



**COMMITTEE AGENDA
NOVEMBER 10, 2020
9:30 AM**

Join Zoom Meeting
<https://permainc.zoom.us/j/93833312783>

Meeting ID: 938 3331 2783

Dial by your location
+1 312 626 6799 US (Chicago)
+1 929 205 6099 US (New York)

Meeting ID: 938 3331 2783

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HEREWITH TO THE ATLANTIC CITY PRESS.

(2) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/ADMINISTRATOR OF EACH MEMBER AND (3) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER MUNICIPALITIES AND SCHOOL BOARDS

APPROVAL OF MINUTES: October 26, 2020 Appendix I

ROLL CALL OF 2020 EXECUTIVE COMMITTEE

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report..... Page 1

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

MEETING ADJOURNED

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
November 10, 2020**

FINANCES

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of September 30, 2020 (page 4)

DIVIDEND DISCUSSION

Many of our School Board members have reached out to the Fund professionals in response to the financial impact of Chapter 44. As of September 30, 2021, the Fund surplus and dividend availability stands as below.

Southern Coastal HIF	
Surplus Objective	2.5 Months Target
Annual Claims Budget	\$ 88,476,372
Trended for Growth @ 4%	\$ 92,015,427
Surplus Target	\$ 19,169,881
Surplus as of 9/30/2020	\$ 28,734,704
Available for Dividend	\$ 9,564,823

To assist as many groups as possible, the below \$6 million dividend illustration is being recommended which uses \$3 million from closed years and \$3 million from 2019 surplus. This allows for newer members to be included and maximizes the dividend for legacy members.

	CY	2019	Total
\$6M Dividend as of 09/30/2020	3,000,000.00	3,000,000.00	6,000,000.00
Bridgeton BOE	820,195.00	502,737.00	1,322,932.00
Bridgeton Public Charter School	506.00	-	506.00
Buena Regional BOE	159,413.00	125,549.00	284,962.00
City of Brigantine	60,449.00	61,697.00	122,146.00
Commercial Township BOE	52,154.00	19,842.00	71,996.00
Cumberland County Charter School Network	21,312.00	21,615.00	42,927.00
Cumberland County Improvement Authority	19,761.00	32,573.00	52,334.00
Cumberland County Technical Education Center	55,552.00	43,808.00	99,360.00
Cumberland Regional BOE	100,031.00	57,077.00	157,108.00
Dennis Township BOE	55,049.00	48,086.00	103,135.00
Hopewell BOE	41,055.00	22,653.00	63,708.00
Lawrence Township BOE	21,578.00	25,487.00	47,065.00
Lower Cape May Regional School District	130,417.00	104,588.00	235,005.00
Middle Township	115,685.00	13,512.00	129,197.00
Millville BOE	759,785.00	427,271.00	1,187,056.00
Millville Library	-	-	-
Millville Public Charter School	4,339.00	-	4,339.00
Pittsgrove Township	8,189.00	9,028.00	17,217.00
Upper Deerfield BOE	117,071.00	77,463.00	194,534.00
Vineland Public Charter School	3,141.00	-	3,141.00
West Cape May BOE	2,904.00	3,408.00	6,312.00
Woodbine BOE	3,705.00	16,455.00	20,160.00
Woodstown Borough	25,249.00	13,331.00	38,580.00
Vineland BOE	236,442.00	877,078.00	1,113,520.00
Borough of Penns Grove	4,502.00	17,042.00	21,544.00
Waterford Township BOE	32,417.00	74,900.00	107,317.00
Alloway Township BOE	13,253.00	25,931.00	39,184.00
Salem County	135,845.00	282,024.00	417,869.00
Ocean City BOE	-	96,842.00	96,842.00
	2,999,999.00	2,999,997.00	5,999,996.00

Should the Committee approve this dividend strategy, Resolution 30 -20 is included.

OPEN PUBLIC MEETINGS ACT - REMOTE MEETING CHANGES

There were some updates the Open Public Meetings act to consider Zoom meetings. The following changes will be made effective the next public meeting. The Fund Attorney has reviewed and approves. Resolution 31-20 formalizes these changes.

1. Adopt via a resolution standard procedures and requirements for public comment (included in consent)
2. Prepare standard notice of meeting which is to contain clear & concise instructions for public access to the meeting, how to submit public comment and where the agenda/meeting documents can be found

3. Revise the annual meeting notice to state that due to the Governor's State of Emergency Declaration that meetings will be conducted as remote meetings until further notice;
4. Post copies of each meeting notice and the revised annual meeting notice on the Fund's website and on the door to the main public entrance of the municipality where the in person meeting would have been held & on the main handicapped access door;
5. Have a link on the meeting notice or on the Fund website near where the meeting notice is posted for the download of the meeting agenda by the public;
6. Prepare a standard form of announcement to be read at the beginning of each remote meeting that adequate & electronic notice of the remote meeting was provided, stating the time, place and manner in which the notice was provided. (page 9)

WELLNESS GRANT APPROVAL

There is 1 wellness grant that has been approved by the Wellness Committee for approval effective January 1, 2021. Resolution 32 -20 approves the program. The grant request is included on page 11.

Vineland BOE - \$30,000

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

FINANCIAL FAST TRACK REPORT

AS OF September 30, 2020

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	8,344,392	75,934,410	296,770,627	372,705,036
2. CLAIM EXPENSES				
Paid Claims	7,074,377	57,196,456	235,122,843	292,319,299
IBNR	27,750	296,085	7,945,000	8,241,085
Less Specific Excess	(604,589)	(1,037,345)	(5,085,914)	(6,123,258)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	6,497,537	56,455,197	237,981,930	294,437,126
3. EXPENSES				
MA & HMO Premiums	33,702	299,823	979,031	1,278,854
Excess Premiums	240,491	2,183,746	10,150,786	12,334,533
Administrative	789,939	7,157,964	27,861,533	35,019,497
TOTAL EXPENSES	1,064,132	9,641,533	38,991,350	48,632,883
4. UNDERWRITING PROFIT (1-2-3)	782,723	9,837,680	19,797,347	29,635,027
5. INVESTMENT INCOME	29,678	372,553	1,249,807	1,622,359
6. DIVIDEND INCOME	0	558,434	1,042,668	1,601,102
7. STATUTORY PROFIT (4+5+6)	812,401	10,768,667	22,089,822	32,858,488
8. DIVIDEND	3,200,000	11,333,867	2,645,315	13,979,182
9. Transferred Surplus		0	9,855,397	9,855,397
9. STATUTORY SURPLUS (7-8)	(2,387,599)	(565,200)	29,299,904	28,734,704

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	18,234	(7,431,363)	20,310,238	12,878,875
	Cash	21,882	(1,028,300)	21,725,239	20,696,939
2019	Surplus	(2,631,142)	(968,617)	8,989,666	8,021,049
	Cash	856,617	(4,740,369)	15,970,806	11,230,436
2020	Surplus	225,310	7,834,780		7,834,780
	Cash	(2,544,367)	12,834,872		12,834,872
TOTAL SURPLUS (DEFICITS)		(2,387,599)	(565,200)	29,299,904	28,734,704
TOTAL CASH		(1,665,868)	7,066,203	37,696,045	44,762,248

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(5,564)	68,076	156,813,112	156,881,187
FUND YEAR 2019				
Paid Claims	(388,545)	6,353,776	73,536,573	79,890,350
IBNR	(50,000)	(7,929,763)	7,929,763	-
Less Specific Excess	(123,488)	(533,038)	(297,519)	(830,557)
Less Aggregate Excess	0	0	0	0
TOTAL FY 2019 CLAIMS	(562,033)	(2,109,025)	81,168,818	79,059,793
FUND YEAR 2020				
Paid Claims	7,468,486	50,736,163		50,736,163
IBNR	77,750	8,241,085		8,241,085
Less Specific Excess	(481,102)	(481,102)		(481,102)
Less Aggregate Excess	0	0		0
TOTAL FY 2020 CLAIMS	7,065,135	58,496,146		58,496,146
COMBINED TOTAL CLAIMS	6,497,537	56,455,197	237,981,930	294,437,126

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.

RESOLUTION NO. 30-20

**RESOLUTION AUTHORIZING REFUND FROM
OPEN AND 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 and school boards to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Fund Commissioners of the Southern Coastal Regional Employee Benefits Fund, as follows:

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

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

Closed Years - \$3,000,000

2019 Fund Year - \$3,000,000

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

4. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipality and school board for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding assessment receivable 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/school boards were assessed for the years in question.

	CY	2019	Total
\$6M Dividend as of 09/30/2020	3,000,000.00	3,000,000.00	6,000,000.00
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Millville Library	-	-	-
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Ocean City BOE	-	96,842.00	96,842.00
	2,999,999.00	2,999,997.00	5,999,996.00

NOW, THEREFORE, BE IT RESOLVED, that the Executive Committee hereby states that they have complied with N.J.A.C. 11:15-2.21 and does hereby submit a certified copy of this resolution to said Board to show evidence of said compliance.

ADOPTED: NOVEMBER 10, 2020

BY: _____

ATTEST: _____

CHAIRPERSON

SECRETARY

RESOLUTION NUMBER 31-20

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTION OF PROCEDURES AND REQUIREMENTS FOR PUBLIC COMMENT AT REMOTE
PUBLIC MEETINGS**

WHEREAS, pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey;

WHEREAS, on March 20, 2020 P.L. 2020 Chapter 11 amended the Open Public Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency;

WHEREAS, the Department of Community Affairs issued regulations requiring local public bodies to adopt standard procedures and requirements for public comment made during Remote Public Meetings and for public comment submitted in writing to such meeting;

WHEREAS, the Executive Committee met on November 10, 2020 in Public Session to adopt standard procedures and requirements for public comment made during Remote Public Meetings and for public comment submitted in writing to such meetings.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the Southern Coastal Regional Employee Benefits Fund hereby adopts the following procedures and requirements for public comment made during Remote Public Meetings:

Public comment will be accepted that is submitted in written form or via electronic mail received at the office of the Executive Director of the Southern Coastal Regional Employee Benefits Fund (hereinafter the "Fund") at least two business days before the date of the meeting.

At the end of the regular business session of a Remote Public Meeting of the Fund, a reasonable period of time will be provided for public comment. Members of the public attending the Remote Public Meeting will be able to submit comments by raising their virtual hand in the Zoom meeting application or by typing in their information in the comment section of the application. The moderator of the Zoom Meeting will recognize those members of the public that wish to submit a comment and, if more than one, will establish a queue for those wishing to comment. The Chair will recognize, in order, each member of the public that desires to provide public comment. When recognized, the member of the public shall identify themselves by name, address and, if applicable, the group or organization that they represent.

Members of the public participating in a Remote Public Meeting shall conduct themselves with decorum, shall not use abusive, defamatory, or obscene language and any comments made shall be concise and to the point. The Chairperson, in his/her discretion, may interrupt, warn, or mute the individual's ability to speak if their conduct/comment is abusive, defamatory, obscene, or overly long.

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

ADOPTED: NOVEMBER 10, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETINGS ACT

Pursuant to Executive Order Number 103 dated March 9, 2020, Governor Murphy declared a Public Health Emergency and a State of Emergency in New Jersey. On March 20, 2020 P.L. 2020 Chapter 11 amended the Open Pubic Meetings Act to allow local public bodies to conduct Remote Public Meetings by use of electronic communications technology during a period declared as a Public Health Emergency or a State of Emergency.

Adequate Notice and Electronic Notice of this meeting was given by:

1. Sending advance written notice to The Atlantic City Press
2. Filing advance written notice of this meeting with the Clerk/Administrator of each member municipality.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member municipality.
4. Posting electronic notice of this meeting on the Fund's website which notice provided the time, date and instructions for: (i) access to the Remote Public Meeting, (ii) how to provide public comment and (iii) how to access the agenda.
5. Posting a copy of the meeting notice on the public bulletin board of all member municipalities.
6. During the business session portion of this Remote Public Meeting the audio of all members of the public attending the meeting will be muted. At the end of the business session of the meeting, a time for public comment will be available. Members of the public who desire to provide comment shall raise their virtual hand in the Zoom application and/or submit a written comment via the text message section of the application. The meeting moderator will queue the members of the public that wish to provide comment and the Chairperson will recognize them in order. Public comment shall be concise and to the point and shall not contain abusive, defamatory, or obscene language. Any public comments received via electronic mail before two business days of the scheduled meeting will be read during the public comment portion of the meeting.

RESOLUTION NO. 32-20

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTING 2020 WELLNESS GRANT PROGRAM FOR VINELAND PUBLIC SCHOOLS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund is duly constituted as a Health Benefits Joint Insurance Fund and is subject to certain requirements of the Local Public Contracts Law; and;

WHEREAS, the Executive Committee set forth a budget for the Fund year of January 1, 2020 through December 31, 2020. This budget includes \$200,000 for individual member wellness grants;

WHEREAS, Vineland Public Schools submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented to the Executive Committee at its meeting on November 10, 2020;

WHEREAS, the projected program and requested funds in the amount of \$30,000 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, on November 10, 2020 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for Vineland Public Schools in the amount of \$30,000:

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: November 10, 2020

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY



Wellness Grant Program Application 2020

Entity Name: Vineland Public Schools

Detailed description of program:

Wellness Committee:

Mary Gruccio (Superintendent), Nathan Frey (Assistant Superintendent), Gene Mercoli (Business Administrator) Joe Rossi, (Executive Director of Personnel) Don Robbins (Athletic Trainer), Lauren DeBello (District Supervisor), Nancy Hollenweger (District Supervisor), Larry Bertacchi (Fitness Equipment Representative), Darya Tomasella (district athletic trainer) , Lillian Bylone (District Nurse).

Purpose:

The purpose of this grant application is to continue the development of a district wellness center and provide ongoing support structures to promote healthy lifestyles. Access to the wellness center, health screenings, and educational seminars is intended to promote healthy habits that decrease stress, increase productivity, decrease absenteeism, and improve the overall workplace morale. The wellness center has the potential of servicing over 2,000 district employees through expansion to multiple locations and populations.

Program:

The program will continue with initial screening and health training. During the first three months of the employee participation in the program, a team comprised of a nurse, a nutritionist and two athletic trainers will provide access to biometric screenings including blood pressure, body mass index, height and weight, blood glucose and cholesterol baseline values before, during, and after work. Every employee who chooses to participate will be encouraged to go through initial training as well as quarterly and bi-annual wellness check-ins.

Training:

Developing a healthy lifestyle requires education about working out, the use of gym equipment, healthy choices, and nutrition. As part of the continued growth and implementation, the program will host Workout Wednesdays in which certified physical trainers will provide guidance and safety training to all participants. The trainers will ensure that the participants properly use the equipment and will help develop routines for effective workouts. The trainers will also guide the participants in the setting realistic, attainable goals, and provide options such as access to virtual trainer programs. The program will host quarterly health and wellness seminars to provide education about healthy choices and nutritional planning.

Evaluation:

Employees who participate in the program will be requested to voluntarily provide self-reported biometric testing results to determine the overall improvement in their physical health.

Attendance data will be used to evaluate the impact on employee absenteeism

Continue to use employee surveys to measure employee workplace satisfaction.

Continue bi-annual employee satisfaction surveys to provide data of the overall health of the organization, from the employee's perspective.

Continue bi-annual administrative surveys to provide data about the productivity and performance of employees.

Location(s) where program will be held:

61 West Landis Avenue
Vineland, NJ 08360

Implementation timeline:

September 2020 - ongoing

Other requirements:

Challenge rewards will be a combination of top scores in a category and a monthly drawing for personal goal challenge reward.

All employees will sign district approved release forms. (See Attached Release)

General rules for participation will be posted in prominent locations within the wellness center (See Attached Rules)

Estimated cost:

\$30,000

Contact Information:

Nathan Frey

APPENDIX I

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
October 26, 2020
Zoom Meeting/Conference Call
12:30 PM

Meeting of Executive Committee called to order by Chair Yacovelli Open Public Meetings notice read into record.

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Pasquale Yacovelli - Chair	Buena Regional Board of Education	Present
Nicole Albanese - Secretary	Bridgeton Board of Education	Present *12:35pm
Bruce Harbinson	Cumberland Regional Board of Education	Absent
Jerry Velazquez	Cumberland County Improvement Authority	Present
Stephanie Kuntz	Hopewell Board of Education	Present
Richard Davidson	Millville Board of Education	Present
Gene Mercoli	Vineland Board of Education	Present

ALTERNATES

Paige Sharpe -Rumaker	Dennis Township Board of Education	Absent
Cherie Bratty	Upper Deerfield Board of Education	Absent

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:	PERMA Risk Management Emily Koval Karen Kamprath
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FUND ATTORNEY:	John Carleton
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PROGRAM MANAGER:	Shared Health Alliance Rich Allen
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FUND TREASURER:	Mike Zambito Lorraine Verrill
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AETNA:	Jason Silverstein
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AMERIHEALTH:	Kristina Strain
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EXPRESS SCRIPTS:	Ken Rostkowski Kyle Colalillo
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FUND AUDITOR:	Absent
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GUARDIAN NURSES:	Absent
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ALSO PRESENT

Bob Allen, SHA
Dina Murray, SHA
Corey Allen, SHA
Rick Allessandrini, SHA
Casey Byrne
Gerry Cowan
Billie Jo Levengood
Brandon Lodics
Gary
Greg D'orazio
Joe Giambri
Joe Madera
Ken Duffy
James Ridgeway
Mark Mallet
Carrie Spect

APPROVAL OF MINUTES: SEPTEMBER 21, 2020 - Open**MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 21, 2020**

Moved:	Commissioner Kuntz
Second:	Commissioner Davidson
Vote:	All in Favor

EXECUTIVE DIRECTOR'S REPORT**Fast Track Financial Reports** – as of August 31, 2020

Executive Director said the Financial Fast track shows a good month for August even with the claims starting to return to a precovid level. She said overall there is a \$31 million surplus.

2021 BUDGET ADOPTION

Executive Director said the major action item for today is the 2021 budget adoption. She said there were no changes from introduction. Executive Director said the budget should be adopted outside of the consent agenda.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2021 BUDGET

Moved:	Commissioner Mercoli
Second:	Commissioner Kuntz
Vote:	All in Favor

MOTION TO CLOSE THE PUBLIC HEARING

Moved:	Commissioner Mercoli
Second:	Commissioner Kuntz
Vote:	All in Favor

MOTION TO APPROVE RESOLUTION 28-20 ADOPTING THE 2021 BUDGET

Moved:	Commissioner Mercoli
Second:	Commissioner Davidson
Vote:	6 Ayes, 0 nays

FINANCE COMMITTEE

Executive Director said the professionals have been well aware of the financial impact that the Educator's Health Plan is putting on some of our groups. We suggest a Finance Committee meeting to discuss the resources that the Fund may have to assist. Some groups may be more affected than others, so the invitation will be open to all commissioners but with a Committee structure. Program Manager said they are closely tallying the numbers that are coming out for the NJEHP plans and they are on average 25%. He said when speaking with the BA's the good thing about having a large surplus is it allows the Fund to utilize it in these types of situations.

AMERIHEALTH (AHA) CONTRACT

Executive Director said we have continued to work with AHA on updating their contract. She said we do have a draft version and are doing a final review. She said we should have fully executed contracts by the end of the year.

INDEMNITY AND TRUST AGREEMENTS

Executive Director said in order to be in compliance with the Fund bylaws all members should have a current indemnity & trust agreement with the Fund that also needs to be filed with the State. She said a list of all groups renewing for 1/1/2021 is included in the agenda. She said to please reach out to kkamprath@permainc.com for a blank form and resolution to renew membership to be completed at the next board council or board meeting.

Southern Coastal Health Insurance Fund
2021 Certified Budget

	Census:	Monthly	Annualized		
	Medical - Aetna	3,685	44,220		
	Medical - AmeriHealth	1,073	12,876		
	Rx	624	7,488		
	Rx - Passive (Medical HMO's)	78	936		
	Dental	141	1,692		
	Vision	420	5,040		
	Medicare Advantage - Medical	193	2,316		
	Rx No Medical (Incl in Rx above)	4	48		
	Dental Only (Incl in Dental above)	11	132		
	Medicare Advantage Only (Incl in Med Adv above)	189	2,268		
	LINE ITEMS	2020 Annualized Budget	2021 Certified Budget	\$ Change	% Change
5	Medical Claims	\$ 83,967,351	\$ 86,455,803	\$ 2,488,452	2.96%
8	Prescription Claims	\$ 3,216,673	\$ 3,080,441	\$ (136,232)	-4.24%
9	Less Formulary Rebates	\$ (482,501)	\$ (616,088)	\$ (133,587)	27.69%
11	Dental Claims	\$ 119,619	\$ 77,014	\$ (42,605)	-35.62%
14	Vision (Included in medical)	\$ 66,018	\$ 66,016	\$ (2)	0.00%
15	Subtotal Claims	\$ 86,887,160	\$ 89,063,186	\$ 2,176,026	2.50%
16					
17	Loss Fund Contingency	\$ 510,711	\$ -	\$ (510,711)	-100.00%
18					
19					
20	Medicare Advantage	\$ 404,420	\$ 360,277	\$ (44,143)	-10.92%
21					
22	Reinsurance				
23	Specific	\$ 2,896,241	\$ 2,545,531	\$ (350,710)	-12.11%
24					
25	Total Loss Fund	\$ 90,698,532	\$ 91,968,994	\$ 1,270,462	1.40%
26					
27	Expenses				
28	Legal	\$ 25,000	\$ 25,500	\$ 500	2.00%
29	Treasurer	\$ 19,643	\$ 20,036	\$ 393	2.00%
30	Executive Director	\$ 1,138,228	\$ 1,160,989	\$ 22,761	2.00%
31	Program Manager	\$ 2,102,382	\$ 2,144,407	\$ 42,025	2.00%
32	Brokerage	\$ 1,739,300	\$ 1,774,016	\$ 34,717	2.00%
33	TPA - Med Aetna	\$ 1,898,365	\$ 1,832,035	\$ (66,330)	-3.49%
34	TPA - Med AmeriHealth Admin	\$ 555,857	\$ 555,857	\$ -	0.00%
35	Guardian Nurses	\$ 420,000	\$ 420,000	\$ -	0.00%
36	TPA - Dental	\$ 5,279	\$ 5,279	\$ -	0.00%
37	TPA - Vision	\$ 4,586	\$ 4,586	\$ -	0.00%
38	Actuary	\$ 35,870	\$ 36,587	\$ 717	2.00%
39	Auditor	\$ 19,400	\$ 19,788	\$ 388	2.00%
40	Subtotal Expenses	\$ 7,963,910	\$ 7,999,080	\$ 35,170	0.44%
41					
42					
43	Contingency	\$ 38,755	\$ 15,000	\$ (23,755)	-61.30%
44	Wellness Program	\$ 200,000	\$ 152,471	\$ (47,529)	-23.76%
45	Plan Documents	\$ 25,000	\$ 15,000	\$ (10,000)	-40.00%
46					
47					
48	Total Expenses	\$ 8,227,665	\$ 8,181,551	\$ (46,114)	-0.56%
49					
50	Total Budget	\$ 98,926,197	\$ 100,150,545	\$ 1,224,348	1.24%
51	Affordable Care Act Taxes	\$ 28,257	\$ 28,257	\$ -	0.00%
52	Retiree Surcharge	\$ 1,304,682	\$ 1,314,355	\$ 9,673	0.74%
53	Budget Including Taxes	\$ 100,259,136	\$ 101,493,157	\$ 1,234,021	1.23%
54	Dividend Applied to Rates		\$ 2,511,289	\$ 2,511,289	100.00%
55	Total Billing	\$ 100,259,136	\$ 98,981,868	\$ (1,277,268)	-1.27%
56					
57	Reconciliation	0	\$ (0)		

Southern Coastal Health Insurance Fund
2021 ASSESSMENTS ANNUAL vs PROPOSED

Annualized Budget - Assesment show 7/1 groups at 12 months of new renewal rate														
Group Name	Member Renewal	Annualized Assessments FY2020			Proposed Assessments FY2021				Difference \$			Difference %		
		Member Billed	Direct Billed	Total	Member Billed	to Rates	Direct Billed	Total	Member Billed	Direct Billed	Total	Member Billed	Direct Billed	Total
Alloway Township BOE	12	599,964	-	599,964	579,900	27,660	-	607,560	(20,064)	-	(20,064)	-3.34%	0.00%	-3.34%
Bridgeton BOE	12	16,213,356	10,548	16,223,904	15,858,132	536,253	10,320	16,404,705	(355,224)	(228)	(355,452)	-2.19%	-2.16%	-2.19%
Brigantine City	12	1,876,980	-	1,876,980	1,832,316	65,811	-	1,898,127	(44,664)	-	(44,664)	-2.38%	0.00%	-2.38%
Buena Regional BOE	12	4,094,112	20,280	4,114,392	4,006,584	133,919	19,848	4,160,351	(87,528)	(432)	(87,960)	-2.14%	-2.13%	-2.14%
Cumberland County Technical Education Center	12	1,649,652	-	1,649,652	1,690,752	46,728	-	1,737,480	41,100	-	41,100	2.49%	0.00%	2.49%
Hopewell BOE	12	786,216	-	786,216	770,856	24,163	-	795,019	(15,360)	-	(15,360)	-1.95%	0.00%	-1.95%
Lawrence Township BOE	12	844,080	-	844,080	826,488	27,187	-	853,675	(17,592)	-	(17,592)	-2.08%	0.00%	-2.08%
Lower Cape May Regional School District	12	3,396,372	-	3,396,372	3,473,448	111,561	-	3,585,009	77,076	-	77,076	2.27%	0.00%	2.27%
Millville BOE	12	13,926,372	45,300	13,971,672	13,628,688	455,756	44,340	14,128,784	(297,684)	(960)	(298,644)	-2.14%	-2.12%	-2.14%
Ocean City BOE	6	6,468,924	20,724	6,489,648	6,559,416	103,298	20,988	6,683,702	90,492	264	90,756	1.40%	1.27%	1.40%
Penns Grove	12	591,060	-	591,060	579,588	18,178	-	597,766	(11,472)	-	(11,472)	-1.94%	0.00%	-1.94%
Pittsgrove Township	12	267,588	-	267,588	259,548	9,630	-	269,178	(8,040)	-	(8,040)	-3.00%	0.00%	-3.00%
Salem County	12	9,491,160	46,464	9,537,624	9,248,364	300,826	45,504	9,594,694	(242,796)	(960)	(243,756)	-2.56%	-2.07%	-2.56%
Upper Deerfield BOE	12	2,725,632	6,540	2,732,172	2,738,424	82,627	6,576	2,827,627	12,792	36	12,828	0.47%	0.55%	0.47%
West Cape May BOE	12	109,728	-	109,728	106,404	3,636	-	110,040	(3,324)	-	(3,324)	-3.03%	0.00%	-3.03%
Woodstown Borough	12	436,464	-	436,464	424,272	14,220	-	438,492	(12,192)	-	(12,192)	-2.79%	0.00%	-2.79%
Cumberland County Charter School Network	6	688,584	-	688,584	666,636	23,056	-	689,692	(21,948)	-	(21,948)	-3.19%	0.00%	-3.19%
Cumberland County Improvement Authority	6	1,066,476	23,040	1,089,516	1,099,608	34,745	22,380	1,156,733	33,132	(660)	32,472	3.11%	-2.86%	2.98%
Cumberland Regional BOE	6	1,744,032	-	1,744,032	1,702,968	60,882	-	1,763,850	(41,064)	-	(41,064)	-2.35%	0.00%	-2.35%
Dennis Township BOE	6	1,605,768	21,684	1,627,452	1,648,656	51,292	22,248	1,722,196	42,888	564	43,452	2.67%	2.60%	2.67%
Downe Township BOE	6	438,396	-	438,396	454,560	-	-	454,560	16,164	-	16,164	3.69%	0.00%	3.69%
Vineland BOE	6	27,667,344	95,268	27,762,612	27,036,636	935,550	93,120	28,065,306	(630,708)	(2,148)	(632,856)	-2.28%	-2.25%	-2.28%
Waterford Township BOE	6	2,674,296	-	2,674,296	2,604,972	79,893	-	2,684,865	(69,324)	-	(69,324)	-2.59%	0.00%	-2.59%
Woodbine BOE	6	606,732	-	606,732	609,576	17,552	-	627,128	2,844	-	2,844	0.47%	0.00%	0.47%
Totals		99,969,288	289,848	100,259,136	98,406,792	3,164,423	285,324	101,856,539	(1,562,496)	(4,524)	(1,567,020)	-1.56%	-1.56%	-1.56%

PROGRAM MANAGER REPORT

PROSPECTS

Lower Township BOE – Joining 1/1/21 – Program Manager said Lower Township BOE should formally approve joining the Fund at their 10/27/2020 meeting. He said Hamilton Township BOE is looking good for 7/1/2021.

MEETING DATES

November 23, 2020

January 25, 2021

COASTAL FUND BROKERS

Allen Associates

AR Fanucci

Assured Partners

Brown & Brown Advisors

J Byrne Agency

Conner Strong & Buckelew

Cornerstone Insurance Group

Hardenbergh Insurance Group

Innovative Risk Solutions

Integrity Consulting Group

2020 COMMITTEES

FINANCE & CONTRACTS

Pat Yacovelli – Chair

Jerry Velazquez

Gene Mercoli

OPERATIONS & NOMINATIONS

Nicole Albanese - Chair

Jerry Velazquez

Stephanie Kuntz

WELLNESS & CLAIMS

Paige Sharpe - Rumaker - Chair

Bruce Harbinson

Rich Davidson

COMMITTEE UPDATES

Program Manager said there is still time to submit an application for a wellness grant. Please go online to www.coastalhif.com and review the wellness grant guidelines and information in order to submit a new application. Applications are being reviewed now for approval at the July meeting. Please note the new website information from Health Fairs Direct for Biometric Screening information. Please contact us for any additional information or assistance.

www.coastalhif.com/wellness

- **WELLNESS COMMITTEE**

- Wellness section has been added to Coastal HIF Website. Please note, applications can be submitted online.
- 2020 Grant Applications status

Reminder: Just a reminder that the date for submission of wellness grant applications has been extended through July 2020 to November 2020. Due to the quarantine, the regular submission deadline of July has been waived so there is still time to get an application in before the July meeting. Please visit the Coastal HIF website for more details on how to apply, what is eligible, ideas for an application and additional resource information. You can always contact us for any assistance that you might need. Here's the link:

<u>COASTAL WELLNESS GRANTS - 2020</u>					
<u>Budget Amount: \$200,000</u>					
<u>Group Name</u>	<u>Date Submitted to Committee</u>	<u>Amount Requested</u>	<u>Amount Approved</u>	<u>Date Committee Approved</u>	<u>Date Resolution Passed</u>
Cumberland Co Tech	10/22/2019	\$7,000	\$7,000	10/22/2019	1/27/2020
Hopewell Twp BOE	10/31/2019	\$3,500	\$3,500	11/19/2019	1/27/2020
Cumberland Regional BOE	11/20/2019	\$7,500	\$7,500	11/20/2019	1/27/2020
Millville BOE	11/27/19	\$20,000	\$20,000	12/2/2019	1/27/2020
Bridgeton BOE	5/14/2020	\$20,000	\$20,000	5/14/2020	7/27/2020
Waterford BOE	6/3/2020	\$7,400	\$7,400	6/3/2020	7/27/2020
Cumb Co Improve Auth	6/17/2020	\$4,725	\$4,725	6/18/2020	7/27/2020

<https://coastalhif.com/wellness/application>

ADMINISTRATIVE UPDATES:

- **Online Enrollment System Training** - If you need training or would like a refresher course on the online enrollment system, please reach out to Karen Kidd at kkidd@permainc.com of PERMA.
- **Monthly Billing** -As a reminder, please be sure to check your monthly invoice for accuracy. If you find a discrepancy, please report it to the Coastal Fund enrollment team. The Fund's policy is to limit retro corrections, including terminations, to 60 days. We have noticed an increase in requests for enrollment changes, billing changes, terminations and additions well past the 60-day time frame. Moving forward, it is of the utmost importance to review bills for rate and enrollment accuracy on a monthly basis. If there is an error, please bring it to our attention.

- **Broker Contact Information** - Please direct any escalated claims, benefit coverages, prescription coverage, Medicare advantage or appeal related questions to our dedicated Benefit Specialists as follows: Rose Meimbresse rose@allenassoc.com , or Annie Jimenez annie@allenassoc.com .

GUARDIAN NURSES

Ms. Murray provided an update on the Guardian Nurses program.

As most of you already know, the Guardian Nurses began serving the Coastal membership on April 1, 2020. Since then, the Nurses have had many encounters with our members, all with excellent reviews for services provided. The Nurses have already proven to be invaluable as a personal healthcare advocate, cutting through red tape, educating and clarifying medical information so important medical decisions can be made, providing emergency assistance and more. It is important to note that the Nurses are a key piece of your health care benefits and have been authorized to work with medical providers, labs and other facilities, hospitals and also the health care carriers Aetna and AmeriHealth Administrators.

Some of the services provided are:

- **VISIT YOU AT HOME** or in the hospital to assess your care needs.
- **BE YOUR GUIDE**, coach and advocate for any healthcare issue.
- **MAKE APPOINTMENTS** for you so you can be seen as quickly as possible.
- **GO WITH YOU** to see doctors, to ask questions and to get answers.
- **IDENTIFY PROVIDERS** for all care needs and second opinions.
- **GET THINGS YOU NEED** such as healthcare equipment.
- **PROVIDE DECISION SUPPORT** when you are thinking about treatments or surgery.
- **EXPLAIN A NEW DIAGNOSIS** to help you make informed decisions.

We have shared several informational email messages and several flyers since April for distribution to your employees. If your employees don't know who the Guardian Nurses are, they will not be inclined to request their services. So, we are asking for your help in getting the word out that the Guardian Nurses are available. If you would like them to attend a staff meeting, a faculty meeting, an in-service event, a professional development day, a wellness event or any type of opportunity to be introduced and be of service, they are available. Please consider having your school nurses develop a relationship with the Nurses so that they become part of your wellness endeavors. They are also available to address COVID-19 issues and have already successfully conducted virtual "town hall meetings" which can help deal with stress and anxiety...for adults, as employees, and also for dealing with children.

Please let us know if you have any questions about the Guardian Nurses and how to introduce them to your staff. We look forward to them becoming a more familiar face for our healthcare benefits. Our two Nurses assigned to the Coastal HIF are Lauren Gant/609-276-4990 and Charlie Reiter/609-276/5001.

ANNUAL OPEN ENROLLMENT (not to be confused with the Special Open Enrollment for School Districts)

As a reminder the annual Coastal Annual Open Enrollment for those groups who conduct their Annual Open Enrollment for January 1st, will begin on **11/2/2020** and will close on **11/13/2020**. The deadline for entities to enter Open Enrollment changes in Benefit Express is **11/20/2020**. 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.

EXPRESS SCRIPTS UPDATE

2021 National Preferred Formulary Update

ESI announced their Basic Formulary updates for the 2021 plan year. ESI will work to make the transition to more affordable medications as simple and seamless as possible for any member who is impacted:

- The percentage of members required to switch to preferred medications will receive personalized notifications, reminder communications and targeted alerts about preferred options. ESI will notify physicians and pharmacists before the exclusions become effective.
- ESI's Academic Detailing pharmacists and Accredo® Physician Engagement team are actively educating prescribers on lower-cost alternatives.
- Proair, Respiclick and Ventolin HFA are leading at a combined disruption of 0.966%
- We are seeing quick movement to albuterol HFA not only from Proair HFA but also the single source brands. At the end of July, we've already seen 63% of brand claims converted to generic.
- For this reason, we anticipate the disruption % will be significantly lower by 1/1/21.

AETNA UPDATE

Medicare Advantage Member Packages

In September 2020, Aetna announced they began sending out boxes of Over the Counter (OTC) items to all Medicare Advantage members that have been enrolled on or prior to 8/1/2020 on a group retiree plan. The purpose of this box is to provide members with a one-time box to help promote wellness and health.

DELTA DENTAL

Due to COVID 19, effective immediately Delta Dental will not be printing ID cards for members. Attached is a flyer that will help members in need of an ID card. **** SEE ATTACHED FLYER FOR DISTRIBUTION ****

Update Call Center Hours- Due to COVID-19 restrictions, Delta Dental was operating limited office capacity and limited call center hours. As employees start to return to the office, Delta Dental has updated their call center hours are to 8:00AM-6:30PM (Mon-Thurs) & 8:00AM-5:00PM (Friday).

LEGISLATIVE UPDATES

As you may be aware, Governor Murphy recently signed Executive Order #172 allowing 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 their Risk Manager or to PERMA enrollment team specialist. We recommend that the amendment be ratified by the entity's governing body.

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

As of 10/13/2020 the below entities have advised the Fund they will be complying with EO#172

- City of Brigantine
- Cumberland County Improvement Authority
- Vineland Board of Education

CHAPTER 44

The NJ Legislature recently passed NJPL 2020 Chapter 44. This requires that **all** School Districts offer a new medical and prescription plan called the NJ Educator's Health Plan (NJEHP).

- **A SPECIAL OPEN ENROLLMENT** was conducted in the beginning of October with all changes submitted by 10/30/2020.
- To help you manage the Special Open Enrollment process, the Coastal Health Insurance Fund is offering tools to assist with tracking forms and making any needed system updates.
- Enrollment Tracker Sheets were distributed to each entity with instructions.

APPEALS -

Type	Determination
Medical	IRO Review overturned Denial
RX	n/a

SPECIAL NOTICE: As Program Managers for the Coastal HIF, Shared Health Alliance prioritizes the health and safety of the communities we serve. The worldwide COVID-19 outbreak has us all concerned and taking extra precautions. As a result, we wanted to assure members that we have activated our business continuity plan to ensure appropriate support to all members.

TREASURER – Deputy Treasurer reviewed the bills list and Treasurer's report.

Resolution 29-20 – October 2020 Bills List

FUND YEAR	AMOUNT
2020	\$916,383.31
TOTAL	\$916,383.31

AETNA – Mr. Silverstein reviewed the claims for August 2020. He said the average pepm was \$1,386. He said there was 1 high claims over \$100,000 for August. He reviewed the dashboard and noted all metrics are currently being met however financial accuracy overall is under target and they are taking measures to ensure this is corrected. He reviewed the weekly and monthly Covid reporting distributed with the Agenda.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed the claims for September 2020. She said the average pepm was \$1,021.61. She said there was 1 high claim over \$100,000 for September. She reviewed the dashboard and covid reporting included in the agenda.

EXPRESS SCRIPTS – Mr. Colalillo said the trend is pretty steady showing a 5% increase. He did provide an update on Covid and noted that both phase 3 clinical trials have resumed.

MOTION TO APPROVE RESOLUTION 29-20 APPROVING THE OCTOBER 2020 BILLS LIST AND TREASURERS REPORT:

MOTION:	Commissioner Davidson
SECOND:	Commissioner Mercoli
VOTE:	6 Ayes, 0 nays

ATTORNEY: Fund Attorney said there are no updates to the item discussed in closed session at the last meeting. He said the Attorney for Angel MedFlight did acknowledge our final offer however we have not heard a response.

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

MOTION:	Commissioner Mercoli
SECOND:	Commissioner Albanese
VOTE:	All in Favor

MOTION TO CLOSE PUBLIC COMMENT

MOTION:	Commissioner Mercoli
SECOND:	Commissioner Albanese
VOTE:	All in Favor

PUBLIC COMMENT: None

MEETING ADJOURNED: 1:30 pm

NEXT MEETING: November 23, 2020
Zoom Meeting/Conference Call

12:30 pm