

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

OPEN MINUTES

July 27, 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
Bruce Harbinson	Cumberland Regional Board of Education	Absent
Jerry Velazquez	Cumberland County Improvement Authority	Absent
Stephanie Kuntz	Hopewell Board of Education	Present
Richard Davidson	Millville Board of Education	Present
Gene Mercoli	Vineland Board of Education	Absent

ALTERNATES

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

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:

PERMA Risk Management
Emily Koval
Karen Kamprath
Paul Laracy

FUND ATTORNEY:

John Carleton

PROGRAM MANAGER:

Shared Health Alliance
Rich Allen

FUND TREASURER:

Mike Zambito
Lorraine Verrill

AETNA:

Jason Silverstein

AMERIHEALTH:

Kristina Strain

EXPRESS SCRIPTS:

Ken Rostkowski
Kyle Colalillo

FUND AUDITOR:

Absent

GUARDIAN NURSES:

Betty Long
Robin Sambuco
Lauren Gant

**Colleen Pace
Charlie Reiter**

ALSO PRESENT

Gerry Cowan, Allen Associates
Corey Allen, Allen Associates
Anthony Tonzini, Integrity
Dina Murray, Allen Associates
Maggie Friel, Conner Strong & Buckelew
Bob Allen, Allen Associates
Janet Heck, CCIA
Joe Madera
Casey Byrne
Marybeth Visconti, Conner Strong
Valerie Lacy, Woodstown Borough

APPROVAL OF MINUTES: May 20, 2020 - Open

MOTION TO APPROVE OPEN MINUTES OF MAY 20, 2020

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

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports - as of May 31, 2020

Executive Director said the Fund is seeing lower than expected claims in May due to Covid. She said June is still below budget as well. She said the Covid costs are less than 1% of the medical claims overall.

2019 SOUTHERN COASTAL AUDIT

Executive Director said the 2019 draft audit was reviewed at the May meeting, then reviewed by the Finance Committee to finalize for State filing. There were no changes from the draft to the final version. She said we ask for ratification via Resolution 19-20 which is included in the Consent agenda and the signed Affidavit, which will be sent electronically after the meeting.

DIVIDEND

Executive Director said the Finance Committee also reviewed the option of a dividend and are recommending a release of \$8 million. The allocation by member is below, along with the current dividend retention balance from prior year dividends. The member amounts below are net of any assessment receivables or payables from 2018 or 2019. Resolution 20-20 approves this dividend and is included in the consent agenda.

Dividend Illustration as of 04/30/2020	Dividend Payable
Bridgeton BOE	\$2,634,204
Bridgeton Public Charter School	\$2,363
Buena Regional BOE	\$437,771
City of Brigantine	\$127,573
Commercial Township BOE	\$169,114
Cumberland County Charter School Network	\$47,475
Cumberland County Improvement Authority	\$36,528
Cumberland County Technical Education Center	\$168,525
Cumberland Regional BOE	\$330,683
Dennis Township BOE	\$141,358
Hopewell BOE	\$135,040
Lawrence Township BOE	\$46,342
Lower Cape May Regional School District	\$354,483
Middle Township	\$286,279
Millville BOE	\$2,511,934
Millville Library	\$0
Millville Public Charter School	\$20,276
Pittsgrove Township	-\$3,788
Upper Deerfield BOE	\$369,508
Vineland Public Charter School	\$14,678
West Cape May BOE	\$5,628
Woodbine BOE	-\$130,078
Woodstown Borough	\$44,823

Pittsgrove Township and Woodbine BOE are not receiving dividends because they have assessment due to the HIF that exceed the amount of the dividend. A listing of retained dividends from prior years is below. This balance is available to these members at any time. Any future retained dividends will be added to these balances.

Bridgeton BOE	\$447,592
Buena Regional BOE	\$79,821
Cumberland County Technical Education Center	\$48,617
Cumberland Regional BOE	\$106,610
Lower Cape May Regional School District	\$64,282
Middle Township	\$31,869
Millville BOE	\$788,919
Upper Deerfield BOE	\$49,207
Woodbine BOE	\$502
Woodstown Borough	\$10,542

2018 CLAIM - NEGOTIATION

Program Manager said the Finance Committee was presented an out of network claim from 2018 which involved an airlift from Florida to PA. The airlift company is balance billing \$262,249. The Committee authorized the Fund Attorney to negotiate on behalf of the Fund at a cap of \$40,000. The Attorney has since been negotiating. If necessary, there is a company called Sentinel Air Medical Alliance which has experience negotiating high dollar claims, as such. The Committee also

authorized a fee of no more than \$2,000 to work with this company to bring down the exposure to the Fund.

Fund Attorney said they are still in frequent communications with Angel Med Flight and they are still in the negotiation process.

MOTION TO RATIFY THE DECISION OF THE FINANCE COMMITTEE TO ALLOW THE FUND ATTORNEY TO NEGOTIATE CLAIM #06-20-20 AT NO MORE THAN \$40,000 AND TO ALLOW THE FUND ATTORNEY TO WORK WITH SENTINEL AIR MEDICAL ALLIANCE AT NO MORE THAN \$2,000

Moved: Commissioner Albanese
 Second: Commissioner Kuntz
 Vote: 5 Ayes, 0 Nays

NEW MEMBER APPROVALS

Executive Director said the Operations Committee met in June to review 2 new members – Downe Township BOE and Lower Township BOE. They recommended both groups for membership, but since then we were notified that Lower BOE will not be joining at this time. If they choose to resubmit, we will underwrite it again and present to the Committee. The details of Downe Twp BOE are below. The group is entering 8/1/2020. Resolution 21-20 ratifies this decision and is included in the consent agenda.

Underwriting Factor	Downe Township BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	State Health Benefits Plan	Aetna	
Age Sex Factor	1.224	1.169	104.71%
Enrollment	23	4,973	0.46%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,054.00	\$ 1,471.00	71.65%
Rx		\$ 364.00	0.00%
Assessment (Per Employee Per Month)	\$ 1,211.49	\$ 2,054.80	58.96%
Trend Applied	8.00%	7.00%	114.29%
Risk Manager Fee Applied	2%		
Rate Effective Date			
From	8/1/2020		
To	6/30/2020		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	No		
Anticipated Commissioner Involvement	TBD		
Explanatory Notes or Contingencies			

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. Customer service and compliance issues were uncovered that have been addressed but require additional follow up with AHA. AHA did not meet performance guarantees in 2019. As a result, we will receive 2% of 2019 fees back as credit.

Executive Director said AHA has not signed its contract for 2019 or 2020 and is requesting some changes in terms. She said we are discussing these changes with AHA and will report to Contracts Committee and Trustees upon the completion of this process.

MRHIF MEETING

Executive Director said the MRHIF met in June and the MRHIF executive committee accepted the annual audit, approved dividend payments, and authorized the issuance of RFPs for professional positions. The dividend amount is \$5.5 million of which \$558,434 will be paid to the Coastal HIF. The MRHIF also received performance guarantee payments from ESI of \$306,225 and this money is also being distributed to the local HIFs. The Coastal HIF will receive \$18,037.

The MRHIF issues RFPs for professionals every 2 years. The positions involved are attorney, auditor, treasurer, actuary, and claims auditor. The executive director and program manager positions will be out for proposals in 2021.

GRANT APPROVALS

Executive Director said the Fund has received the following wellness grant application which were fully vetted by the wellness committee and are being recommended for approval.

- Cumberland County Improvement Authority - \$4,725
- Waterford Township Board of Education - \$ 7,400
- Bridgeton Public Schools - \$20,000.

Resolution 22-20 approves the grants for the 7/1/2020-6/30/2021 year, as presented.

REQUESTS FOR PROPOSALS

Executive Director said Under the Local Public Contracts law, the following positions can go out for RFP for a one-year term starting January 1, 2021: Actuary, Auditor, Attorney, Treasurer and Deputy Treasurer. The Executive Committee also has the option to extend the current professional contracts for 1 additional term from January 1, 2021 – December 31, 2021. The Committee discussed and are satisfied with the current services and recommend extending for an additional year.

MOTION EXTEND THE CURRENT CONTRACTS FOR ACTUARY, AUDITOR, ATTORNEY, TREASURER AND DEPUTY TREASURER FOR A 1 YEAR TERM BEGINNING JANUARY 1, 2021 – DECEMBER 31, 2021.

Moved:	Commissioner Kuntz
Second:	Commissioner Albanese
Vote:	5 Ayes, 0 Nays

PROGRAM MANAGER REPORT

PROSPECTS

Downe Twp BOE – Effective 8/1/2020
Lower Township BOE – Reviewing for 1/1/21
Galloway Township BOE – Proposal Pending

Middle Township BOE – Under review for 2020
Wildwood Crest, Boro of – In review for 2020
Estell Manor – Pending claims review

Program Manager said Downe Township BOE will be joining as of 8/1/2020. He said Lower Township BOE is unable to be brought in at this time based on a technicality with a broker not approved by the Fund and AHA would not allow them to enter at this time.

In response to Program Manager, Executive Director said applying a portion of the dividend to the rates is really just a 1 time fix.

MEETING DATES

September 21, 2020
October 26, 2020
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

Ms. Murray said Commissioner Sharpe -Rumaker will now be the chair of the well ness committee replacing Commissioner Bratty, and Rich Davidson will also be joining the committee.

Please be advised that you still have 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.

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

- **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

A Coastal HIF member recently shared that the best thing that ever happened for all Coastal HIF members is the Guardian Nurses. 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.

Ms. Sambuco provided an update on the Guardian Nurses program. She said the program was launched on April 1, 2020. She said the total referred members is 371. She said there were a total of 100 hospitalizations. She said they were looking at coastal numbers and working on engaging with members beginning in March. She said there has been a significant amount of readmissions. She also provided a success story from the program.

AETNA UPDATE

COVID-19 Update - The Fund has agreed to the following Aetna COVID-19 coverage updates.

- Member cost-share waived for diagnostic testing and treatment
- Antibody testing covered with no cost-share
- Relaxed in-patient precertification requirement

Please visit this webpage for more information on how Aetna is handling COVID-19 related benefit developments:

<https://www.aetna.com/individuals-families/member-rights-resources/need-to-know-coronavirus.html>

Network Update- In the March report we reported that Aetna's contract with Deborah Heart and

Lung Center was dated to terminate on 4/15/2020. On March 26,2020 we were advised Deborah Heart and Lung Center rescinded their intention to terminate the contract. Deborah Heart and Lung Center and Aetna have reached an agreement and Deborah Heart and Lung Center will continue to participate in Aetna's Southern NJ Network. There has been no interruption to member access because the termination was rescinded before the contract's termination date. Member retraction letters were issued announcing Deborah's continued participation with Aetna.

EXPRESS SCRIPTS UPDATE

SaveonSP Update- 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 are an addition to the Saveon list. Members who take newly targeted specialty medications will receive the attached letter and follow-up outbound calls from Saveon.
- Drug names highlighted in blue experienced a change in copay.

To communicate this SaveonSP representatives will advise all newly enrolled members of the copay change. Members who are currently enrolled will not need to take any action. Drug names highlighted in red were removed from SaveonSP's list. SaveonSP advised outbound calls will also be made to members taking drugs removed from the list. There are only 2 Coastal members utilizing a Sam's Club Pharmacy

Pharmacy Network Update- Effective August 16, 2020, Sam's Club Pharmacies will no longer be part of the standard networks of pharmacies ESI offers to our clients. We will make sure that any member who uses Sam's Club today has a convenient cost-effective option available and will be receiving proactive communications within 30-60 days. Specific client impact is forthcoming.

DELTA DENTAL

Due to COVID 19, effective immediately Delta Dental will not be printing ID cards for members.

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).

CORONAVIRUS COVID-19 UPDATE

Both Aetna and AHA are waiving cost-share related to COVID-19 treatments and testing. They are also relaxing inpatient requirements regarding precerts will waive copays for all diagnostic testing related to COVID-19. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all commercial, Medicare, and Medicaid plans. Please

follow the below links for more member information on how the carriers are handling benefit developments:

- **Aetna:** <https://www.aetna.com/individuals-families/member-rights-resources/need-to-know-coronavirus.html.10>
- **AmeriHealth Administrators:** <https://www.ahatpa.com/html/custom/covid-19/index.html>

LEGISLATIVE UPDATES

NJ Senate Bill 2273/A20 - Educator's Health Benefit Fairness Act - 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 for the School Boards within the Fund and leadership to assure compliance with all components.

PERMA has been engaging with our carrier partners at Aetna, AmeriHealth, and Express Scripts for implementation and will be fully ready to roll out this new offering to all member districts in the SHIF for January 1, 2021.

Key Legislative Components:

- All new hires effective 7/1/2020 will be required to move into one of two newly established plan designs.
- 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

“Back to Work” COVID-19 Tests: 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 does mandate employees be COVID-19 tested as a requirement of return to work, it is not required to be covered by insurance. An employer may of course work with their insurer or their self-funded plan to modify their plan to cover the cost of work-related testing.

PCORI Fee Update-

Background

The Affordable Care Act (ACA) created the PCORI to help patients, clinicians, payers and the public make more informed health decisions by advancing comparative effectiveness research.

PCORI fee has been extended for another 10 years through September 30th, 2029. The fee for plans ending September 30th, 2019 or before is \$2.45 per member, per year. The fee for plans ending after September 30th, 2019 has not been released yet by the IRS.

As a reminder for groups with medical enrollment in the Fund, the PCORI fee is collected in your premiums and paid to the IRS on your behalf by the Executive Director's Office.

REMINDER>>>New COBRA Regulations - Due to the COVID-19 pandemic, the Department of Labor (DOL) and the Internal Revenue Service (IRS) recently issued guidance for group health plan sponsors regarding deadline extensions for COBRA, Flexible Spending Accounts (FSAs), and Health Reimbursement Arrangements (HRAs). The extended timeframes are intended to assist employers, employees and dependents who may have difficulty meeting standard timeframes associated with COBRA. The new ruling establishes an "Outbreak Period" defined as beginning with the declaration of a National State of Emergency on March 1, 2020 running through the duration of the Emergency plus a 60-day period following the date the National State of Emergency ends. At this time, an end date has not been specified for the National State of Emergency so the "Outbreak Period" cannot yet be determined. The DOL guidance provides the below timeframe extensions derived by disregarding the Outbreak Period:

- Extension of the 30-day and 60-day special enrollment timeframes
- Extension of the 60-day COBRA election period
- Extension of the 45-day initial premium payment timeframe
- Extension of the 30-day grace period for subsequent premium payments
- Extension of the 60-day COBRA notification timeframe

The chart below compares the current time-frames with the new guidelines.

COBRA NOTICE/EVENT	PRE-PANDEMIC	CHANGE
Initial Notice of COBRA Rights	Within first 90 days	Clarification required
Election Notice	Within 14 days of Qualifying Life Event	Clarification required
Election Period	Within 60 days	60 days after the end of the "outbreak period"
Initial Payment	Within 45 days	Within 45 days after the end of the "outbreak period"
Grace period for non-payment	30 days	30 days after "outbreak period"

We are working with the Fund’s COBRA administrator, Benefit Express to ensure they are taking the necessary measures to comply with and administer the new timeframes for eligible lines of coverage administered by the Fund. We will provide updated information and correspondence when they are available. For more information, please click on this link to the DOL’s COVID-19 FAQ:

<https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/covid-19.pdf>

APPEALS -

Type	Determination
Medical	n/a
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 treasurers report. Fund Treasurer and Deputy Treasurer thanked the Fund for reappointment.

Confirmation of Payment - June 2020

FUND YEAR	AMOUNT
2019	\$15,500.00
2020	\$958,340.03
TOTAL	\$973,840.03

Resolution 23-20 - July 2020 Bills List

FUND YEAR	AMOUNT
2018	\$15,275.00
2019	\$7,500.00
2020	\$1,023,335.57
TOTAL	\$1,046,110.57

FUND ATTORNEY- None

AETNA - Mr. Silverstein reviewed the claims for April and May 2020. The average pepm for April was \$1,154 and \$936 for May. He said there were 2 high claims for April and 3 for May. He said all Metrics are currently performing well. He reviewed the Covid 19 reporting that was distributed with the Agenda. He said there were 7 confirmed cases in June and 5 probable.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed the claims for June 2020 with an average pepm of \$839.50. There were no high claims for this period. She reviewed the dashboard from January – June. She said in march they saw an uptick largely related to the onsite staff transitioning to working from home. She reviewed the covid reporting that was included with the Agenda.

EXPRESS SCRIPTS – Mr. Colalillo said the January – June is 9% due to specialty increase in July 2019. He said they expect to see this decrease. He said ESI has updated their Issues Document and that was distributed with the Agenda.

MOTION TO APPROVE THE CONSENT AGENDA AS DISCUSSED:

MOTION: Commissioner Albanese
SECOND: Commissioner Kuntz
VOTE: 5 Ayes, 0 Nays, 1 Abstain (Commissioner

Albanese 22-20 and 23-20)

OLD BUSINESS: None

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

MOTION: Commissioner Davidson
SECOND: Commissioner Albanese
VOTE: **All in Favor**

MOTION TO CLOSE PUBLIC COMMENT

MOTION: Commissioner Davidson
SECOND: Commissioner Kuntz
VOTE: **All in Favor**

PUBLIC COMMENT: None

MOTION TO ADJOURN:

MOTION: Commissioner Kuntz
SECOND: Commissioner Albanese
VOTE: Unanimous

MEETING ADJOURNED: 1:30 pm

NEXT MEETING: September 21, 2020
Zoom Meeting/Conference Call
12:30 pm