drug Class	Excluded Medications	Preferred Alternatives
Topical Retinoids for Acne	RETIN-A MICRO 0.06% & 0.08%	tretinoin microsphere 0.04% & 0.1%
Vaginal Progestones	CRINONE 4%	medroxyprogesterone, megestrol, norethindrone, progesterone
	CRINONE 8%	ENDOMETRIN

Please note that product placement for treatment for Inflammatory Conditions are subject to change throughout the year based upon changes in market dynamics, new indications for existing products, biosimilar and new product launches.

Drug Class	Excluded Medications	Preferred Alternatives
Inflammatory Conditions	COSENTYX	TALTZ*, ENBREL, HUMIRA, OTEZLA, SKYRIZI, STELARA SC, TREMFYA, XELJANZ, XELJANZ XR

Multi-Source Brand Exclusions

The generic equivalents of the following brand-name medications are covered on the National Preferred Formulary. FDA-approved generic medications meet strict standards and contain the same active ingredients as their corresponding brand-name medications, although they may have a different appearance. As new generic medications become available, additional multisource brand products may become excluded.

ANDROGEL 1.62%	CONCERTA	DURAGESIC	ESTRACE CREAM	ESTROSTEP FE
GENERESS FE	LIALDA	LOSEASONIQUE	LOTRONEX	MESTINON
MINIVELLE	MIRCETTE	NATROBA	NEXIUM CAPSULES	PROAIR HFA
QUARTETTE	RETIN-A MICRO 0.1% & 0.04%	SAFYRAL	SEASONIQUE	TAZORAC 0.1% CREAM
TEKTURNA	TRAVATAN Z	WELCHOL 3.75G PACKET	WELLBUTRIN XL	ZOHYDRO ER

Preferred to Non Preferred Changes

ALREX	BEPREVE	FIRST-LANSOPRAZOLE	FIRST-MOUTHWASH BLM	FIRST-OMEPRazole
ILEVRO	ORACEA	PRIVIGEN	PROLENSA	QBREXZA
ranitidine syrup				

* Current 2020 exclusion in this class

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PLAN DOCUMENT AMENDMENT

BY THIS AGREEMENT, The _____ hereafter referred to as the Employer is hereby amending the Plan Document as follows effective 12:01 am, _____.

Eligibility Requirements for Employee Coverage. As required by, or do to the spirit and intent of, and for the reasons set forth in Executive order "EO" 172-2020 the Employer does hereby waive the waiting period for an otherwise eligible new hire or rehired employee to become enrolled in the employer's Medical and Prescription Drug plans during the state of public health emergency pursuant to EO103-2020.

An employee that is currently in the waiting period that existed prior to this waiver on 8/3/2020 may be enrolled retroactively to their date of hire (but in no event before 3/9/2020) provided any back premiums are paid to the plan and any required employee contributions paid to the employer.

All other eligibility requirements unless inconsistent with this waiver of waiting period remain in full force and effect. This Amendment applies to the waiting period applicable to all health plans sponsored by the Employer identified herein.

This waiver of waiting period shall end for all those not currently enrolled immediately upon the lifting of the New Jersey State Public Health Emergency unless a superseding plan amendment is made.

IN WITNESS WHEREOF, this Amendment is executed for the Employer on (or of) the day and year as written above. Except as specifically stated, nothing contained in this Amendment shall alter or amend the Plan Document.

Entity

Date

Authorized Representative

Title

Witness



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The Express Scripts mobile app.*

Save time and money
with home delivery

Refill and renew your
prescriptions

See your order status,
claims and payment history

Find and compare prices
with **Price a Medication**
and **My Rx Choices®**

Check for drug
interactions and sign up
for medicine alerts

Get instant access to your
digital member ID card

*Some features may not be available for all benefit plans.

CENTRAL JERSEY HEALTH INSURANCE FUND

BILLS LIST

Confirmation of Payment

AUGUST 2020

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

BE IT RESOLVED that the Central Jersey Health Insurance 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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001609			
001609	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 8/20	191,837.00
			191,837.00
001610			
001610	Flagship Health System	DENTAL DMO 8/20	1,029.91
			1,029.91
001611			
001611	DELTACARE USA	ASBURY PARK 8/20	1,998.35
			1,998.35
001612			
001612	SaveonSP LLC	CLAIMS ADMIN FEE - ESI - 7/20 - LAKEWOOD	6,033.25
001612	SaveonSP LLC	CLAIMS ADMIN - ESI - 7/20	5,042.50
001612	SaveonSP LLC	CLAIMS ADMIN - ESI - 6/20	7,922.00
001612	SaveonSP LLC	CLAIMS ADMIN - ESI - 6/20 - LAKEWOOD	5,457.25
			24,455.00
001613			
001613	AETNA LIFE INSURANCE COMPANY	VISION 8/20	124.67
001613	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 8/20	77,333.76
			77,458.43
001614			
001614	DELTA DENTAL OF NEW JERSEY INC	TPA 8/20	6,452.16
			6,452.16
001615			
001615	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/20	11.50
001615	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 8/20	32,241.01
			32,252.51
001616			
001616	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 8/20	2,976.00
			2,976.00
001617			
001617	HOLMAN, FRENIA, ALLISON, P.C.	PROFESSIONAL SERVICES 7/20	1,908.33
			1,908.33
001618			
001618	STEPHEN MA YER	TREASURER FEE 8/20	1,000.00
			1,000.00

001619			
001619	ALLSTATE INFORMATION MANAGEMNT	ACCT#420 - ARC & STOR - 6.30.20	64.81
			64.81
001620			
001620	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 8/20	1,250.00
001620	CONNER STRONG & BUCKELEW	NEW MEMBER 8/20	43,257.54
001620	CONNER STRONG & BUCKELEW	PROGRAM MANAGER 8/20	57,061.76
001620	CONNER STRONG & BUCKELEW	DENTAL 8/20	586.37
001620	CONNER STRONG & BUCKELEW	FUND COORD 8/20	5,020.54
001620	CONNER STRONG & BUCKELEW	HEALTH CARE 8/20	1,404.31
			108,580.52
001621			
001621	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 8/20	89,479.21
			89,479.21
001622			
001622	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 8/20	9,214.80
001622	WESTPORT INSURANCE CORP	AGGREGATE 8/20	2,435.16
001622	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 8/20	53,087.94
			64,737.90
		Total Payments FY 2020	604,230.13
		TOTAL PAYMENTS ALL FUND YEARS	\$604,230.13

Chairperson

Attest:

Dated: _____

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

Treasurer

CENTRAL JERSEY HEALTH INSURANCE FUND

BILLS LIST

Resolution No. 27-20

SEPTEMBER 2020

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

BE IT RESOLVED that the Central Jersey Health Insurance 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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001623			
001623	B-MED	ES REBATE INCORRECT DEPOSIT	155,004.89
			155,004.89
		Total Payments FY 2019	155,004.89

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001624			
001624	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVTG 9/20	191,383.27
			191,383.27
001625			
001625	Flagship Health System	DENTAL DMO 9/20	609.97
			609.97
001626			
001626	DELTACARE USA	DENTAL 9/20	1,998.35
			1,998.35
001627			
001627	AETNA LIFE INSURANCE COMPANY	VISION 9/20	112.84
001627	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 9/20	76,840.56
			76,953.40
001628			
001628	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 9/20	-25.00
001628	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 8/20	-25.00
001628	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 8/20	840.00
001628	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 9/20	840.00
			1,630.00
001629			
001629	PA YFLEX	OCEANPORT 7/20 & 8/20	198.00
001629	PA YFLEX	MRRSA 7/20 & 8/20	18.00
			216.00
001630			
001630	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 9/20	6,480.24
			6,480.24
001631			
001631	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/20	9.50
001631	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 9/20	32,223.58
			32,233.08
001632			
001632	BERRY,SAHRADNIK,KOTZAS& BENSON	ATTORNEY FEE 9/20	2,976.00
			2,976.00
001633			
001633	HOLMAN, FRENIA, ALLISON, P.C.	PROFESSIONAL SERVICES 8/20	1,908.33
			1,908.33

001634			
001634	STEPHEN MAYER	TREASURER FEE 9/20	1,000.00
			1,000.00
001635			
001635	ALLSTATE INFORMATION MANAGEMNT	ACCT#420 - ARC & STOR - 7.31.20	64.81
			64.81
001636			
001636	CONNER STRONG & BUCKELEW	PLAN DOCUMENTS 9/20	1,250.00
001636	CONNER STRONG & BUCKELEW	NEW MEMBER COMM 9/20	43,339.64
001636	CONNER STRONG & BUCKELEW	PROGRAM MGR FEES 9/20	56,982.64
001636	CONNER STRONG & BUCKELEW	DENTAL 9/20	590.56
001636	CONNER STRONG & BUCKELEW	FUND COORD 9/20	4,990.02
001636	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 9/20	1,395.49
			108,548.35
001637			
001637	MUNICIPAL REINSURANCE H.I.F.	SPECIFIC REINSURANCE 9/20	88,774.05
			88,774.05
001638			
001638	WESTPORT INSURANCE CORP	SPECIFIC - SINGLE 9/20	9,214.80
001638	WESTPORT INSURANCE CORP	AGGREGATE 9/20	2,429.70
001638	WESTPORT INSURANCE CORP	SPECIFIC - FAMILY 9/20	52,914.45
			64,558.95
		Total Payments FY 2020	579,334.80
		TOTAL PAYMENTS ALL FUND YEARS	\$734,339.69

Chairperson

Attest:

Dated: _____

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

Treasurer

Central Jersey Health Insurance Fund

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2020 Month Ending: July										
	Med	Dental	Rx	Vision	Medicare Advantage	Reinsurance	DMO Premiums	Future	Admin	TOTAL
OPEN BALANCE	14,639,993.62	662,581.38	3,532,304.36	45,538.66	6,963,648.94	(96,115.45)	16,968.90	29.41	(102,445.19)	25,662,504.63
RECEIPTS										
Assessments	1,547,293.98	100,271.28	499,954.20	1,303.87	123,789.78	104,150.43	1,926.77		166,646.80	2,545,337.11
Refunds										
Invest Pymnts	6,095.91	238.71	1,982.29	21.17	3,768.72	1.60	5.17	0.01	184.75	12,298.33
Invest Adj										
Subtotal Invest	6,095.91	238.71	1,982.29	21.17	3,768.72	1.60	5.17	0.01	184.75	12,298.33
Other *	40,434.69									40,434.69
TOTAL	1,593,824.58	100,509.99	501,936.49	1,325.04	127,558.50	104,152.03	1,931.94	0.01	166,831.55	2,598,070.13
EXPENSES										
Claims Transfers	2,157,771.51	142,059.18	769,869.80							3,069,700.49
Expenses					180,061.80	155,069.91			350,292.17	685,423.88
Other *										
TOTAL	2,157,771.51	142,059.18	769,869.80		180,061.80	155,069.91			350,292.17	3,755,124.37
END BALANCE	14,076,046.69	621,032.19	3,264,371.05	46,863.70	6,911,145.64	(147,033.33)	18,900.84	29.42	(285,905.81)	24,505,450.39

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
Central Jersey Health Insurance Fund							
ALL FUND YEARS COMBINED							
CURRENT MONTH	July						
CURRENT FUND YEAR	2020						
Description:		Instrument #1	Instr #2	Instr #3	Instr #4	Instr #5	Instr #6
ID Number:		N.J.C.M.F.		Bank of NY	TD Bank Admin	Investments	Ocean First Admin.
Maturity (Yrs)							
Purchase Yield:		Old					
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balance	\$25,662,504.41	\$3,653,804.53		\$8,978,875.32		\$13,029,824.56	
Opening Interest Accrual Balance	\$12,304.24			\$12,304.24			
1 Interest Accrued and/or Interest Cost	\$8,427.61			\$8,427.61			
2 Interest Accrued - discounted Instr.s							
3 (Amortization and/or Interest Cost)							
4 Accretion							
5 Interest Paid - Cash Instr.s	\$7,477.14	\$363.44		(\$917.04)		\$8,030.74	
6 Interest Paid - Term Instr.s	\$11,124.12			\$11,124.12			
7 Realized Gain (Loss)	-\$6,302.95			(\$6,302.95)			
8 Net Investment Income	\$9,601.80	\$363.44		\$1,207.62		\$8,030.74	
9 Deposits - Purchases	\$2,585,771.78					\$2,585,771.78	
# (Withdrawals - Sales)	(\$3,755,124.37)					(\$3,755,124.37)	
Ending Cash & Investment Balance	\$24,505,450.13	\$3,654,167.97		\$8,982,779.45		\$11,868,502.71	
Ending Interest Accrual Balance	\$9,607.73			\$9,607.73			
Plus Outstanding Checks	\$45,721.34					\$45,721.34	
(Less Deposits in Transit)							
Balance per Bank	\$24,551,171.47	\$3,654,167.97		\$8,982,779.45		\$11,914,224.05	
Annualized Rate of Return This Month	0.46%	0.12%		0.16%		0.77%	

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
Central Jersey Health Insurance Fund									
Month		July							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Year	Coverage	Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	July	July	July	July	Reconciled	Variance From	Month
2020	Med	5,467,122.66	1,453,657.46		6,920,780.12		6,920,780.12	5,467,122.66	1,453,657.46
	Dental	485,495.55	141,614.48		627,110.03		627,110.03	485,495.55	141,614.48
	Rx	3,234,605.67	527,198.48		3,761,804.15		3,761,804.15	3,234,605.67	527,198.48
	Vision								
	Total	9,187,223.88	2,122,470.42		11,309,694.30		11,309,694.30	9,187,223.88	2,122,470.42



CENTRAL JERSEY HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 9, 2020



CENTRAL JERSEY HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2019	# OF EES	PER EE	MEDICAL CLAIMS PAID 2020	# OF EES	PER EE	
JANUARY	\$1,316,912	1,078	\$ 1,222	\$1,267,894	1,613	\$ 786	
FEBRUARY	\$1,330,036	1,070	\$ 1,243	\$1,760,412	1,591	\$ 1,106	
MARCH	\$1,257,366	1,077	\$ 1,167	\$2,343,550	1,590	\$ 1,474	
APRIL	\$1,652,510	1,081	\$ 1,529	\$1,158,223	1,593	\$ 727	
MAY	\$1,497,164	1,088	\$ 1,376	\$1,324,407	1592	\$ 831	
JUNE	\$1,289,194	1,085	\$ 1,188	\$1,635,452	1,577	\$ 1,037	
JULY	\$1,710,184	1,085	\$ 1,576	\$1,854,432	1,573	\$ 1,179	
AUGUST	\$1,137,006	1,080	\$ 1,053				
SEPTEMBER	\$1,294,446	1,077	\$ 1,202				
OCTOBER	\$1,722,514	1,081	\$ 1,593				
NOVEMBER	\$1,216,124	1,086	\$ 1,120				
DECEMBER	\$1,368,500	1,092	\$ 1,253				
TOTALS	\$16,791,957			\$11,344,369			
				2020 Average	1,590	\$ 1,020	
				2019 Average	1,082	\$ 1,294	

Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID :	All	Paid Dates:	06/01/2020 - 06/30/2020
Customer:	CENTRAL JERSEY HEALTH INSURANCE FUND	Service Dates:	01/01/1900 - 06/30/2020
Group / Control:	00143735,00285786,00659552,00737415,00866354,SI362223	Line of Business:	All
Subgroup / Suffix:	All	Funding Category:	All

	Billed Amt	Paid Amt
	\$694,013.06	\$328,483.28
TOTAL:	\$694,013.06	\$328,483.28

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Large Claimant Report (Drilldown) - Claims Over \$50000

Plan Sponsor Unique ID :	All	Paid Dates:	07/01/2020 - 07/31/2020
Customer:	CENTRAL JERSEY HEALTH INSURANCE FUND	Service Dates:	01/01/1900 - 07/31/2020
Group / Control:	00143735,00285786,00659552,00737415,00866354,SI362223	Line of Business:	All
Subgroup / Suffix:	All	Funding Category:	All

	Billed Amt	Paid Amt
	\$289,806.57	\$129,095.80
	\$226,875.00	\$102,179.60
	\$103,322.80	\$77,930.47
	\$283,946.61	\$77,587.95
	\$135,683.86	\$57,626.78
TOTAL:	\$1,039,634.84	\$444,420.60

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Central Jersey Health Insurance Fund
8/1/2020 through 7/31/2020 (Unless otherwise noted)

**Medical Claims Paid Per Member:
Jan 2020-July 31, 2020**

Total Medical Paid per EE: \$1,020

Network Discounts

Inpatient: 62.8%
Ambulatory: 67.5%
Physician/Other: 63.9%
TOTAL: 65.0%

Provider Network

% Admissions In-Network: 97.4%
% Physician Office: 88.8%

Aetna Book of Business:
Admissions 97.9%; Physician 90.5%

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

- Jersey Shore Medical
- Morristown Memorial
- Ocean Medical Center
- Community Medical Center
- Riverview Medical Center

**Catastrophic Claim Impact
(YTD Jan- July, 31 2020)**

Number of Claims Over \$50,000: 24
Claimants per 1000 members: 6.1
Avg. Paid per Claimant: \$105,183
Percent of Total Paid: 23.8%
• Aetna BOB- HCC account for an
average of 42.3% of total Medical Cost

**Nurse Case Member Outreach:
YTD Through Q2 2020**

Unique Members Identified: 146
Outreach Opportunities Identified: 158
Outreach in Progress: 34
Completed Outreach: 128

Closed with Engagement: 40
Unable to Reach: 86
Member Declined: 2

Teladoc Activity: Jan – July 2020

Total Registrations: 142
Total Online Visits: 160
Total Net Claims Savings: \$25,599
Total Visits w/ Rx: 113
Member Satisfaction Rating / Avg.
68% Outstanding 27% Good

**Allentown Service Center
Performance: Q2 2020 Metrics**

Customer Service Performance

Call Quality: 98.0%
1st Call Resolution: 94.3%
Abandonment Rate: 0.6%
Avg. Speed of Answer: 15.7 sec

Claims Performance

Financial Accuracy: 98.09% (Q1)
Turnaround w/in 15 days: 8.5 days (Q1)
Turnaround w/in 31 days: 6.1 days

Performance Goals

Call Quality: 94%
1st Call Resolution: 89%
Abandonment Rate less than: 3.5%
Average Speed of Answer: 31 sec

Financial Accuracy: 98%

Turnaround Time

90% processed w/in: 15 days
95% processed w/in: 31 days



EXPRESS SCRIPTS®

Central Jersey Health Insurance Fund

Total Component/Date of Service (Month)	201901	201902	201903	2019Q1	201904	201905	201906	2019Q2	201907	201908	201909	2019Q3	201910	201911	201912	2019Q4	2019YTD
Membership	3,178	3,170	3,175	3,174	3,167	3,178	3,214	3,186	3,221	3,225	3,216	3,221	3,218	3,216	3,219	3,218	3,200
Total Days	128,496	117,292	119,574	365,362	123,916	127,483	114,309	365,708	125,703	124,143	118,332	368,178	131,990	116,474	128,971	377,435	1,476,683
Total Patients	1,298	1,263	1,270	1,980	1,234	1,239	1,161	1,875	1,181	1,201	1,169	1,836	1,278	1,236	1,314	1,979	2,661
Total Plan Cost	\$536,010	\$492,303	\$557,118	\$1,585,432	\$495,133	\$572,789	\$505,287	\$1,573,209	\$519,167	\$499,749	\$572,514	\$1,591,430	\$630,039	\$499,213	\$614,634	\$1,743,886	\$6,493,956
Generic Fill Rate (GFR) - Total	82.7%	81.9%	81.6%	82.1%	81.8%	81.3%	81.5%	81.5%	81.3%	79.9%	80.9%	80.7%	80.2%	81.6%	82.8%	81.5%	81.5%
Plan Cost PMPM	\$168.66	\$155.30	\$175.47	\$166.48	\$156.34	\$180.24	\$157.21	\$164.58	\$161.18	\$154.96	\$178.02	\$164.71	\$195.79	\$155.23	\$190.94	\$180.66	\$169.13
Total Specialty Plan Cost	\$142,908	\$120,463	\$142,181	\$405,552	\$101,574	\$153,367	\$123,406	\$378,347	\$130,103	\$95,810	\$171,362	\$397,275	\$204,364	\$138,833	\$196,912	\$540,109	\$1,721,284
Specialty % of Total Specialty Plan Cost	26.7%	24.5%	25.5%	25.6%	20.5%	26.8%	24.4%	24.0%	25.1%	19.2%	29.9%	25.0%	32.4%	27.8%	32.0%	31.0%	26.5%

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Membership	3,185	3,175	3,175	3,178	3,190	3,173	3,173	3,179	3,171								
Total Days	134,092	121,682	143,222	398,996	124,890	116,742	122,101	363,733	121,926								
Total Patients	1,329	1,266	1,283	1,975	1,077	1,017	1,103	1,641	1,096								
Total Plan Cost	\$538,858	\$593,799	\$613,812	\$1,746,469	\$510,199	\$581,314	\$531,304	\$1,622,817	\$568,165								
Generic Fill Rate (GFR) - Total	83.3%	82.6%	81.4%	82.4%	82.1%	80.6%	81.7%	81.5%	82.9%								
Plan Cost PMPM	\$169.19	\$187.02	\$193.33	\$183.16	\$159.94	\$183.21	\$167.45	\$170.18	\$179.18								
% Change Plan Cost PMPM	0.3%	20.4%	10.2%	10.0%	2.3%	1.6%	6.5%	3.4%	11.2%								
Total Specialty Plan Cost	\$153,988	\$160,142	\$179,998	\$494,129	\$136,915	\$193,021	\$174,930	\$504,867	\$184,804								
Specialty % of Total Specialty Plan Cost	28.6%	27.0%	29.3%	28.3%	26.8%	33.2%	32.9%	31.1%	32.5%								

PMPM	
Jan - Jul 2019	\$164.90
Jan - Jul 2020	\$177.03
Trend - Jan - Jul 2020	7.4%

CENTRAL JERSEY HEALTH INSURANCE FUND
CONSENT AGENDA
September 9, 2020

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

Resolutions

Subject Matter

Motion _____ **Second** _____

Resolution 21-20: 2021 Budget Introduction.....	Page 33
Resolution 22-20: Actuary Contract Award.....	Page 34
Resolution 23-20: Treasurer Contract Award.....	Page 35
Resolution 24-20: Attorney Contract Award	Page 36
Resolution 25-20: Dividend Release Approval.....	Page 37
Resolution 26-20: MRHIF I&T Renewal	Page 40
Resolution 27-20: August and September 2020 Bills List	Page 43

RESOLUTION NO. 21-20

**CENTRAL JERSEY HEALTH INSURANCE FUND
INTRODUCTION OF THE 2021 PROPOSED BUDGET**

WHEREAS, The Central Jersey Health Insurance Fund is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

WHEREAS, a quorum of the Executive Committee met on September 9, 2020 in Public Session to introduce the proposed budget for the 2021 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2021 budget in the amount of \$42,121,284 shall be held at the Fund's regularly scheduled and advertised meeting of October 21, 2020 to be held via Zoom Meeting. The 2021 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

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

ADOPTED: September 9, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION 22-20

RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR ACTUARY

WHEREAS, the Central Jersey Health Insurance 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 services; and

WHEREAS, the Executive Committee resolved at their May 13, 2020 meeting to extend the current contract with Actuarial Solutions for 1 additional contract term commencing January 1, 2021 to December 31, 2021; and

WHEREAS, Actuarial Solutions is willing and able to provide said services for a term of one year at the annual rate of \$16,000 for 2021; 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 Central Jersey Health Insurance 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 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 9, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION 23-20

RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR TREASURER

WHEREAS, the Central Jersey Health Insurance 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 Treasurer services; and

WHEREAS, the Executive Committee resolved at their May 13, 2020 meeting to extend the current contract with Stephen Mayer for 1 additional contract term commencing January 1, 2021 to December 31, 2021; and

WHEREAS, Stephen Mayer is willing and able to provide said services for a term of one year at the annual rate of \$12,240 for 2021; 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 Central Jersey Health Insurance 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 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 9, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION 24-20

RESOLUTION AUTHORIZING PROFESSIONAL SERVICES FOR ATTORNEY

WHEREAS, the Central Jersey Health Insurance 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 Attorney services; and

WHEREAS, the Executive Committee resolved at their May 13, 2020 meeting to extend the current contract with Berry, Sahradnik, Kotzas & Benson, P.C. for 1 additional contract term commencing January 1, 2021 to December 31, 2021; and

WHEREAS, Berry, Sahradnik, Kotzas & Benson P.C. is willing and able to provide said services for a term of one year at the annual rate of \$36,430 for 2021; 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 Central Jersey Health Insurance 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 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 9, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 25-20

**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 Central Jersey Health Insurance 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 Banking and 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:

\$6,324,067 Closed Years

3. Lakewood Township has requested a dividend from its self-insured account in the amount of \$3,580,396 and this dividend is approved by the Executive Committee.

4. 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.

Dividend Illustration as of 6/30,	Dividend	2018/2019 Delinquent Assessments	Dividend to be Paid Out
Aberdeen	819,076.00	-	819,076.00
Allentown	41,544.00	5.00	41,549.00
Atlantic Highlands Borough	374,335.00	(28.99)	374,306.01
Bedminster Township	185,421.00	(64,950.00)	120,471.00
Brick Township	933,559.00	-	933,559.00
Brielle Borough	216,071.00	-	216,071.00
Eatontown Sewerage Authority	36,765.00	-	36,765.00
Englishtown Borough	20,068.00	-	20,068.00
Harvey Cedars	3,879.00	-	3,879.00
Housing Authority of Brick Tow	11,593.00	(2,658.00)	8,935.00
Interlaken	35,869.00	(20,720.00)	15,149.00
Jackson Township	9,801.00	-	9,801.00
Keyport	9,639.00	-	9,639.00
Lakewood Twp Fire Dept	78,533.00	(5,276.00)	73,257.00
Manasquan	80,206.00	-	80,206.00
Manasquan River Regional Sew	133,716.00	-	133,716.00
Manchester Township	57,042.00	(20,498.00)	36,544.00
Matawan	17,714.00	(6,179.00)	11,535.00
Montgomery Township	701,974.00	(0.61)	701,973.39
Oceanport	142,148.00	-	142,148.00
Plumsted Township	105,973.00	(3,821.96)	102,151.04
Red Bank	1,092,515.00	-	1,092,515.00
Seaside Heights BOE	11,778.00	(3,005.00)	8,773.00
Ship Bottom Borough	48,132.00	(810.00)	47,322.00
Shrewsbury Township	15,079.00	2,634.00	17,713.00
South River	462,941.00	-	462,941.00
Spring Lake	12,856.00	4,443.02	17,299.02
Toms River MUA	226,983.00	-	226,983.00
Tuckerton Borough School Distr	94,538.00	(4,040.00)	90,498.00
West Long Branch	327,768.00	(124,320.00)	203,448.00
Western Monmouth Utilities Au	16,551.00	-	16,551.00
Lakewood Township	3,580,396.00	-	3,580,396.00
	9,904,463.00	(249,225.54)	9,655,237.46

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 9, 2020

BY: _____
Chairman

ATTEST: _____

Secretary

**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 Central Jersey Health Insurance 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 Central Jersey Health Insurance 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, 2021.

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 Central Jersey Health Insurance 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 Central Jersey Health Insurance 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: SEPTEMBER 9, 2020

CHAIRMAN

Attest:

SECRETARY

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

INDEMNITY and TRUST AGREEMENT

THIS AGREEMENT made this _____, by and between the Municipal Reinsurance Health Insurance Fund, hereinafter referred to as the "REINSURANCE FUND", and the Central Jersey Health Insurance 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, 2021.
- 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.

CENTRAL JERSEY HEALTH INSURANCE FUND

ADOPTED: September 9, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

**CENTRAL JERSEY HEALTH INSURANCE FUND
APPROVAL OF THE AUGUST AND SEPTEMBER 2020 BILLS LISTS**

WHEREAS, the Central Jersey Health Insurance Fund held a Public Meeting on **September 9, 2020** 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 August and September 2020 for consideration and approval of the Executive Committee; and

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

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

NOW THEREFORE BE IT RESOLVED the Commissioners of the Executive Committee of the Central Jersey Health Insurance Fund hereby approve the Bills List for August and September 2020 prepared by the Treasurer of the Fund and duly authorize and concur said bills to be paid expeditiously, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

NOW, THEREFORE BE IT FURTHER RESOLVED, the Commissioners of the Executive Committee of the Central Jersey Health Insurance Fund hereby approve the Treasurers Report as furnished by the Treasurer of the Fund and concur with actions undertaken by the Treasurer, in accordance with the laws and regulations promulgated by the State of New Jersey for Municipal Health Insurance Funds.

ADOPTED: September 9, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

**CENTRAL JERSEY HEALTH INSURANCE FUND
OPEN MINUTES
JULY 15, 2020
ZOOM MEETING
1:30 PM**

Meeting called to order by Chairman Thomas Nolan. The Open Public Meeting notice read into record.

PLEDGE OF ALLEGIANCE

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

CHAIRPERSON		
Thomas Nolan	Borough of Brielle	Present
SECRETARY		
William Rieker	Township of Lakewood	Present
EXECUTIVE	COMMITTEE	
Diane Lapp	Township of Manchester	Present
Adam Hubeny	Borough of Atlantic Highlands	Present
Donato Nieman	Township of Montgomery	Present
Brian Valentino	Western Monmouth MUA	Absent
ALTERNATES:		
Brian Dempsey	Spring Lake	Absent
Brian Brach	Manasquan RRSA	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services	Paul Laracy Emily Koval Karen Kamprath	Present Present Present
Program Manager	Conner Strong & Buckelew	Brandon Lodics Marybeth Visconti	Present Present
Attorney	Berry, Sahradnik, Kotzas & Benson	Jack Sahradnik	Present
Treasurer		Stephen Mayer	Present
Network & Medical Claims Service	Aetna	Jason Silverstein	Present
Network & Medical Claims Service	AmeriHealth	Kristina Strain	Present
Dental Claims Service	Delta Dental	Luhra Ebarle	Present
Rx Administrator	Express Scripts	Kyle Colalillo Ken Rostkowski	Absent Present
Auditor	Holman & Frenia	Lauren Holman	Absent

OTHERS PRESENT:

Tom Fletcher, Acrisure
John Casagrande, Danskin Agency
Anthony Tonzini, Integrity
Angela Morin, Aberdeen Township
Diane Peterson, Conner Strong & Buckelew

CORRESPONDENCE: None

APPROVAL OF MINUTES: MAY 20, 2020 OPEN:

MOTION TO APPROVE OPEN MINUTES OF MAY 20, 2020

MOTION:	Commissioner Nieman
SECOND:	Commissioner Hubeny
VOTE:	Unanimous

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL FAST TRACK as of May 31, 2020 – Executive Director said the fast track shows that claims are currently under budget, mostly due to postponed services due to covid. She said line 8 shows a dividend of \$250,000 however this is due to outstanding receivables from 2019 and before that were found during the audit process. She said moving forward the Fund treasurer will update us on outstanding balances.

2021 BUDGET PROCESS

Executive Director said the claims through May are currently with the Actuary.

- We anticipate a low Medicare Advantage renewal.
- The CJHIF had very little penetration into the reinsurance level, so a positive renewal from the MRHIF is also expected.
- The ESI market check process may produce improved contractual terms for Rx claims.
- We will be negotiating with claims agents for 2021 fees and implementing the results of last year's RFP processes for most other vendors and professionals.
- Dividend options will be presented, which could be included in the budget or to assist members with possible budget constraints due to COVID.

AHA AUDIT

Executive Director said the AmeriHealth Audit has been completed and recommendation/questions have been addressed by AmeriHealth. Overall, the financial results were above industry standards. There were some customer service issues that were found but have since been addressed.

There were some non-financial performance guarantees that were not met in 2019, of which the Funds will receive 2% of their fees back.

PROGRAM MANAGER'S REPORT

ELIGIBILITY/ENROLLMENT:

Please direct any eligibility, enrollment, or system related questions to our dedicated CJHIF enrollment team. The team can be reached by email at cjhifenrollments@permainc.com or by fax at 856-552-2175.

MONTHLY BILLING

As a reminder, please be sure to check your monthly invoice for accuracy. *Please confirm the invoice detail as retro adjustments are limited to two months by Fund policy.* If you find a discrepancy, please report it to the CJHIF eligibility/enrollment team cjhifenrollments@permainc.com or by fax at 856-552-2175.

BROKER CONTACT INFORMATION

Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated CJHIF Client Servicing Team. The team can be reached by email at brokerservices@permainc.com.

CONNER STRONG COVID-19 RESOURCES

Conner Strong & Buckelew has compiled a database of COVID-19 resources available to our clients. To access the resource center please use the link below.

- Link-<https://www.connerstrong.com/insights/covid-19-resource-center/>

AETNA UPDATE

Aetna Retiree- Specialty Rx Update- Program manager said Aetna has made the decision to consolidate Aetna Specialty Pharmacy into CVS Specialty. New patients will begin using CVS Specialty June 1, 2020. On June 26, Aetna will begin to transition existing patients and prescriptions. The transition will continue through the end of September. This will occur in waves, by therapy. Aetna expects it to be a seamless process for our patients and providers. Also please note no new ID cards will be issues.

What members can expect:

- Prescriptions with remaining refills will transfer to CVS Specialty
- Members with a current Aetna Specialty prescription will be sent the attached (Member) letter in advance of the script transfer
- Reminder inserts in the last Aetna Specialty Pharmacy order (see attached)
- CVS Specialty will contact patients to set up their first order
- The logo on the prescription label will be CVS Specialty
- All notices or letters accompanying orders will come from CVS Specialty

EXPRESS SCRIPTS UPDATE

SaveOnSP Update – Program Manager said SaveonSP continues to monitor the specialty medication market and associated manufacturer copay assistance programs to align the program with the available copay manufacturer assistance funds to maximize your savings opportunity.

- Drug names highlighted in green have been added to the program - impacted members will receive a letter (sample attached) and follow-up calls from SaveonSP.
- Drug names highlighted in blue experienced a change in copay – impacted members will be notified by SaveonSP.
- Drug names highlighted in red were removed from the SaveOnSP program - impacted members will receive outreach calls from a SaveOnSP representative.

Pharmacy Network Update- Program Manager said Effective August 16, 2020, Sam's Club Pharmacies will no longer be part of the CJHIF standard network of ESI pharmacies. ESI will be reaching out directly to impacted members. There is one impacted member in the CJHIF.

Delta Dental Update – Program Manager said Delta Dental announced updated Call Center hours, 8:00AM-6:30PM (Mon-Thurs) & 8:00AM-5:00PM (Friday).

LEGISLATIVE UPDATE

“Back to Work” COVID-19 Tests: Program Manager said insurers are not required to cover COVID-19 tests that employers may mandate as they bring employees back to work. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that the law only applies to tests that are deemed "*medically appropriate*" by a healthcare provider. This latest guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The CJHIF will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

PCORI Fee Update- Program Manager said the annual PCORI fee has been extended for another 10 years through September 30th, 2029. As a courtesy, the CJHIF pays the PCORI fee on behalf of Fund members.

NJ Senate Bill 2273/A20 – Educator's Health Benefit Fairness Act - Program Manager said this bill was recently passed by Assembly on July 1, 2020. The Executive Director and Program Manager offices have been closely following the legislation and preparing for implementation on January 1, 2021. We will be working with the Risk Managers and Leadership for the School Boards in the Fund, to assure compliance with all components.

Key Legislative Components:

- Requires SEHBP and eligible employers that do not participate in the SEHBP to provide certain plans for public education employees and certain public education retirees.
- Requires these plans be offered to public education employees at a salary-based contribution schedule, which will be an alternative to Chapter 78.
- The first plan, *NJ Educator's Health Plan* must be offered on January 1, 2021

- A special open enrollment will be held for School Boards in the fall
- All new employees hired after July 1, 2020 will be required to enroll in the *Educators Plan* on January 1, 2021.

ADMINISTRATIVE AUTHORIZATIONS

There are no appeals or authorizations to report.

TREASURER – Fund Treasurer said the bills list and Treasurers report is included in the agenda.

June 2020 – Confirmation of Payment

FUND YEAR 2019	\$1,960.33
FUND YEAR 2020	\$528,982.89
TOTAL ALL FUND YEARS	\$530,943.22

June 2020 – Supplemental Bills List

FUND YEAR 2020	\$83,244.89
TOTAL ALL FUND YEARS	\$83,244.89

July 2020 – Resolution 20-20

FUND YEAR 2019	\$1,908.33
FUND YEAR 2020	\$683,515.55
TOTAL ALL FUND YEARS	\$685,423.88

MOTION TO APPROVE THE JUNE 2020 BILLS LIST AND SUPPLEMENTAL BILLS LIST, JULY 2020 BILLS LIST AND TREASURERS REPORT AS PRESENTED:

MOTION:	Commissioner Nieman
SECOND:	Commissioner Hubeny
VOTE:	6 Ayes, 0 Nays

ATTORNEY: None

AETNA: Mr. Silverstein reviewed the April and May 2020 claims. He said there was 1 high claimant for April and 3 for May. He said all metrics are currently running well. He reviewed the Covid reporting that was attached with the Agenda.

AMERIHEALTH: Ms. Strain reviewed the claims for June 2020. She said the claims for up slightly for June. She said there were no high claims for this reporting period. She reviewed the Covid reporting included in the Agenda.

EXPRESS SCRIPTS: Mr. Rostkowski said the trend for January – May 2020 is 6.8 %. He also reviewed the Covid reporting included with the Agenda.

DELTA DENTAL: None

NEW BUSINESS: None

OLD BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN MEETING:

MOTION:	Commissioner Nieman
SECOND:	Commissioner Lapp
VOTE:	Unanimous

MEETING ADJOURNED: 2:00 pm

Minutes Prepared by: Karen Kamprath , Assisting Secretary

Next Meeting: September 9, 2020 1:30 pm

APPENDIX II

**CENTRAL JERSEY HEALTH INSURANCE FUND
FINANCE COMMITTEE MEETING
AUGUST 18, 2020
10:00 AM - CONFERENCE CALL**

ATTENDEES:

William Rieker, Executive Committee
Tom Nolan, Executive Committee
Paul Laracy, PERMA
Emily Koval, PERMA
Karen Kamprath, PERMA

The Committee met to review the 2021 CJHIF proposed budget.

Ms. Koval said the actuary determined the medical and Rx increases with projections that included claims through 5/31/2020, but because of the decreased claim activity due to the pandemic, his projection was based off 2019, then used each carrier's trend at that time to trend forward. She said the Fund has a good renewal with under 2% overall. She said AmeriHealth and Aetna are coming in flat, just under .50% overall. She said formulary rebates for RX were better than estimated in last year's budget, therefore an additional savings was included in this budget. The Funds experience in the MRHIF is favorable, so a 25% decrease has been included, but the reinsurance renewal has not been finalized so that number may change.

Ms. Koval said expenses are mostly increasing 2%, however the Fund Actuary agreed to decrease his fees to stay competitive. She said he will still complete the same services.

Ms. Koval said assessments include the Loss Ratio Factor of +/- 2.5%

Ms. Koval said this draft is pending the Medicare Advantage, Lakewood Stop Loss and MRHIF renewals.

Ms. Koval said the wellness budget was increased by \$75,000 due to increased demand and to allow for additional members. She said overall the budget is down 1.13% across the board.

DIVIDEND

Ms. Koval said the Fund has the option to release a dividend to its membership. The Committee discussed and agree to recommend \$9,904,463 as presented.

AMERIHEALTH CONTRACT

Ms. Koval said AHA has refused to sign the HIF contract for 2019 and 2020 and submitted a contract with numerous and previously undiscussed changes. This issue involves all HIFs currently using AHA, including the SNJ HIF, Coastal, Schools HIF, and Central HIF. We are awaiting additional feedback from them on the attached listing of required changes..

Central Jersey Municipal Employee Benefits Fund					
2021 Certified Budget		Print date	14-Aug-20		
Census:					
		Census All Members	Census Excl Lakewood		
Medical AmenHealth	20	240	20	240	
Medical Aetna	1,582	18,984	1,132	13,584	
Rx	1,677	20,124	1,227	14,724	
Dental	2,063	24,756	1,459	17,508	
Vision Aetna	129	1,548	129	1,548	
Medicare Advantage - Medical	630	7,560	507	6,084	
Medicare Advantage - Rx Only (Brick)	242	2,904	242	2,904	
Rx No Medical (Incl in Rx above)	515	6,180	515	6,180	
Dental No Med No Rx (Incl in Dental above)	1087	13,044	924	11,088	
DMO Only	70	840	70	840	
Medicare Advantage Only	187	2,244	162	1,944	
Medicare Advantage METRO Only	0				
	LINE ITEMS	2020 Annualized Budget	2021 Proposed Budget	\$ Change	% Change
1	Medical Claims AmenHealth 12/31 Renewal	\$ 7,985	\$ 8,060	\$ 75	0.94%
2	Medical Claims AmenHealth 6/30 Renewal	\$ 347,206	\$ 347,319	\$ 113	0.03%
3	Medical Claims Aetna 12/31 Renewal	\$ 18,244,724	\$ 18,309,135	\$ 64,411	0.35%
4	Medical Claims Aetna 6/30 Renewal	\$ 333,697	\$ 334,875	\$ 1,178	0.35%
5	Subtotal Medical Claims	\$ 18,933,612	\$ 18,999,389	\$ 65,777	0.35%
6	Prescription Claims 12/31 Renewal	\$ 7,138,361	\$ 7,282,791	\$ 144,430	2.02%
7	Prescription Claims 6/30 Renewal	\$ 185,736	\$ 189,578	\$ 3,842	2.07%
8	Subtotal Prescription Claims	\$ 7,324,097	\$ 7,472,369	\$ 148,272	2.02%
9					
10	Lakewood SIR Claims				
11	Medical	\$ 8,831,246	\$ 8,797,356	\$ (33,890)	-0.38%
12	Prescription	\$ 2,567,944	\$ 2,608,383	\$ 40,439	1.57%
13					
14	Less Rx Rebates	\$ (1,098,615)	\$ (1,494,474)	\$ (395,859)	36.03%
15					
16	Dental Claims 12/31 Renewal	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
17	Dental Claims 6/30 Renewal	\$ -	\$ -	\$ -	0.00%
18	Subtotal Dental Claims	\$ 1,814,643	\$ 1,750,783	\$ (63,860)	-3.52%
19	Vision Claims	\$ 23,233	\$ 23,233	\$ -	0.00%
20					
21	Subtotal Claims	\$ 38,396,160	\$ 38,157,039	\$ (239,121)	-0.62%
22					
23	Medicare Advantage / EGWP	\$ 1,781,355	\$ 1,781,355	\$ -	0.00%
24	Medicare Advantage - Rx	\$ 527,395	\$ 527,395	\$ -	0.00%
25	DMO Premiums	\$ 35,343	\$ 35,343	\$ -	0.00%
26					
27	Reinsurance				
28	Specific	\$ 1,083,153	\$ 809,372	\$ (273,781)	-25.28%
29	Lakewood - ICH	\$ 788,028	\$ 788,028	\$ -	0.00%
30	Subtotal Reinsurance	\$ 1,871,181	\$ 1,597,401	\$ (273,781)	-14.63%
31					
32	Loss Fund Contingency	\$ 55,263	\$ 130,233	\$ 74,970.00	135.66%
33					
34	Total Loss Fund	\$ 42,666,698	\$ 42,228,767	\$ (437,932)	-1.03%
35					
37	Expenses				
38	Legal	\$ 35,716	\$ 36,430	\$ 714	2.00%
39	Treasurer	\$ 12,000	\$ 12,240	\$ 240	2.00%
40	Administrator	\$ 387,415	\$ 395,164	\$ 7,748	2.00%
41	Program Manager	\$ 1,291,687	\$ 1,317,540	\$ 25,852	2.00%
42	Actuary	\$ 41,300	\$ 16,000	\$ (25,300)	-61.26%
43	Auditor	\$ 20,096	\$ 20,498	\$ 402	2.00%
44	TPA - AmenHealth	\$ 9,780	\$ 9,780	\$ -	0.00%
45	TPA - Aetna	\$ 937,700	\$ 909,224	\$ (28,476)	-3.04%
46	Plan Documents	\$ 15,000	\$ 15,000	\$ -	0.00%
47	Dental TPA	\$ 77,239	\$ 77,239	\$ -	0.00%
48	Wellness	\$ 50,000	\$ 125,000	\$ 75,000	150.00%
49	Affordable Care Act	\$ 9,516	\$ 9,516	\$ -	0.00%
50	A4 Retiree Surcharge	\$ 25,206	\$ 24,688	\$ (517)	-2.05%
51	Misc/Cont	\$ 21,263	\$ 18,736	\$ (2,527)	-11.88%
52					
53	Total Expenses	\$ 2,933,917	\$ 2,987,054	\$ 53,137	1.81%
54					
55	Total Budget	\$ 45,600,616	\$ 45,215,820	\$ (384,795)	-0.84%
56	Total Billing	\$ 45,732,804	\$ 45,215,820	\$ (516,984)	-1.13%

Central Jersey Municipal Employee Benefits Fund												
2021 ASSESSMENTS ANNUALIZED vs PROPOSED												
	Annualized Assessments FY2020			Proposed Assessments FY2021			Difference \$			Difference %		
Group Name	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Aberdeen	3,316,224	-	3,316,224	3,237,324	-	3,237,324	(78,900)	-	(78,900)	-2.38%	0.00%	-2.38%
Allentown	198,252	-	198,252	193,272	-	193,272	(4,980)	-	(4,980)	-2.51%	0.00%	-2.51%
Asbury Park City	89,940	1,380	91,320	89,940	1,380	91,320	-	-	-	0.00%	0.00%	0.00%
Atlantic Highlands Borough	1,216,332	-	1,216,332	1,187,196	-	1,187,196	(29,136)	-	(29,136)	-2.40%	0.00%	-2.40%
Barneгат Light	18,012	-	18,012	18,012	-	18,012	-	-	-	0.00%	0.00%	0.00%
Bedminster Township	797,256	6,528	803,784	815,796	6,660	822,456	18,540	132	18,672	2.33%	2.02%	2.32%
Brick Township	4,008,336	3,372	4,011,708	3,909,348	3,288	3,912,636	(98,988)	(84)	(99,072)	-2.47%	-2.49%	-2.47%
Brick Twp Housing Authority	54,288	-	54,288	54,288	-	54,288	-	-	-	0.00%	0.00%	0.00%
Brielle Borough	900,120	42,288	942,408	890,568	41,844	932,412	(9,552)	(444)	(9,996)	-1.06%	-1.05%	-1.06%
Eatontown Sewerage Authority	157,380	-	157,380	154,272	-	154,272	(3,108)	-	(3,108)	-1.97%	0.00%	-1.97%
Englishtown	11,772	-	11,772	11,772	-	11,772	-	-	-	0.00%	0.00%	0.00%
Harvey Cedars	23,244	-	23,244	23,244	-	23,244	-	-	-	0.00%	0.00%	0.00%
Highland Elementary School	647,616	-	647,616	638,988	-	638,988	(8,628)	-	(8,628)	-1.33%	0.00%	-1.33%
Jackson Township	60,024	-	60,024	60,024	-	60,024	-	-	-	0.00%	0.00%	0.00%
Keyport	32,352	576	32,928	32,352	576	32,928	-	-	-	0.00%	0.00%	0.00%
Lakewood Township	13,963,680	4,440	13,968,120	13,803,804	4,440	13,808,244	(159,876)	-	(159,876)	-1.14%	0.00%	-1.14%
Manasquan	45,804	1,740	47,544	45,804	1,740	47,544	-	-	-	0.00%	0.00%	0.00%
Manasquan River Regional Sewerage Author	357,360	-	357,360	348,816	-	348,816	(8,544)	-	(8,544)	-2.39%	0.00%	-2.39%
Manchester Township	257,544	-	257,544	257,544	-	257,544	-	-	-	0.00%	0.00%	0.00%
Matawan	73,104	-	73,104	73,104	-	73,104	-	-	-	0.00%	0.00%	0.00%
Montgomery Township	2,887,920	145,044	3,032,964	2,817,324	141,408	2,958,732	(70,596)	(3,636)	(74,232)	-2.44%	-2.51%	-2.45%
Oceanport	883,752	-	883,752	862,968	-	862,968	(20,784)	-	(20,784)	-2.35%	0.00%	-2.35%
Plumsted Township	407,592	-	407,592	397,428	-	397,428	(10,164)	-	(10,164)	-2.49%	0.00%	-2.49%
Red Bank	3,490,021	36,971	3,526,992	3,574,416	37,800	3,612,216	84,395	829	85,224	2.42%	2.24%	2.42%
Sayreville Borough	5,810,688	7,884	5,818,572	5,810,688	7,884	5,818,572	-	-	-	0.00%	0.00%	0.00%
Seaside Heights BOE	36,288	-	36,288	36,288	-	36,288	-	-	-	0.00%	0.00%	0.00%
Ship Bottom Borough	35,976	576	36,552	35,976	576	36,552	-	-	-	0.00%	0.00%	0.00%
Shrewsbury Township	31,224	-	31,224	30,696	-	30,696	(528)	-	(528)	-1.69%	0.00%	-1.69%
South River	2,191,500	19,308	2,210,808	2,137,128	18,840	2,155,968	(54,372)	(468)	(54,840)	-2.48%	-2.42%	-2.48%
Spring Lake	51,564	-	51,564	51,564	-	51,564	-	-	-	0.00%	0.00%	0.00%
Toms River MUA	1,035,276	12,972	1,048,248	1,034,220	12,972	1,047,192	(1,056)	-	(1,056)	-0.10%	0.00%	-0.10%
Tuckerton Borough School District	949,080	-	949,080	925,440	-	925,440	(23,640)	-	(23,640)	-2.49%	0.00%	-2.49%
West Long Branch	1,330,812	-	1,330,812	1,297,416	-	1,297,416	(33,396)	-	(33,396)	-2.51%	0.00%	-2.51%
Western Monmouth Utilities Authority	78,108	1,284	79,392	78,108	1,284	79,392	-	-	-	0.00%	0.00%	0.00%
Totals:	45,448,441	284,363	45,732,804	44,935,128	280,692	45,215,820	(513,313)	(3,671)	(516,984)	-1.13%	-1.29%	-1.13%

Dividend Availability Review	Fund Standard	Fund Standard	Fund Standard
	2.5 Months of Claims as Surplus	2.5 Months of Claims as Surplus	2.5 Months of Claims as Surplus
	Lakewood	All Others	Total
Surplus as of 6/30/2020	\$ 9,428,303	\$ 17,851,736	\$ 27,280,039
Surplus Retention Objective	\$ 2,267,513	\$ 5,203,601	\$ 7,471,114
Available For Dividends	\$ 7,160,790	\$ 12,648,135	\$ 19,808,925
Recommended Dividend - 1/2 of Available	\$ 3,580,395	\$ 6,324,067	\$ 9,904,463
CJHIF Dividend History			
2004	\$ 1,000,000		
2005	\$ 1,500,000		
2006	\$ 725,000		
2007	\$ 1,000,000		
2008	\$ 1,500,000		
2009	\$ 2,000,000		
2010	\$ 2,000,000		
2011	\$ 2,000,000		
2012	\$ 2,000,000		
2013	\$ -		
2014	\$ 741,000		
2015	\$ 1,000,000		
2016	\$ 1,512,084		
2017	\$ 6,799,376		
2018	\$ 3,193,326		
2019	\$ 11,500,000		
2020 Recommended	\$ 9,904,463		

AHA Contractual Issues

1. The Funds have not previously agreed to increase the deposit so please remove this item.
2. The Funds have not previously agreed to reduce the length of the termination provision. Please amend to the prior contract provision of 120 days.
3. The Funds have not previously agreed to extend the contract through 2021. Please amend with a termination date of 12/31/2020.
4. Our regulations require a performance bond valued at twenty-five percent (25%) of the estimated value of the annual contract, with a minimum limit of \$50,000 must be provided. Please amend the document to include this item.
5. Due to public entity records retention requirements, at all times during the term of this Agreement and for a period of six (6) years following any termination or expiration, the FUND, its appointed officials and other designated representatives, as authorized by the FUND, shall have access to records and files maintained by the SERVICE PROVIDER for the FUND during normal business hours. Furthermore, such records, books, and files relating to the operation and business of the FUND are the property of the FUND, regardless of site stored.
6. The above item also impacts the audit clauses. The draft limits audits to 18 months but DOBI and other regulatory audits may go back much farther, at least as long as 6 years.
7. Standard conflict of interest clauses must be included: CONFLICT of INTEREST. This contract may be voided by the FUND Commissioners if the SERVICE PROVIDER fails to disclose an actual or potential conflict of interest as defined in the FUND's Bylaws, or in N.J.S.A. 40A: 9-22.1 et. seq. (the "Local Government Ethics Laws").
8. Governing law should be the State of NJ. (The draft states PA in one location, and NJ in another).
9. The contract should include the clause that "all claims will be processed until conclusion" per regulations.
10. In the first Whereas on page 1, what is the "plan" to be attached?
11. n page 1, definitions, we have not previously agreed to an access fee, please eliminate.
12. The ERISA definition can be eliminated as it is not applicable.
13. We have not previously agreed to an interest charge for late payments. As the Funds are very timely payers, please eliminate this provision. Also eliminate the provision requiring the Fund to comply with AHA audits of fees. We will always recognize valid claims and correct errors, but the Funds are not subject to such audits.
14. The Funds have not agreed to an increase in the deposit so please eliminate this or substitute the current deposited amounts by fund.
15. Regarding overpayment of benefits, AHA shall be liable for the same if caused by an AHA error.
16. The Funds have not agreed to a recovery fee for the collection of overpayments.
17. In section 2.15 eliminate reference to ERISA and specify the bonding standards in place currently for our review.
18. Under section 3.5, the Funds have not agreed to reimburse AHA for professional or brokerage services nor for plan changes. If plan changes result in additional costs for AHA, we can mutually agree to a fee amendment.
19. Under section 3.6, AHA may have responsibility for recovery including litigation depending upon their share of responsibility for the error or overpayment.
20. What is the recovery fee under section 3.8?
21. Amend the document please to include reporting to the Funds on all subrogation cases, recoveries, and fees.

22. Eliminate please reference to FutureScripts.
23. Eliminate all reference to delinquencies for Fund payments and claims transfers as this is not applicable for the HIFs.
24. Eliminate reference to automatic contract renewals as such provisions are not permitted in NJ public contracts.
25. Eliminate reference to the Rx card program in 6.5.
26. In section 7.1, the Funds will need to approve any contract assignment or successor.
27. Notices (7.3) should be address to the Executive Director at Perma, Parsippany office, not at CSB.
28. Eliminate 7.8 as acceptance of the entire agreement is not conferred by means other than a fully executed agreement properly and legally authorized by the Funds.
29. Stop loss reporting is not an optional but a required service (page 24).
30. For SHIF the disease management program is replaced w Guardian Nurses.
31. For Exhibit D:
 - a. Listed SHIF fees are overstated by \$.50, please amend.
 - b. SNJ fees are ok.
 - c. CJ fees are ok.
 - d. Coastal fees: Should be \$46 less \$1.25 wellness credit, less \$2.50 effective 4/1/2020 for elimination of disease management.
 - e. The "additional renewal fee" of \$1.00 for network coordination has not been agreed to by the Funds and should be eliminated in all 4 contracts.
 - f. The early termination fee has not been agreed to and should be eliminated.
 - g. Additional costs for items such as regulatory change can result in a mutual agreement to amend fees but cannot be unilaterally established by AHA.