



**AGENDA & REPORTS
MAY 24, 2021
CONFERENCE CALL
1:15 PM**

Join Zoom Meeting
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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 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.

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.
3. Sending advance electronic mail notice of this meeting to the Clerk/Administrator of each member.
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 members.
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.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND AGENDA
MEETING: MAY 24, 2021
CONFERENCE CALL
1:15 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE

ROLL CALL OF THE 2021 EXECUTIVE COMMITTEE

Pasquale Yacovelli, Chair
Nicole Albanese, Secretary
Bruce Harbinson, Executive Committee
Jerry Velazquez, Executive Committee
Stephanie Kuntz, Executive Committee
Richard Davidson, Executive Committee
Paige Sharpe-Rumaker, Executive Committee
Megan Duffield, Executive Committee Alternate
Cherie Bratty, Executive Committee Alternate

APPROVAL OF MINUTES: March 22, 2021 Appendix I

CORRESPONDENCE

PUBLIC COMMENT

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

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PROGRAM MANAGER- (Shared Health Alliance)

Monthly Report.....Page 10

GUARDIAN NURSES

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TREASURER - (Michael Zambito/Verrill & Verrill)

April Bills List.....Page 17

May 2021 Bills Lists (Resolution 18-21).....Page 18

April 2021 Treasurers Report.....Page 19

Confirmation of Claims Paid/Certification of Transfers

Ratification of Treasurers Report

ATTORNEY – (Marmero Law, LLC)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR – (Aetna)

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NETWORK & THIRD PARTY ADMINISTRATOR – (Amerihealth)

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PRESCRIPTION ADMINISTRATOR – (Express Scripts)

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NETWORK & THIRD PARTY ADMINISTRATOR – (Delta Dental)

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CONSENT AGENDAPage 41

Resolution 16-21: New Member ApprovalPage 42

Resolution 17-21: Wellness Grant ApprovalPage 43

Resolution 18-21 April and May 2021 Bills ListsPage 45

OLD BUSINESS

NEW BUSINESS

PUBLIC COMMENT

RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES

PERSONNEL - CLAIMS - LITIGATION

MEETING ADJOURNED

**Southern Coastal Regional Employee Benefits Fund
Executive Director's Report
March 22, 2021**

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of March 31, 2021 (page 3)
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**
 - **Budget Status Report**

AUDITOR AND ACTUARY YEAR-END REPORTS

A draft of the Annual Financial Audit for the period ending December 31, 2020 is included with the agenda. A representative from Bowman & Company LLC is expected to present the report. The final Audit will be delivered after the meeting, so a finance committee meeting will be scheduled to review the final draft and ratification can take place at the July meeting. We need a simple motion to give authorization to the finance committee to file the audit with the State. Should the Executive Committee request any changes, we can submit a second filing.

MOTION: *Motion to authorize the Finance Committee to review and accept the final Fund Year 2020 Audit for filing with the State of New Jersey by June 30, 2021.*

REQUESTS FOR PROPOSALS

Under the Local Public Contracts law, the following positions need to go out for RFP for a one-year term starting January 1, 2022: Actuary, Auditor, Attorney, Deputy Treasurer and Treasurer. The following positions need to go out for RFP for a three-year term starting January 1, 2022: Executive Director and Program Manager.

MOTION: *Motion to issue and advertise Requests for Proposals for professional services contracts on behalf of the Fund for Executive Director and Program Manager (and Actuary, Auditor, Attorney Deputy Treasurer and Treasurer).*

OPERATIONS & NOMINATIONS

NEW MEMBER – UPPER TWP BOE

The Operations Committee is reviewing a membership request from Upper Township BOE, effective July 1, 2021. The below underwriting details have been provided to the Committee and we anticipate a recommendation at the meeting. If approved Resolution 16-21 is included in the consent agenda.

Underwriting Factor	Upper Twp BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Amerihealth	Amerihealth	
Age Sex Factor	1.230	1.169	105.22%
Enrollment	141	4,973	2.84%
Claims Pick (Per Employee Per Month)			
Medical	\$ 1,801.00	\$ 1,393.00	129.29%
Rx		\$ 364.00	0.00%
Assessment (Per Employee Per Month)	\$ 2,070.11	\$ 1,965.15	105.34%
Trend Applied	8.00%	7.00%	114.29%
Risk Manager Fee Applied	2%		
Rate Effective Date			
From	7/1/2021		
To	6/30/2022		
Prior Fund Member?	No		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	No		
Anticipated Commissioner Involvement	TBD		
Explanatory Notes or Contingencies			

FINANCIAL DISCLOSURE STATEMENTS

As is done on the local level and required by State law, each Fund Commissioner is required to complete a Financial Disclosure Statement through the Department of Community Affairs. The 2021 notice with instructions has been released. The original deadline to file was April 30, 2021, however, that has been extended until June 30, 2021. Commissioners that have not yet filed will receive an email notification.

PBM RFP UPDATE

The PBM RFP is underway. Responses were received from 6 companies: Express Scripts, Aetna, AHA, Magellan, Ingenio Rx and OptumRx. Our Pharmacy Benefits Consultant is currently reviewing the financials. The MRHIF Contracts Committee will review and we expect to have a recommendation by the June MRHIF meeting.

WELLNESS & CLAIMS

GRANT APPROVAL

The Fund has received the following wellness grant applications, which were reviewed and approved by the Committee:

1. Bridgeton BOE - \$20,000
2. Dennis Township BOE - \$6,300
3. Lower Township BOE - \$9,815

4. Waterford Township School District - 5,700
5. Cumberland County Tech Ed - \$6,600
6. Vineland Board of Education - \$30,000

The Wellness Committee has reviewed the grant request and are recommending for approval. The grant applications and Wellness Committee Minutes are included in appendix II and a resolution approving the grants is included in the consent agenda.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2021		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		8,597,975	25,757,767	397,943,517	423,701,284
2.	CLAIM EXPENSES					
	Paid Claims		6,832,676	20,523,583	315,000,408	335,523,991
	IBNR		71,749	474,002	8,030,000	8,504,002
	Less Specific Excess		(264,223)	(264,223)	(7,172,954)	(7,437,177)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		6,640,202	20,733,361	315,857,454	336,590,815
3.	EXPENSES					
	MA & HMO Premiums		30,179	90,069	1,379,784	1,469,853
	Excess Premiums		218,171	654,802	13,066,151	13,720,953
	Administrative		831,509	2,442,784	37,098,699	39,541,483
	TOTAL EXPENSES		1,079,859	3,187,655	51,544,634	54,732,289
4.	UNDERWRITING PROFIT (1-2-3)		877,914	1,836,751	30,541,429	32,378,180
5.	INVESTMENT INCOME		22,455	62,516	1,691,068	1,753,583
6.	DIVIDEND INCOME		0	0	1,601,102	1,601,102
7.	STATUTORY PROFIT (4+5+6)		900,369	1,899,267	33,833,598	35,732,865
8.	DIVIDEND		0	0	19,979,182	19,979,182
9.	Transferred Surplus		0	0	9,855,397	9,855,397
	STATUTORY SURPLUS (7-8+9)		900,369	1,899,267	23,709,814	25,609,080
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	1,479	(2,948)	9,930,324	9,927,375
		Cash	523,818	289,196	19,386,417	19,675,613
	2019	Surplus	(22,512)	(156,056)	4,757,678	4,601,622
		Cash	(22,512)	(154,420)	10,413,577	10,259,158
	2020	Surplus	513,173	71,995	9,021,812	9,093,807
		Cash	(468,457)	(6,232,731)	15,621,513	9,388,782
	2021	Surplus	408,229	1,986,276		1,986,276
		Cash	(914,891)	6,606,487		6,606,487
	TOTAL SURPLUS (DEFICITS)		900,369	1,899,267	23,709,814	25,609,080
	TOTAL CASH		(882,042)	508,532	45,421,508	45,930,040
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		5,397	22,792	156,856,086	156,878,878
	FUND YEAR 2019					
	Paid Claims		28,532	173,420	80,320,077	80,493,497
	IBNR		-	0	0	0
	Less Specific Excess		-	0	(830,796)	(830,796)
	Less Aggregate Excess		-	0	0	0
	TOTAL FY 2019 CLAIMS		28,532	173,420	79,489,280	79,662,700
	FUND YEAR 2020					
	Paid Claims		645,848	6,859,968	73,012,645	79,872,613
	IBNR		(889,188)	(6,648,469)	8,030,000	1,381,531
	Less Specific Excess		(264,223)	(264,223)	(1,530,558)	(1,794,781)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2020 CLAIMS		(507,563)	(52,725)	79,512,088	79,459,363
	FUND YEAR 2021					
	Paid Claims		6,152,899	13,467,403		13,467,403
	IBNR		960,937	7,122,471		7,122,471
	Less Specific Excess		0	0		0
	Less Aggregate Excess		0	0		0
	TOTAL FY 2021 CLAIMS		7,113,836	20,589,874		20,589,874
	COMBINED TOTAL CLAIMS		6,640,202	20,733,361	315,857,454	336,590,815

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.

Southern Coastal Regional Employee Benefits Fund
CONSOLIDATED BALANCE SHEET
AS OF MARCH 31, 2021
BY FUND YEAR

	COASTAL 2021	COASTAL 2020	COASTAL 2019	CLOSED YEAR	FUND BALANCE
ASSETS					
Cash & Cash Equivalents	6,606,487	9,388,782	10,259,158	19,675,613	45,930,040
Assessments Receivable (Prepaid)	2,748,186	68,667	-	-	2,816,853
Interest Receivable	0	61	(23)	(38)	0
Specific Excess Receivable	-	1,480,100	-	-	1,480,100
Aggregate Excess Receivable	-	-	-	-	-
Dividend Receivable	-	-	-	-	-
Prepaid Admin Fees	-	-	-	-	-
Other Assets	150,844	168,219	-	-	319,063
Total Assets	9,505,517	11,105,829	10,259,135	19,675,575	50,546,056
LIABILITIES					
Accounts Payable	-	-	-	-	-
IBNR Reserve	7,122,471	1,381,531	-	-	8,504,002
A4 Retiree Surcharge	345,026	438,370	-	-	783,396
Dividends Payable	-	-	5,607,513	9,748,200	15,355,713
Accrued/Other Liabilities	51,744	192,122	50,000	-	293,866
Total Liabilities	7,519,241	2,012,023	5,657,513	9,748,200	24,936,976
EQUITY					
Surplus / (Deficit)	1,986,276	9,093,807	4,601,622	9,927,375	25,609,080
Total Equity	1,986,276	9,093,807	4,601,622	9,927,375	25,609,080
Total Liabilities & Equity	9,505,517	11,105,829	10,259,135	19,675,575	50,546,056
BALANCE	-	-	-	-	-

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.
Fund Year allocation of claims have been estimated.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND				
RATIOS				
INDICES	2020	JAN	FEB	MAR
Cash Position	45,421,508	\$ 44,448,349	\$ 46,812,082	\$ 45,930,040
IBNR	8,030,000	\$ 8,301,125	\$ 8,432,253	\$ 8,504,002
Assets	48,047,179	\$ 48,708,783	\$ 49,508,026	\$ 50,546,056
Liabilities	24,337,365	\$ 24,548,801	\$ 24,799,315	\$ 24,936,976
Surplus	23,709,814	\$ 24,159,983	\$ 24,708,711	\$ 25,609,080
Claims Paid -- Month	7,565,964	\$ 6,844,247	\$ 6,846,659	\$ 6,832,676
Claims Budget -- Month	7,373,850	\$ 7,695,332	\$ 7,695,332	\$ 7,695,332
Claims Paid -- YTD	79,877,564	\$ 6,844,247	\$ 13,690,907	\$ 20,523,583
Claims Budget -- YTD	88,486,200	\$ 7,695,332	\$ 15,390,665	\$ 23,085,997
RATIOS				
Cash Position to Claims Paid	6.00	6.49	6.84	6.72
Claims Paid to Claims Budget -- Month	1.03	0.89	0.89	0.89
Claims Paid to Claims Budget -- YTD	0.90	0.89	0.89	0.89
Cash Position to IBNR	5.66	5.35	5.55	5.4
Assets to Liabilities	1.97	1.98	2	2.03
Surplus as Months of Claims	3.22	3.14	3.21	3.33
IBNR to Claims Budget -- Month	1.09	1.08	1.10	1.11

Southern Coastal Regional Employee Benefits Fund						
2021 Budget Report						
as of March 31, 2021						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	8,251,920	33,022,237	33,519,698			
Medical Aetna 7/1 Renewals	8,649,026	35,248,497	35,151,743			
Medical AmeriHealth 1/1 Renewal	4,191,912	16,763,260	16,676,756			
Medical AmeriHealth 7/1 Renewal	1,316,118	5,300,141	1,107,606			
Subtotal Medical	22,408,976	90,334,135	86,455,803	19,888,057	2,535,004	11%
Prescription Claims 1/1 Renewals	292,514	1,167,613	1,023,665			
Prescription Claims 7/1 Renewals	461,710	1,870,955	2,056,776			
Less Formulary Rebates	(150,844)	(607,710)	(616,088)			
Subtotal Prescription	603,380	2,430,858	2,464,353	681,700	(78,320)	-13%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	9,934	40,782	77,014			
Subtotal Dental	9,934	40,782	77,014	20,117	(10,183)	-103%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	14,085	56,662	66,016			
Subtotal Vision	14,085	56,662	66,016	Included in Medical		
Subtotal Claims	23,036,375	92,862,437	89,063,186	20,589,874	2,446,501	11%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	90,069	361,677	360,277	90,069	-	0%
Reinsurance						
Specific	654,112	2,619,608	2,545,531			
Subtotal Reinsurance	654,112	2,619,608	2,545,531	654,802	(689)	0%
Total Loss Fund	23,780,556	95,843,722	91,968,994	21,334,745	2,445,811	10%
Expenses						
Legal	6,375	25,500	25,500	6,879	(504)	-8%
Treasurer	5,009	20,036	20,036	5,009	-	0%
Executive Director	304,734	1,220,536	1,160,989	305,046	(312)	0%
Program Manager	563,295	2,256,194	2,144,407	563,870	(574)	0%
Brokerage	469,725	1,881,517	1,774,016	470,125	(400)	0%
TPA - Med Aetna	456,888	1,830,270	1,832,035	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	168,579	674,618	555,857	573,994	52,466	8%
Guardian Nurses	105,000	420,000	420,000	105,000	-	0%
TPA - Dental	1,423	5,722	5,279	1,426	(3)	0%
TPA - Vision	993	3,988	4,586	Included below in Med AmerihealthAdmin		
Actuary	9,147	36,587	36,587	9,147	0	0%
Auditor	4,947	19,788	19,788	4,947	0	0%
Subtotal Expenses	2,096,115	8,394,755	7,999,080	2,045,442	50,673	2%
Contingency	3,750	15,000	15,000	3,159	591	16%
Wellness Program	38,118	152,471	152,471	38,118	(0)	0%
Plan Documents	3,750	15,000	15,000	3,596	154	4%
Affordable Care Act Taxes	7,428	29,747	28,257	7,429	(1)	0%
Retiree Surcharge	342,636	1,371,902	1,314,355	345,026	(2,390)	-1%
Total Expenses	2,491,796	9,978,875	9,524,163	2,442,769	49,027	2%
Total Budget	26,272,353	105,822,596	101,493,157	23,777,514	2,494,838	9%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

Year: 2021, As of May 17, 2021

Yearly Items

Filing Status

Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Compliance Listing included on page 9
New Members	N/A
Withdrawals	N/A
Risk Management Plan and By Laws	Filed
Cash Management Plan	Filed
Unaudited Financials	Year End unsigned filed
Annual Audit	12/31/19 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	Filed
Benefit Changes	N/A

Fund Professional	Contract Received	Contract Term
Executive Director - PERMA	Yes	1/1/2019 - 12/31/2021
Program Manager - Shared Health Alliance	Yes	1/1/2019 - 12/31/2021
Attorney - Grace Marmero	Yes	1/1/2021-12/31/2021
Auditor - Bowman & Company	Yes	1/1/2021-12/31/2021
Actuary - John Vataha	Yes	1/1/2021-12/31/2021
Treasurer - Mike Zambito	Yes	1/1/2021-12/31/2021
Deputy Treasurer - Verrill & Verrill	Yes	1/1/2021-12/31/2021
Aetna	Yes	*ONE YEAR RENEWALS NEGOTIATED
AmeriHealth	Yes	*ONE YEAR RENEWALS NEGOTIATED
Delta	Yes	*ONE YEAR RENEWALS NEGOTIATED
Guardian Nurses	Yes	4/1/2020 - *ONE YEAR AUTO RENEWS

INDEMNITY & TRUST AGREEMENT COMPLIANCE

MEMBER	I & T end date
DENNIS TOWNSHIP BOE	6/30/2021
Vineland Board of Education	6/30/2021
Woodbine BOE	7/31/2021
Cumberland County Charter School Network	6/30/2022
Downe Township BOE	6/30/2022
HOPEWELL BOE	6/30/2022
Lower Township	6/30/2022
Ocean City BOE	6/30/2022
Waterford BOE	6/30/2022
Cumberland County Improvement Authority	12/31/2022
UPPER DEERFIELD BOE	6/30/2023
WOODSTOWN BOROUGH	12/31/2023
Alloway Township BOE	12/31/2023
Bridgeton BOE	12/31/2023
BUENA REGIONAL BOE	12/31/2023
CUMBERLAND COUNTY TECHNICAL EDUCATION CENT	12/31/2023
CUMBERLAND REGIONAL BOE	12/31/2023
LOWER CAPE MAY REGIONAL BOE	12/31/2023
MILLVILLE BOE	12/31/2023
Salem County	12/31/2023
Lawrence Township BOE	12/31/2023
Pittsgrove	12/31/2023
CITY OF BRIGANTINE	6/30/2024
Penns Grove	6/30/2024
West Cape May	6/30/2024
Upper Township BOE	6/30/2024

**Shared Health Alliance
Program Manager Report
May 24, 2021**

Prospects

Wildwood Crest, Boro of

- In preliminary discussions

Upper Township BOE

- Group joining effective 7/1/21

Bellville BOE (10/1/2021 effective date)

- Pending proposal

Vineland, City of

- Will begin 2 year review of claims in July

Egg Harbor Twp

- In review for 7/1/2021

Lodi BOE

- Awaiting claims experience

Coastal Fund Meeting Dates (*Zoom Mtg till further notice*)

- | | |
|--------------------|----------------------|
| ▪ January 25, 2021 | ▪ September 20, 2021 |
| ▪ March 22, 2021 | ▪ October 25, 2021 |
| ▪ May 24, 2021 | ▪ November 22, 2021 |
| ▪ July 26, 2021 | |

Coastal Fund Brokers

- | | |
|----------------------------------|--------------------------------------|
| ▪ Allen Associates | ▪ Cornerstone Insurance Group |
| ▪ AR Fanucci | ▪ Hardenbergh Insurance Group |
| ▪ Assured Partners | ▪ Innovative Risk Solutions |
| ▪ Brown & Brown Benefit Advisors | ▪ Integrity Consulting Group |
| ▪ J Byrne Agency | ▪ Strategic Insurance Partners (SIP) |
| ▪ Conner Strong & Buckelew | |

Executive Committee

- | | |
|---|---|
| ▪ Pasquale Yacovelli, Chair | ▪ Stephanie Kuntz, Executive Committee |
| ▪ Nicole Albanese, Secretary | ▪ Richard Davidson, Executive Committee |
| ▪ Bruce Harbinson, Executive Committee | ▪ Cherie Bratty, Executive Committee Alternate |
| ▪ Jerry Velazquez, Executive Committee | ▪ Megan Duffield, Executive Committee Alternate |
| ▪ Paige Sharpe-Rumaker, Executive Committee | |

2021 Committees

FINANCE & CONTRACTS

- Pat Yacovelli – Chair
- Jerry Velazquez
- Richard Davidson

OPERATIONS & NOMINATIONS

- Nicole Albanese - Chair
- Jerry Velazquez
- Stephanie Kuntz

WELLNESS & CLAIMS

- Paige Sharpe Rumaker - Chair
- Bruce Harbinson
- Megan Duffield


WELLNESS COMMITTEE UPDATE

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 received now would be granted for the 2021 year. Please note the new website information from Health Fairs Direct for Biometric Screening information and other new resources. Please contact us for any additional information or assistance. www.coastalhif.com/wellness

- In light of the Social Distancing guidelines, many of our groups have not been able to use all of their 2020 Wellness Grant money. As a result, the Wellness Committee agreed to allow any remaining funds to be rolled over into 2021. Please reach out to corey@allenassoc.com if you would like to know your remaining balance.
- In addition, the Wellness Committee has agreed to extend the November submission deadline for 2021 Wellness Grants. Submission of 2021 Wellness Grant Applications will be accepted on a rolling basis throughout the year. Upon receipt and approval by the Wellness Committee, grant applications will be submitted to the Coastal Fund for approval via Resolution.

WELLNESS COMMITTEE

- There is a Wellness section on the Coastal HIF Website. Please note, applications can be submitted online.
- 2021 Grant Applications status (see below)
- 2021 Budget for Wellness Grants is \$152,471
- Attached you will find the most recent Wellness Guidelines Chart.
- Attached please find the minutes from the most recent Wellness Committee Meeting (4/26/21).

 COASTAL WELLNESS GRANTS - 2021 Budget Amount: \$152,471							
<u>Group Name</u>	<u>Fund Allowance</u>	<u>Amount Requested</u>	<u>Date Submitted to Committee</u>	<u>Date Committee Approved</u>	<u>Amount Approved</u>	<u>Date Submitted to Emily</u>	<u>Date Resolution Passed</u>
Buena BOE	\$10,000	\$10,000	2/11/2021	2/11/2021	\$10,000	2/11/2021	3/22/2021
Dennis Twp. BOE	\$6,300	\$6,300	4/5/2021	4/7/2021	\$6,300	4/7/2021	
Cumberland Co Tech	\$6,600	\$7,000	4/30/2021	4/30/2021	\$6,600	2/1/2021	
Bridgeton BOE	\$20,000	\$20,000	5/13/2021	5/13/2021	\$20,000	5/13/2021	
Lower Twp. BOE	\$10,000	\$9,815	5/18/2021	5/18/2021	\$9,815	5/18/2021	
Waterford Twp BOE	\$7,500	\$5,700	5/18/2021	5/18/2021	\$5,700	5/18/2021	

Reminder: 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>

ADVANTA HEALTH SOLUTIONS ADDED AS NEW WELLNESS PROGRAM VENDOR TO COASTAL HIF

Many employers and health plan executives identify physical inactivity as a key modifiable health risk and are looking to the fitness and wellness industry to assist them in improving the health of their employees, increasing worker productivity, reducing healthcare costs, and providing competitive benefits to attract and retain employees. Advanta Health Solutions designs physical activity programs to engage and motivate people, and to foster personal accountability for healthy behaviors. Advanta Health Solutions has been a successful vendor for wellness programs in the Schools Health Insurance Fund (SHIF). [see attached flier]

GUARDIAN NURSES

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.

Attached is the flyer again for distribution.

Also attached is the most recent Guardian Nurses newsletter "*The Flame*"

ADMINISTRATIVE UPDATES:

▪ **ONLINE ENROLLMENT SYSTEM TRAINING SCHEDULE – 2021**

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how to perform tasks in the system. To use the enrollment system, each HR user must complete a *system access form*. Please email Austin Flinn at aflinn@permainc.com and indicate which of the sessions below you would like to attend. Please include this information in the subject line:

Training - Fund Name and Client Name.

- Wednesday, June 16th 10:00 am - 11:00 am
- Wednesday, July 14th 10:00 am - 11:00 am
- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

- **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 .

Annual Open Enrollment – Annual Open enrollment has now closed. All changes were to be entered into the Benefit Express online enrollment system no later than **Friday May 21st**. Only members who have changed plans or added dependents will receive new ID cards.

New Group Implementations – Effective for implementations beginning on September 1st, all new business implementations coming from a non-COASTAL carrier or claims administrator will require the completion of a "New Group Benefit Intake" Form. This is a process improvement to ensure 100% benefit accuracy and ensure benefits not accurately represented in SBCs, Benefit Summaries, or Plan documents are implemented as per the current plan design.

VENDOR UPDATE

Benefit Express-WEX Acquisition

A leading financial technology service provider, WEX, recently announced that it is acquiring BenefitExpress. BE is a preferred partner of Conner Strong and provides the benefit administration system

utilized by the HIFs. The two companies have worked together for many years and we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised that the BE team will continue as is and, are confident that the services provided by BE including Benefit Administration, COBRA, Direct-billing, will continue with no interruption

ESI UPDATES

National Preferred Formulary (NPF) Update

ESI announced their NPF update for July 1, 2021. 70 additional products will be added to the exclusion list (included with your agenda). Seven (7) Fund members identified as having filled scripts for one or more of these products in the past year will receive notification from ESI that includes therapeutically equivalent alternatives and are encouraged to discuss them with their physician. (see attached ESI Formulary lists & exclusions)

LEGISLATIVE UPDATES

COVID-19 Vaccine Updates

Vaccine Administrative Fee Change

Effective March 15, 2021, Medicare updated the Fee for Service payment rate for administration of COVID-19 vaccines to \$40 for each dose. Aetna and AmeriHealth Administrators will follow the new payment rate and has updated the Fund plans accordingly.

Vaccine Eligibility Update

Everyone 12 or older who lives, works, or studies in New Jersey is now eligible for the COVID-19 vaccine.

COBRA Subsidy Compliance (American Rescue Plan) – PERMA has identified members who had their health benefits terminated during the National COVID-19 Health Emergency. Employees who were involuntarily terminated, due to a lay-off or reduction in hours may be eligible for a COBRA premium subsidy. As required by the American Rescue Plan, notices concerning the availability of the subsidies from 4/1/2021 through 9/30/2021, will be mailed to these members. Going forward, a new field will be added to Benefit Express to track members who involuntarily lose their health benefits through 9/30/2021.

AETNA UPDATE

Network Negotiation Deborah Heart and Lung – As previously reported, Aetna has been in negotiations with Deborah Heart and Lung. Aetna advised that a new three-year contract was successfully negotiated beginning on May 1, 2021. These facilities remain in-network.

Network Negotiations Salem Medical Center - Salem Medical Center has rescinded the termination and we have reached a new three (3) year agreement with Salem Medical Center effective June 1, 2021.

There has been no interruption to member access because agreements were reached before the contract's termination date for both of the above facilities. Member letters were never released; therefore, retraction member letters are not necessary.

APPEALS (as of 3/16/2021) –

Type	Determination
Medical	None
RX	None

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.



Coastal Health Insurance Fund
Board Meeting Summary
May 24, 2021

SouthernCoastal

Referrals	3/3/21 thru 5/9/21	Program Start 4/1/20 thru 5/9/21
Total Referrals	136	1,563
Total Referrals (ACUTE) — includes 19 HSX	137	1,413
Total Referrals (COMPLEX)	19	130
Hospitalizations		
Total Members Hospitalized	86 members/91 hospitalizations	337 members/432 hospitalizations
Members Requiring ICU	3	26
Mobilizations—Acute Program	40	145
Inpatient Visits	31	91
Accompaniments	8	38
Home Visits	1	16
Mobilizations—Complex Program	26	70
Inpatient Visits	4	12
Accompaniments	20	47
Home Visits	2	11
Top 3 Diagnostic Categories	Cases	Cases
Cardiac	25	169
Digestive System	18	186
Nervous System	17	105
Top Inpatient Hospitals	Total %	Total %
Inspira	40%	40%
Cooper	12%	10%
HUP	11%	8%
School Districts with Most Referrals	# Cases	# Cases
Vineland BOE	49	506
Bridgeton BOE	22	241
Milville BOE	20	269
(Paid) High Claims 1/1/21—3/31/21	Status	Location
High Claimant	Amount	
High Claimant #1	\$ 186,134.61	Engaged: ICU admit 3/8/2021
High Claimant #2	\$ 107,702.09	Outreach
High Claimant #3	\$ 106,555.17	Disengaged
High Claimant #4	\$ 104,598.78	Engaged: ICU stay for COVID-19
High Claimant #5	\$ 83,724.49	Engaged: Cancer
High Claimant #6	\$ 78,671.08	Engaged: COVID-19
High Claimant #7	\$ 76,109.62	Disengaged
High Claimant #8	\$ 75,669.57	Outreach
High Claimant #9	\$ 74,342.70	Deceased
High Claimant #10	\$ 73,063.46	Engaged
Potential High Claimants 3/1/21-4/30/21		
(5) ICU admissions this quarter	All Engaged with MCC RN	

Guardian Nurses Healthcare Advocates
Lighting Your Way Through the Healthcare Maze
GuardianNurses.com

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

confirmation of payment

APRIL 2021

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

BE IT RESOLVED that the Southern Coastal Regional Employee Benefits 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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001796	STATE OF NJ HEALTH BENE FUND	STATE SURCHARGE JULY 2019-JUNE 2020	438,370.00
001796			438,370.00
Total Payments FY 2020			438,370.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001797	STATE OF NJ HEALTH BENE FUND	STATE SURCHARGE JULY 2020-JUNE 2021	687,054.00
001797			687,054.00
001798	AETNA HEALTH MANAGEMENT LLC	MEDICAL ADVTG 4/21	30,178.64
001798			30,178.64
001799	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 4/21	477.36
001799			477.36
001800	AETNA LIFE INSURANCE COMPANY	VISION TPA 4/21	332.15
001800	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 4/21	149,430.85
001800			149,763.00
001801	AMERIHEALTH ADMINISTRATORS	WELLNESS./MARKETING 4/21	-1,627.50
001801	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 4/21	57,834.84
001801			56,207.34
001802	PERMA	POSTAGE 3/21	17.24
001802	PERMA	ADMIN FEES 4/21	101,721.02
001802			101,738.26
001803	ACTUARIAL SOLUTIONS, LLC	ACTUARY FEE - 2ND QUARTER 2021	9,146.75
001803			9,146.75
001804	ALLEN ASSOCIATES	BROKER FEE 4/21	156,821.36
001804			156,821.36
001805	VERRILL & VERRILL, LLC	TREASURER FEE 4/21	1,001.81
001805			1,001.81
001806	MICHAEL S. ZAMBITO	TREASURER FEE 4/21	667.85
001806			667.85
001807	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 4/21	35,000.00
001807			35,000.00
001808	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 4/21	188,036.07
001808			188,036.07
001809	MARMERO LAW, LLC	PROFESSIONAL FEES 3/21	80.00
001809	MARMERO LAW, LLC	PROFESSIONAL FEES 2/21	2,346.00
001809			2,426.00
001810	MEDICAL EVALUATION SPECIALISTS	MES #1374551 - 3/21	225.00
001810	MEDICAL EVALUATION SPECIALISTS	MES #1372739 - 3/21	225.00
001810	MEDICAL EVALUATION SPECIALISTS	MES #1362957 - 3/21	367.50
001810	MEDICAL EVALUATION SPECIALISTS	MES #1367661 - 3/21	367.50
001810			1,185.00
001811	MUNICIPAL REINSURANCE HIF	REINSURANCE 4/21	218,311.79
001811			218,311.79
Total Payments FY 2021			1,638,015.23
TOTAL PAYMENTS ALL FUND YEARS			2,076,385.23

Chairperson

Attest:

Dated: _____

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

Treasurer

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Resolution No. 18-21

MAY 2021

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

BE IT RESOLVED that the Southern Coastal Regional Employee Benefits 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 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001812			
001812	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 5/21	29,867.52
			29,867.52
001813			
001813	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 5/21	464.88
			464.88
001814			
001814	AETNA LIFE INSURANCE COMPANY	VISION TPA 5/21	312.13
001814	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 5/21	150,938.20
			151,250.33
001815			
001815	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 5/21	-1,606.25
001815	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 5/21	57,079.70
			55,473.45
001816			
001816	PERMA	POSTAGE 4/21	30.53
001816	PERMA	ADMIN FEES 5/21	100,590.20
			100,620.73
001817			
001817	ALLEN ASSOCIATES	BROKER FEE 5/21	155,446.41
			155,446.41
001818			
001818	VERRILL & VERRILL, LLC	TREASURER FEE 5/21	1,001.81
			1,001.81
001819			
001819	MICHAEL S. ZAMBITO	TREASURER FEE 5/21	667.85
			667.85
001820			
001820	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 5/21	35,000.00
			35,000.00
001821			
001821	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 5/21	185,896.40
			185,896.40
001822			
001822	MARMERO LAW, LLC	PROFESSIONAL FEES 4/21	315.00
001822	MARMERO LAW, LLC	PROFESSIONAL FEES 4/21	2,346.00
001822	MARMERO LAW, LLC	PROFESSIONAL FEES 4/21	922.50
			3,583.50
001823			
001823	ALLSTATE INFORMATION MANAGEMNT	ACCT# 963 - ARC. AND STOR. - 4.30.21	8.38
			8.38
001824			
001824	PRESS OF ATLANTIC CITY	BALANCE DUE ON ACCT 8006196 - 4/21	152.45
			152.45
001825			
001825	MUNICIPAL REINSURANCE HIF	REINSURANCE 5/21	215,934.86
			215,934.86
Total Payments FY 2021			935,368.57
TOTAL PAYMENTS ALL FUND YEARS			935,368.57

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
COASTAL HEALTH BENEFITS FUND
ALL FUND YEARS COMBINED
CURRENT MONTH April
CURRENT FUND YEAR 2021

Description:	Investors Bank	OceanFirst Investment Account	OceanFirst Operating Account	Republic Bank Investment Account	Wilmington Trust Investment Account	NJ Cash Management Investment Account	William Penn Bank Investment Account
ID Number:							
Maturity (Yrs)							
Purchase Yield:	0.50	0.25	0.25	0.75	0.01	0.04	0.50
TOTAL for All Accts & Instruments							
Opening Cash & Investment Balance	\$45,930,037.27 \$	3,013,145.45 \$	2,784,500.38 \$	4,636,908.87 \$	35,218,036.01 \$	11,602.45 \$	14,153.57 \$
Opening Interest Accrual Balance	\$0.10 \$	- \$	- \$	- \$	- \$	0.10 \$	- \$
1 Interest Accrued and/or Interest Cost	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$24,487.49	\$1,238.56	\$572.21	\$824.63	\$21,748.11	\$0.00	\$0.55
6 Interest Paid - Term Instr.s	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$24,487.59	\$1,238.56	\$572.21	\$824.63	\$21,748.11	\$0.10	\$0.55
9 Deposits - Purchases	\$11,472,453.86	\$0.00	\$0.00	\$11,397,775.86	\$74,678.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$10,970,364.89	\$0.00	\$0.00	-\$10,970,363.44	\$0.00	-\$1.45	\$0.00
Ending Cash & Investment Balance	\$46,456,613.83	OK \$3,014,384.01	OK \$2,785,072.59	OK \$5,065,145.92	OK \$35,314,462.12	OK \$11,601.10	OK \$14,154.12
Ending Interest Accrual Balance	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00
Plus Outstanding Checks	\$1,125,424.00	\$0.00	\$0.00	\$1,125,424.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$47,582,037.83	\$3,014,384.01	\$2,785,072.59	\$6,190,569.92	\$35,314,462.12	\$11,601.10	\$14,154.12
							\$251,793.97

COASTAL HEALTH BENEFITS FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2021 Month Ending: April										
	Medical	Dental	Rx	Vision	Med.Adv	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE	33,225,351.79	123,026.39	(2,357,397.84)	379,994.67	778,317.61	951,676.55	8,217,908.58	1,346,050.87	3,265,108.65	45,930,037.27
RECEIPTS										
Assessments	9,791,598.03	4,325.30	262,598.87	5,979.46	38,729.34	291,824.72	0.00	0.00	1,057,929.28	11,452,985.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	16,874.84	68.37	0.00	190.66	390.54	525.89	4,123.51	675.41	1,638.35	24,487.57
Invest Adj	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02
Subtotal Invest	16,874.86	68.37	0.00	190.66	390.54	525.89	4,123.51	675.41	1,638.35	24,487.59
Other *	19,468.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,468.86
TOTAL	9,827,941.75	4,393.67	262,598.87	6,170.12	39,119.88	292,350.61	4,123.51	675.41	1,059,567.63	11,496,941.45
EXPENSES										
Claims Transfers	8,499,817.02	5,876.35	388,284.84	0.00	0.00	0.00	0.00	0.00	0.00	8,893,978.21
Expenses	1,155,602.64	0.00	0.00	0.00	0.00	218,311.79	0.00	0.00	702,470.80	2,076,385.23
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.45	1.45
TOTAL	9,655,419.66	5,876.35	388,284.84	0.00	0.00	218,311.79	0.00	0.00	702,472.25	10,970,364.89
END BALANCE	33,397,873.88	121,543.71	(2,483,083.81)	386,164.79	817,437.49	1,025,715.37	8,222,032.09	1,346,726.28	3,622,204.03	46,456,613.83

**CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES
COASTAL HEALTH BENEFITS FUND**

Month April
Current Fund Year 2021

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2021	Medical	19,759,167.11	8,499,817.02	0.00	28,258,984.13	0.00	28,258,984.13	19,759,167.11	8,499,817.02
	Dental	21,727.65	5,876.35	0.00	27,604.00	0.00	27,604.00	21,727.65	5,876.35
	Rx	900,698.09	388,284.84	0.00	1,288,982.93	0.00	1,288,982.93	900,698.09	388,284.84
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	20,681,592.85	8,893,978.21	0.00	29,575,571.06	0.00	29,575,571.06	20,681,592.85	8,893,978.21



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

May 24, 2021

23

Large Claimant Report (Drilldown) - Claims Over \$100000

Plan Sponsor Unique ID: All
 Customer: SOUTHERN COASTAL HEALTH INSURANCE FUND
 Group / Control: 00108431,00169660,00737420,00737421
 Subgroup / Suffix: All

Paid Dates: 02/01/2021 - 02/28/2021
 Service Dates: 01/01/2011 - 02/28/2021
 Line of Business: All
 Funding Category: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$761,534.11	\$143,353.19	SECONDARY MALIGNANT NEOPLASM OF BONE
	\$697,575.74	\$113,345.95	COVID-19
	\$476,337.00	\$105,447.08	OTHER DISPLACED FRACTURE OF SECOND
TOTAL:	\$1,935,446.85	\$362,146.22	

Large Claimant Report (Drilldown) - Claims Over \$100000

Plan Sponsor Unique ID : All
Customer: SOUTHERN COASTAL HEALTH INSURANCE FUND
Group / Control: 00108431,00169660,00737420,00737421
Subgroup / Suffix: All

Paid Dates: 03/01/2021 - 03/31/2021
Service Dates: 01/01/2011 - 03/31/2021
Line of Business: All
Funding Category: All

	Billed Amt	Paid Amt	Diagnosis/Treatment
	\$119,618.60	\$106,995.35	SUPRA VENTRICULAR TACHYCARDIA
Total	\$119,618.60	\$106,995.35	



Medical Claims Paid:
January 2021 – March 2021

Total Medical Paid per EE: **\$1,473**

Network Discounts

Inpatient: **65.2%**
Ambulatory: **65.2%**
Physician/Other: **61.0%**
TOTAL: 63.6%

Provider Network

% Admissions In-Network: **99.4%**
% Physician Office in network: **97.5%**

Aetna Book of Business:
Admissions 98.3%; Physician 90.4%

Top Facilities Utilized (by total Medical Spend)

- Inspira – Vineland
- Cooper Hospital
- University of Pennsylvania
- Virtua – West Jersey
- Shore Regional

Catastrophic Claim Impact
(January 2021- March 2021)

Number of Claims Over \$50,000 **30**
Claimants per 1000 members: **3.1**
Avg. Paid per Claimant: **\$98,125**
Percent of Total Paid: **21.1%**
• Aetna BOB- HCC account for an average of 40.8% of total Medical Cost

Teladoc Activity:
January 2021 – March 2021

Total Registrations: **56**
Total Online Visits: **108**
Total Net Claims Savings: **\$17,961**
Total Visits w/ Rx: **64**

Utilization by Age

0-17: **5.6%**
18-26: **13.9%**
27-30: **8.3%**
31-45: **42.6%**
46-55: **19.4%**
55-65: **10.2%**

New

Mental Health Visits: **24**
Dermatology Visits: **6**

New

Allentown Service Center
Performance: Metrics thru April 2021

Customer Service Performance

1st Call Resolution: **95.1%**
Abandonment Rate: **2.9%**
Avg. Speed of Answer: **69.49 sec**

Claims Performance

Financial Accuracy: **97.7**
(Q4 2020)
90% processed w/in: **5.0 days**
95% processed w/in: **7.3 days**

Performance Goals

Call Quality: **95%**
1st Call Resolution: **90%**
Abandonment Rate less than: **2.5%**
Average Speed of Answer: **30 sec**

Financial Accuracy: **99%**

Turnaround Time

90% processed w/in: **14 days**
95% processed w/in: **30 days**





2020 Coastal HIF						2021 Coastal HIF					
	MEDICAL CLAIMS PAID 2020	TOTAL	# OF EES	PER EE			MEDICAL CLAIMS PAID 2019	# OF EES	PER EE		
JANUARY	\$ 1,013,249.33	\$ 1,013,249.33	1,091	\$ 928.72		JANUARY	\$ 807,511.05	1308	\$ 617.36		
FEBRUARY	\$ 1,409,771.76	\$ 1,409,771.76	1,085	\$ 1,299.32		FEBRUARY	\$ 1,527,729.14	1,308	\$ 1,167.98		
MARCH	\$ 1,694,650.65	\$ 1,694,650.65	1,087	\$ 1,559.01		MARCH	\$ 1,615,625.70	1,296	\$ 1,246.62		
APRIL	\$ 1,976,306.64	\$ 1,976,306.64	1,085	\$ 1,821.48		APRIL	\$ 2,433,551.93	1,293	\$ 1,882.09		
MAY	\$ 821,390.32	\$ 821,390.32	1,091	\$ 752.87		MAY					
JUNE	\$ 915,065.10	\$ 915,065.10	1,090	\$ 839.50		JUNE					
JULY	\$ 1,357,734.83	\$ 1,357,734.83	1,083	\$ 1,253.67		JULY					
AUGUST	\$ 1,862,063.24	\$ 1,862,063.24	1,080	\$ 1,724.13		AUGUST					
SEPTEMBER	\$ 1,123,308.69	\$1,123,308.69	1,091	\$ 1,029.61		SEPTEMBER					
OCTOBER	\$ 1,647,398.42	\$1,647,398.42	1,089	\$ 1,512.76		OCTOBER					
NOVEMBER	\$ 1,547,619.08	\$1,547,619.08	1,081	\$ 1,431.65		NOVEMBER					
DECEMBER	\$ 1,547,619.08	\$1,547,619.08	1,085	\$ 1,426.37		DECEMBER					
TOTALS	\$ 16,916,177.14					TOTALS	\$ 6,384,417.82	1301.25			
		2020 Average		\$ 1,298.26							
		2019 Average	1336.166667	\$ 1,081.80							

[illegible]


PLAN SPONSOR INFORMATION SERVICES
Large Claimant Report- Claims Over \$100,000

Group:	
Paid Dates:	4/1/21-4/30/21
Network Service	

Coastal HIF

Service Dates:	-
Line of Business: All	
Product Line: All	

Claimant	Relationship	Paid Amount	Diagnosis
Total			
1	Employee	\$ 199,716.60	Secondary Malignancies
2	Spouse	\$ 107,116.33	Complications
3	Employee	\$ 106,722.86	Cancer Of Lymphatic And Hematopoietic Tissue
		\$ 413,555.79	

		Southern Coastal HIF						
		Paid Claims 01/01/2021-12/31/2021						
Average payment per member per month 01/01-12/31/2021:	\$	482.39		Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD
Number of claimants with paid claims over \$100,00 YDT:		6		1st Call Resolution	83.70%	85.21%	85.62%	83.33%
Total paid on those claimants:		\$1,048,448.67		ASA	124.60	27.06	93.05	47.19
				Abandonment Rate	7.40%	1.99%	6.74%	2.97%
Top Facilities Utilized based on paid claims:								
INSPIRA MEDICAL CENTER VINELAND, NJ								
COOPER UNIVERSITY HOSPITAL, NJ								
CAPE REGIONAL MEDICAL CENTER, NJ								
INSPIRA MEDICAL CENTER VINELAND, NJ				Totals	2021 YTD			
HOSPITAL OF THE UNIVERSITY OF PENNSYLVANIA, PA				Total Inpatient Admissions	52			
				Total Inpatient Days	274			
MD LIVE UTILIZATION								
Total Registrations YTD: 0								
Total Online Visits: 0								
Member Satisfaction YTD: 100%								
Provider Network								
% Inpatient In- Network: 95.9%								
% Professional providers In-Network: 91.6%								
% Outpatient providers In-Network:92.4%								



COASTAL HIF - 0001703859

Claims Incurred between 3/1/2020 and 5/17/2021 and Paid between 3/1/2020 and 5/17/2021

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, C9803, G2023, G2024, M0239, M0243, M0245, Q0239, Q0243, Q0245, U0001, U0002, U0003, U0004 or a Dx Code of B34.2, B97.29, U07.1, Z11.52, Z20.822

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	6	15	\$4,215.54	\$281.04	\$8.53
1-5	68	108	\$25,690.35	\$237.87	\$9.36
6-18	227	444	\$93,663.72	\$210.95	\$10.25
19-25	158	377	\$63,881.41	\$169.45	\$13.23
26-39	325	763	\$107,434.94	\$140.81	\$12.59
40-64	683	1741	\$700,486.41	\$402.35	\$40.36
65+	55	108	\$12,611.80	\$116.78	\$9.22
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	692	1572	\$458,057.87	\$291.39	\$26.41
Spouse	365	1032	\$362,080.85	\$350.85	\$37.05
Dependent	448	952	\$187,845.45	\$197.32	\$10.83

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	844	2073	\$429,808.10	\$207.34	\$18.35
Male	661	1483	\$578,176.07	\$389.87	\$27.48
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
DE	2	2	\$200.00	\$100.00	\$0.93
GA	1	1	\$131.20	\$131.20	\$2.92
NJ	1493	3529	\$1,005,137.14	\$284.82	\$22.91
PA	4	13	\$1,278.01	\$98.31	\$10.74
SC	5	11	\$1,237.82	\$112.53	\$6.88

Summary by Service Type - Outpatient and Professional Claims

Service Types are Limited to: Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Emergency Room, Pathology (Laboratory), Urgent Care, Retail Clinic, Telemedicine, Office Physician Visit, Other Physician Visit, Emergency Room With Observation Bed, and Observation Bed

SRVC TP DSC	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Emergency Room	106	145	\$74,118.03	\$511.16	\$1.67
Emergency Room With Observation Bed	22	24	\$48,707.59	\$2,029.48	\$1.10
Observation Bed	5	5	\$3,772.00	\$754.40	\$0.08
Office Physician Visit	58	69	\$7,189.02	\$104.19	\$0.16
Other Physician Visit	14	19	\$1,876.15	\$98.74	\$0.04
Pathology (Laboratory)	1101	2192	\$205,038.60	\$93.54	\$4.61
Telemedicine	52	65	\$6,345.84	\$97.63	\$0.14
Urgent Care	380	506	\$95,146.02	\$188.04	\$2.14

Inpatient Cost and Utilization by Age Band

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	ADM CNT	NET PAY	ADM PER 1000	COST PER ADM	COST PMPM	AVG LOS
<1	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
1-5	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
6-18	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
19-25	1	1	1	\$6,582.00	2.40	\$6,582.00	\$1.36	6.00
26-39	1	1	1	\$14,672.64	1.20	\$14,672.64	\$1.72	3.00
40-64	10	17	10	\$428,997.87	7.20	\$42,899.79	\$24.72	6.60
65+	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00
Unknown	0	0	0	\$0.00	0.00	\$0.00	\$0.00	0.00

TOP PROVIDERS(TOP 25 BY NET PAYMENT)

PROVIDER NAME	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Pennsylvania Hospital of the University of Pennsylvania Health System	5	11	\$153,556.58	\$13,959.69	\$3.45
CAPE REGIONAL MEDICAL CENTER	89	112	\$75,272.30	\$672.07	\$1.69
Atlanticare Regional Medical Center	16	17	\$73,232.14	\$4,307.77	\$1.65
SHORE MEDICAL CENTER	14	17	\$62,015.31	\$3,647.96	\$1.39
CAPE REGIONAL URGENT CARE LLC	242	322	\$61,140.00	\$189.88	\$1.38
Labcorp Raritan	527	721	\$61,076.21	\$84.71	\$1.37
Cooper University Hospital	32	40	\$48,851.92	\$1,221.30	\$1.10
Inspira Medical Center Mullica Hill	67	81	\$46,445.97	\$573.41	\$1.04
Salem Medical Center	181	259	\$44,888.54	\$173.31	\$1.01
Childrens Hospital of Philadelphia	22	24	\$36,694.70	\$1,528.95	\$0.83
SARASOTA MEMORIAL HOSPITAL	1	1	\$34,411.55	\$34,411.55	\$0.77
Virtua West Jersey Health System Inc	15	26	\$32,601.98	\$1,253.92	\$0.73
Inspira Medical Center Vineland	82	120	\$18,454.89	\$153.79	\$0.42
Quest Diagnostics Inc	143	158	\$13,891.60	\$87.92	\$0.31
AtlantiCare Physician Group	54	83	\$13,419.63	\$161.68	\$0.30
GENESIS LABORATORY MANAGEMENT	38	44	\$13,213.95	\$300.32	\$0.30
PROHEALTH CARE ASSOC LLP	52	63	\$12,525.00	\$198.81	\$0.28
DELAWARE DIAGNOSTIC LABS, LLC	11	104	\$12,022.16	\$115.60	\$0.27
Alfred I Dupont Institute	13	14	\$9,974.21	\$712.44	\$0.22
MEDARBOR LLC	32	50	\$8,975.00	\$179.50	\$0.20
CAPE REGIONAL PHYSICIANS ASSOCIATES	42	75	\$6,915.33	\$92.20	\$0.16
GENUS3 LLC	2	49	\$6,890.00	\$140.61	\$0.15
ADVENTHEALTH DADE CITY	1	1	\$6,688.53	\$6,688.53	\$0.15
Inspira Health Center Bridgeton	1	1	\$6,582.00	\$6,582.00	\$0.15
Accu Reference Medical Lab	12	21	\$6,160.00	\$293.33	\$0.14

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0011A, 0012A, 0031A , 91300, 91301, 91303

AGE BAND	Single Dose Vaccines CLAIMANT COUNT	1st Dose Vaccine CLAIMANT COUNT	2nd Dose Vaccine CLAIMANT COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	0	\$0.00	
1-5	0	0	0	\$0.00	
6-18	1	4	1	\$233.62	\$38.94
19-25	0	11	2	\$572.28	\$44.02
26-39	0	39	10	\$2,115.34	\$43.17
40-64	2	131	25	\$6,938.59	\$43.92
65+	0	7	0	\$478.03	\$68.29
Unknown	0	0	0	\$0.00	

COVID19 Claims for Urgent Care and Retail Clinics Only

Urgent Care

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	1	1	\$200.00	\$200.00
1-5	15	16	\$2,670.27	\$178.02
6-18	88	116	\$22,678.78	\$257.71
19-25	43	64	\$11,859.93	\$275.81
26-39	80	104	\$19,813.97	\$247.67
40-64	146	197	\$36,573.65	\$250.50
65+	7	8	\$1,349.42	\$192.77
Unknown	0	0	\$0.00	\$0.00

Retail Clinic

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIMANT
<1	0	0	\$0.00	\$0.00
1-5	0	0	\$0.00	\$0.00
6-18	0	0	\$0.00	\$0.00
19-25	0	0	\$0.00	\$0.00
26-39	0	0	\$0.00	\$0.00
40-64	0	0	\$0.00	\$0.00
65+	0	0	\$0.00	\$0.00
Unknown	0	0	\$0.00	\$0.00



EXPRESS SCRIPTS®

Southern Coastal Health Insurance Fund

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	202012	2020Q4	2020YTD
Average Member Age - 34.3																	
Membership	2,093	2,079	2,078	2,083	2,071	2,082	2,087	2,080	2,070	2,068	2,085	2,073	2,086	2,087	2,087	2,087	2,081
Total Days	80,650	70,969	84,634	236,253	73,902	68,861	69,785	212,548	73,495	71,054	69,771	214,320	68,347	67,944	76,710	213,001	876,122
Total Patients	845	787	792	1,267	678	650	696	1,056	699	736	688	1,115	672	668	701	1,077	1,599
Total Plan Cost	\$314,804	\$306,798	\$347,469	\$969,070	\$348,540	\$331,295	\$327,268	\$1,007,103	\$327,539	\$348,738	\$359,753	\$1,036,029	\$356,090	\$302,447	\$315,885	\$974,422	\$3,986,624
Generic Fill Rate (GFR) - Total	84.1%	83.6%	81.9%	83.2%	82.4%	81.6%	82.5%	82.2%	83.8%	81.6%	81.9%	82.4%	81.0%	82.5%	83.7%	82.4%	82.6%
Plan Cost PMPM	\$150.41	\$147.57	\$167.21	\$155.05	\$168.30	\$159.12	\$156.81	\$161.39	\$158.23	\$168.88	\$172.54	\$166.56	\$170.70	\$144.92	\$151.38	\$155.66	\$159.66
Total Specialty Plan Cost	\$151,257	\$127,773	\$127,263	\$406,293	\$172,799	\$184,866	\$158,504	\$516,169	\$171,805	\$169,710	\$175,119	\$516,634	\$197,266	\$139,082	\$113,157	\$449,505	\$1,888,601
Specialty % of Total Specialty Plan Cost	46.0%	41.6%	36.6%	41.9%	49.6%	55.8%	48.4%	51.3%	52.5%	48.7%	48.7%	49.9%	55.4%	46.0%	35.8%	46.1%	47.4%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Average Member Age - 34.3																	
Membership	2,061	2,049	2,055	2,055	2,057												
Total Days	70,113	59,473	74,350	203,936	55,159												
Total Patients	678	646	717	1,075	555												
Total Plan Cost	\$273,411	\$238,479	\$364,443	\$876,334	\$202,216												
Generic Fill Rate (GFR) - Total	85.9%	85.9%	85.0%	85.6%	85.7%												
Plan Cost PMPM	\$132.66	\$116.39	\$177.34	\$142.15	\$98.31												
% Change Plan Cost PMPM	-11.8%	-21.1%	6.1%	-8.3%	-41.6%												
Total Specialty Plan Cost	\$125,708	\$115,756	\$176,724	\$418,189	\$72,857												
Specialty % of Total Specialty Plan Cost	46.0%	48.5%	48.5%	47.7%	36.0%												

PMPM	
Jan - Mar 2020	\$155.05
Jan - Mar 2021	\$142.15
Trend - 1stQ 2021	-8.3%

Date Class: Confidential



Dental Action Report

Brian Remlinger

Account Manager
bremlinger@deltadentalnj.com369 Members were
continuously enrolled
Q1 2020 - Q4 2020

National Benchmark

Your Oral Health Score:

54/100

36th PercentileNational benchmark data
comes from Healthentic's
database of over 50 million
members from all 50 states

Peer Comparison

Your peers are 842 groups
similar to your own,
nationwide:

- Educational Services
- 100 - 499 members



Healthy

Peers 41%
29% below peersThese members had
preventive care only

Moderate

Peers 16%
6% below peersThese members primarily had
preventive care and treatment

Serious

Peers 10%
30% below peersThese members had emergency
care only or extensive care

No Visit

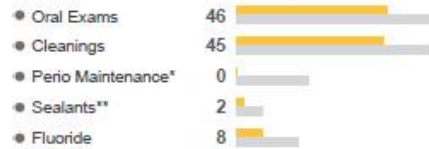
Peers 33%
48% above peersThese members had no
dental claims

Oral Health Indicators

Type of Service

% of Members With Care

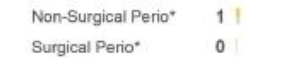
Healthy Behaviors



Tooth Decay



Gum Disease

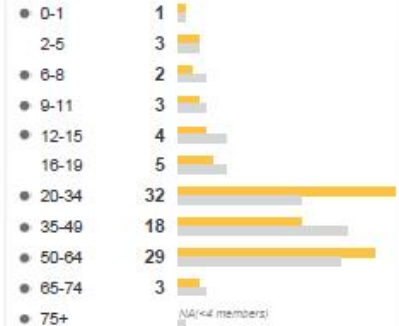


Tooth Loss



Age

% of Members



■ Your Group ■ Peers

● Indicates ≥ 20% above or below peers

*Age 20+ **Age 6-19 ***Age 50+

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
MAY 24, 2021**

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.

Motion_____ **Second**_____

Resolution 16-21: New Member Approval	Page 42
Resolution 17-21: Wellness Grant Approval	Page 43
Resolution 18-21 April and May 2021 Bills Lists	Page 45

RESOLUTION NO. 16 -21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION TO OFFER MEMBERSHIP**

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

WHEREAS, the Fund held a Public Meeting on **May 24, 2021** for the purposes of conducting the official business of the Fund; and

WHEREAS, the Executive Director and Actuary of the Fund has reviewed the risk, underwriting detail, and actuarial projections for the Fund and recommends an annual total assessment as presented in detail; and

WHEREAS, it appears that the inclusion of the Upper Township BOE in the Fund would be in the best interests of the Fund and the inclusion of the entity in the Fund is consistent with the Fund's By-laws; now, therefore,

BE IT RESOLVED, that the Southern Coastal Regional Employee Benefits Fund hereby offers membership to the Upper Township BOE on or about July 1, 2021 for medical coverage, contingent upon receipt of the Fund's authorizing resolution to join the Fund and its executed Indemnity and Trust agreement.

ADOPTED: MAY 24, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 17-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTING 2021 WELLNESS GRANT PROGRAMS**

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, 2021 through December 31, 2021. This budget includes \$152,000 for individual member wellness grants;

WHEREAS, Bridgeton Board of Education submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

WHEREAS, the projected program and requested funds in the amount of \$20,000 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Cumberland County Technical Education Center submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

WHEREAS, the projected program and requested funds in the amount of \$6,600 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Dennis Township BOE submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

WHEREAS, the projected program and requested funds in the amount of \$6,300 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Waterford Township School District submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

WHEREAS, the projected program and requested funds in the amount of \$5,700 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Lower Township BOE submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

WHEREAS, the projected program and requested funds in the amount of \$9,815 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Vineland BOE submitted an application for a wellness grant through the Southern Coastal Regional Employee Benefits Fund which was presented and approved by the Wellness Committee

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

NOW THEREFORE BE IT RESOLVED, on May 24, 2021 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for Bridgeton BOE, Dennis Township BOE, Waterford Township BOE, Lower Township BOE, Vineland BOE and Cumberland County Tech Ed Center.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: MAY 24, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 18-21

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE APRIL AND MAY 2021 BILLS LISTS**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **May 24, 2021** 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 April and May 2021 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 April 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 Southern Coastal Regional Employee Benefits Fund hereby approve the Bills List for April and May 2021 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 Southern Coastal Regional Employee Benefits 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.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: MAY 24, 2021

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

APPENDIX I

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
MARCH 22, 2021
ZOOM MEETING
1:15 PM**

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

PLEDGE OF ALLEGIANCE

ROLL CALL OF 2021 EXECUTIVE COMMITTEE:

Officers

Pasquale Yacovelli - Chair	Buena Regional Board of Education	Present
Nicole Albanese - Secretary	Bridgeton Board of Education	Present

Executive Committee

Bruce Harbinson	Cumberland Regional Board of Education	Present
Jerry Velazquez	Cumberland County Improvement Authority	Present
Stephanie Kuntz	Hopewell Board of Education	Absent
Richard Davidson	Millville Board of Education	Present
Paige Sharpe-Rumaker	Dennis Township BOE	Present

Alternates

Megan Duffield	Cumberland County Tech	Present
Cherie Bratty - Secretary	Upper Deerfield Board of Education	Absent

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:	PERMA Risk Management
	Emily Koval
	Karen Kamprath
	Paul Laracy

FUND ATTORNEY:	Alysia Remaley
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PROGRAM MANAGER:	Shared Health Alliance
	Rich Allen

FUND TREASURER:	Mike Zambito
	Lorraine Verrill

AETNA:	Jason Silverstein
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AMERIHEALTH:	Kristina Strain
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EXPRESS SCRIPTS:	Kyle Colalillo
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DELTA DENTAL:

Brian Remlinger

ALSO PRESENT

Christina Murphy

Timothy Kelley

Maggie Friel

Courtenay Higgins

Anthony Tonzini

Joe Hiles

John Hansen

Joe Madera

Tracey Judge

Sharon Prol

BillieJo Levensgood

Susan Dortu

Ken Duffy

James Ridgway

Mark Mallett

Casey Byrne

Richard Allen

Dina Murray

Corey Allen

Rick Alessandrini

Gerry Cowan

Bob Allen

Jackie Kane

APPROVAL OF MINUTES: JANUARY 25, 2021- Open

MOTION TO APPROVE OPEN MINUTES OF JANUARY 25, 2021

Moved:

Commissioner Albanese

Second:

Commissioner Harbinson

Vote:

Unanimous

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:

Commissioner Albanese

Second:

Commissioner Rumaker

Vote:

Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved: Commissioner Albanese
Second: Commissioner Rumaker
Vote: Unanimous

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as January 31, 2021 – Executive Director Koval said the year started off very strong at about 11% under the budget. She said the statutory surplus stands at about \$23 million.

AMERIHEALTH (AHA) CONTRACT – Executive Director Koval said the AHA contract with the Coastal Fund has been updated with the most current public sector language requirements and to reflect more terms that are standard for AHA. The compensation amounts are unchanged. This new contract will cover the period from 1/1/2019 to 12/31/2021

MOTION: AUTHORIZE FUND CHAIRMAN AND SECRETARY TO SIGN NEW AHA CONTRACT.

Moved: Commissioner Davidson
Second: Commissioner Rumaker
Vote: Unanimous

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND – Executive Director Koval said the MRHIF met last month to reorganize and take action on the following items:

1. Awarded a contract to ELMC to facilitate the PBM RFP process, perform 18 month market checks and the annual audits of the PBM contract.
2. Approved a release of an RFP for the PBM contract.
3. Approved a release of an RFP for the Medicare Advantage/EGWP policies. Further discussion will be brought to the local Funds in the next few months.
4. The State Wide contracts committee will be engaged in the above mentioned RFPs. Current committee is below. More Commissioners are welcome to join (no more than 3 per Fund):

MRHIF RFP/ Contracts Committee

Lorene Wright	NJHIF
Brian Brach	CJHIF
Donato Nieman	CJHIF
Lisa Giovanelli	SHIF
Tammy Smith	NJHIF

MEL/MR-HIF/ CEL EDUCATIONAL SEMINAR – Executive Director Koval said the 2021 seminar will be held virtually on the mornings of Friday, May 14th and Friday, May 21st. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers’ Compensation law and a discussion of proposed changes to the Affordable Care Act.

FINANCIAL DISCLOSURE FILINGS – Executive Director Koval said the Commissioners should anticipate the online filing of the Financial Disclosure forms as both a Southern Coastal Regional Employee Benefits Fund Commissioner, as well as any municipal related position that requires filing and Joint Insurance Fund. It is expected the Division of Local Government Services will distribute a notice in April and forms will need to be filed by April 30th.

WELLNESS GRANT APPROVAL – Executive Director said the Fund has received a wellness grant request from Buena Board of Education for \$10,000. The Wellness Committee has reviewed the grant request and are recommending for approval. A resolution approving this grant is included in the consent agenda. The Wellness Committee also met earlier this month to discuss grant policies.

PROGRAM MANAGER REPORT

PROSPECTS

Wildwood Crest, Boro of

- In preliminary discussions

Vineland, City of

- Will begin 2 year review of claims in July

Egg Harbor Township

- In review for July 1, 2021

Coastal Fund Meeting Dates *(Zoom Mtg till further notice)*

- | | |
|------------------|----------------------|
| ▪ March 22, 2021 | ▪ September 20, 2021 |
| ▪ May 24, 2021 | ▪ October 25, 2021 |
| ▪ July 26, 2021 | ▪ November 22, 2021 |

Coastal Fund Brokers

- | | |
|----------------------------------|-------------------------------|
| ▪ Allen Associates | ▪ Conner Strong & Buckelew |
| ▪ AR Fanucci | ▪ Cornerstone Insurance Group |
| ▪ Assured Partners | ▪ Hardenbergh Insurance Group |
| ▪ Brown & Brown Benefit Advisors | ▪ Innovative Risk Solutions |
| ▪ J Byrne Agency | ▪ Integrity Consulting Group |

2021 Committees

Finance & Contracts

Pat Yacovelli, Chair
Jerry Velazquez
Richard Davidson*

Operations & Nominations

Nicole Albanese, Chair
Jerry Velazquez
Stephanie Kuntz

Wellness & Claims

Paige Sharpe Rumaker, Chair
Bruce Harbinson
Megan Duffield*

Program Manager said February claims came in at about \$800,000 under budget which is a good sign.

WELLNESS COMMITTEE UPDATE - Program Manager said the Wellness Committee will meet in the next few weeks.

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 received now would be granted for the 2021 year. Please note the new website information from Health Fairs Direct for Biometric Screening information and other new resources. Please contact us for any additional information or assistance. www.coastalhif.com/wellness

In light of the Social Distancing guidelines, many of our groups have not been able to use all of their 2020 Wellness Grant money. As a result, the Wellness Committee agreed to allow any remaining funds to be rolled over into 2021. Please reach out to corey@allenassoc.com if you would like to know your remaining balance.

In addition, the Wellness Committee has agreed to extend the November submission deadline for 2021 Wellness Grants. Submission of 2021 Wellness Grant Applications will be accepted on a rolling basis throughout the year. Upon receipt and approval by the Wellness Committee, grant applications will be submitted to the Coastal Fund for approval via Resolution.

WELLNESS COMMITTEE

- There is a Wellness section on the Coastal HIF Website. Please note, applications can be submitted online.
- 2021 Grant Applications status (see below)
- 2021 Budget for Wellness Grants is \$152,471
- Attached you will find the most recent Wellness Guidelines Chart.
- Attached please find the minutes from the most recent Wellness Committee Meeting (2/16/21). Due to lack of quorum, an additional meeting is being planned.

Reminder: 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>

GUARDIAN NURSES – Ms. Kane from Guardian Nurses provided an update for the reporting period of January 1 – March 2, 2021. She said mobilizations are lower than normal because of closures due to Covid. She said they are starting to see lightening of the restrictions. She reviewed the high claimants for this reporting period and the potential high claimants for this quarter.

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 .

ONLINE ENROLLMENT SYSTEM TRAINING SCHEDULE – 2021

PERMA offers a virtual training and a refresher class on the online enrollment system the third Wednesday of each month. The sessions provide an overview of the Fund's enrollment system and shows users how to perform tasks in the system. To use the enrollment system, each HR user must complete a *system access form*. Please email Austin Flinn at aflinn@permainc.com and indicate which of the sessions below you would like to attend. Please include this information in the subject line:

Training - Fund Name and Client Name.

- Wednesday, March 17th 10:00 am - 11:00 am
- Wednesday, April 21st 10:00 am - 11:00 am
- Wednesday, May 19th 10:00 am - 11:00 am
- Wednesday, June 16th 10:00 am - 11:00 am
- Wednesday, July 14th 10:00 am - 11:00 am
- Wednesday, August 18th 10:00 am - 11:00 am
- Wednesday, September 15th 10:00 am - 11:00 am
- Wednesday, October 20th 10:00 am - 11:00 am
- Wednesday, November 17th 10:00 am - 11:00 am

EXPRESS SCRIPTS UPDATE

Express Scripts (ESI) National Preferred Formulary (NPF) Update

As you know, ESI periodically evaluates the formulary guide in response to marketplace changes. We were recently advised that they have successfully negotiated additional discounts with drug companies, resulting in an update to the NPF. Effective 4/1/2021 an additional 32 drugs will be excluded from the formulary list. As

always, physicians may request a clinical formulary exception directly through Express Scripts for patients who are medically unable to tolerate/use clinical alternatives.

AETNA UPDATE

TELEDOC MAILING

Aetna announced they sent 2021 Teladoc Welcome Letters in Late January to members via mail. Teladoc is Aetna's telemedicine program available to COASTAL membership at no cost for most services. Member who use telemedicine services provided by their providers will continue incur applicable cost share.

NEGOTIATIONS WITH SALEM MEDICAL CENTER - CONTRACT EXTENSION

- Aetna is currently in negotiations with Salem Medical Center located in Salem, NJ.
- Salem Medical Center granted an extension from March 29, 2021 to June 1, 2021. Due to extension, the contract is now set to terminate on June 1, 2021. Negotiations are ongoing and both parties are continuing discussions in hopes of reaching an acceptable agreement.
- Letters **are not** being released at this time, but we will advise if that changes.

Impacted Hospital Location:

Salem Medical Center

310 Salem Woodstown Road
Salem, NJ 08079

ALTERNATE HOSPITALS

Salem County
Inspira Medical Center- Elmer
501 Front Street
Elmer, NJ 08318
Cumberland County
Inspira Medical Center- Vineland
1505 W Sherman Avenue
Vineland, NJ 08360
Gloucester County
Inspira Medical Center- Mullica Hill
700 Mullica Hill Road
Mullica Hill, NJ 08062
Jefferson Washington Township Turnersville
435 Hurffville-Cross Keys Road
Turnersville, NJ

Camden County
Cooper University Hospital
1 Cooper Plaza
Camden, NJ 08103
Jefferson Chery Hill Hospital
201 Chapel Ave W
Cherry Hill, NJ 08002
Jefferson Stratford Hospital
18 E Laurel Road
Stratford, NJ 08084
Virtua Our Lady of Lourdes Hospital
1600 Haddon Avenue
Camden, NJ 08103
Virtua Voorhees Hospital
100 Bowman Drive
Voorhees Township, NJ 08043

LEGISLATIVE UPDATES

COVID-19 VACCINE UPDATES

VACCINE COVERAGE

In December 2020 the U.S. Food and Drug Administration (FDA) issued Emergency Use Authorizations (EUAs) for the use of the Pfizer-BioNTech and Moderna COVID-19 Vaccines for the prevention of coronavirus disease. Vaccines recommended by the CDC Advisory Committee on Immunization Practices (ACIP) and the U.S. Preventive Services Task Force (USPSTF) will be covered under the plan. The federal government will pay the cost of the vaccine itself. The plan will fully cover the cost of administering the vaccine at participating and non-participating providers/facilities.

HOW TO REGISTER FOR THE VACCINE

The NJ Vaccination Scheduling System (NJVSS) provides individuals with the opportunity to preregister for the vaccine, to be notified when they are eligible, and receive information that an appointment is available to them. Eligible individuals may also visit <https://covid19.nj.gov/pages/vaccine> to identify a vaccination location if appointments are not immediately available on NJVSS.

UPDATED INDEXED DOLLAR LIMITS The Internal Revenue Service (IRS) recently announced the below 2021 limits regarding High Deductible Health Plans (HDHP) and Health Savings Accounts (HSA).

	2020	2021
HDHP Minimum Required Deductible- Self Only	\$1,400	\$1,400
HDHP Minimum Required Deductible- Family	\$2,800	\$2,800
HSA Contribution Limit- Self only HDHP	\$3,550	\$3,600
HSA Contribution Limit- Family HDHP	\$7,100	\$7,200
HSA/HDHP OOP Maximum- Self Only	\$6,900	\$7,000
HSA/HDHP OOP Maximum- Family	\$13,800	\$14,000

COVID-19 FSA Relief

The recently passed COVID-19 relief bill permits employers to allow members with Flexible Spending Accounts (FSAs) to roll over unused funds.

Key provisions of the new ruling include:

- option to amend cafeteria plans and FSAs to allow employees to:
 - carryover unused amounts from plan year ending in 2020 to the 2021 plan year
 - carryover unused amounts from plan year ending in 2021 to the 2022 plan year
 - provide a 12-month grace period at the end of the 2020 and/or 2021 plan years
- option to amend FSAs allowing employees to make prospective election changes for plan years ending in 2021 (with no change in status)
- allowing employees who cease participation in an FSA during calendar years 2020 or 2021 to receive post-termination reimbursements from unused benefits through the end of the plan year when participation ceases (including grace period if applicable)



Coastal Health Insurance Fund
Board Meeting Summary
March 22, 2021

SouthernCoastal FUND

Referrals	1/1/21 thru 3/2/21	Program Start 4/1/2020 thru 3/2/2021
Total Members Referred	137	1,407
Total Members Referred (ACUTE)	124	1,281
Total Members Referred (COMPLEX)	13	126
Hospitalizations		
Total Members Hospitalized	52 members/ 54 hospitalizations	268 members/ 358 hospitalizations
Members Requiring ICU	2	21
Mobilizations---Acute Program	18	123
Inpatient Visits	6	62
Accompaniments – 8 in person, 2 telephonic	10	43
Home Visits	2	18
Mobilizations---Complex Program	9	25
Inpatient Visits	1	4
Accompaniments - 2 telephonic, 4 in person	6	14
Home Visits	1	7
COVID-19 Diagnosis	10 inpatients	25 Total (16 were inpatient)
Top Inpatient Hospitals		
Inspira	41%	40%
Cooper	11%	9%
School Districts with Most Referrals	Cases	Cases
Vineland BOE	49	456
Millville BOE	21	249
Bridgeton BOE	18	219
(Paid) High Claims 1/1/20---12/31/20	Status	Insurer
High Claimant	Amount	
High Claimant #1	\$ 815,098.08 should drop off	Engaged AHA
High Claimant #2	\$ 693,060.73 on treatment	Engaged Aetna
High Claimant #3	\$ 643,456.87 recent admission	Engaged Aetna
High Claimant #4	\$ 600,544.68	Disengaged AHA
High Claimant #5	\$ 535,697.50 factor deficiency	Engaged Aetna
High Claimant #6	\$ 489,997.11	Deceased AHA
High Claimant #7	\$ 474,113.92	Declined Assistance Aetna
High Claimant #8	\$ 451,583.57 retired	Retired Aetna
High Claimant #9	\$ 417,891.00 on treatment	Engaged Aetna
High Claimant #10	\$ 409,104.08 on treatment	Engaged Aetna
Potential High Claimants		
(2) ICU admissions this quarter	Engaged with both patients	

TREASURER – Deputy Treasurer reviewed the bills list and treasurers report.

Confirmation of Payment – February 2021

FUND YEAR	AMOUNT
2020	\$4,739.95
2021	\$891,750.56
TOTAL	\$896,490.51

Resolution 15-21 – March 2021

FUND YEAR	AMOUNT
2021	\$974,803.05
TOTAL	\$974,803.05

FUND ATTORNEY- None

AETNA – Mr. Silverstein reviewed the claims for December 2020 and January 2021. He said there was 1 claim over \$100,000 for December and 2 in January. He reviewed the dashboard and noted that all metrics continue to perform well. He also reviewed the weekly and monthly covid reporting.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed the claims for February 2021. There was 1 claim for February over \$100,000. She reviewed the dashboard and Covid reporting included with the agenda.

EXPRESS SCRIPTS – Mr. Colalillo said his report shows a drop of about 16.5% in plan cost pepm for January and February 2021.

CONSENT AGENDA –

MOTION TO APPROVE THE CONSENT AGENDA WHICH INCLUDES RESOLUTIONS 14-21 AND 15-21:

MOTION:	Commissioner Rumaker
SECOND:	Commissioner Albanese
VOTE:	7 Ayes, 0 Nays

OLD BUSINESS: Program Manager said the Fund can discuss the option of have the May meeting in person.

NEW BUSINESS: None

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Harbinson
Second:	Commissioner Davidson

Vote: Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved: Commissioner Albanese
Second: Commissioner Harbinson
Vote: Unanimous

MOTION TO ADJOURN:

MOTION: Commissioner Rumaker
SECOND: Commissioner Albanese
VOTE: Unanimous

MEETING ADJOURNED: 2:00 pm

NEXT MEETING: May 24, 2021
1:15 PM, Zoom Meeting

APPENDIX II

Coastal Wellness Committee Meeting

10:30am, April 26, 2021

Meeting Minutes

Meeting began 10:30 am.

Attendance: Paige Rumaker, Bruce Harbinson, Megan Duffield, Emily Koval, Karen Kampreth, Corey Allen, Dina Murray.

Review of Meeting Minutes from February 16, 2021.

Review of April 26, 2021 Agenda & Exhibits.

- 1) Exhibits: February meeting minutes, Wellness Grant Guidelines Chart/All Groups, Wellness Grant Tracking Report, Chart of 2020 Grant Remaining Balances.

Discussion of submission deadlines:

It was determined that the current submission deadlines will remain May 31, for approval and resolution at the July Coastal HIF meeting, and November 30 for approval and resolution at the January meeting. These dates will accommodate both fiscal and calendar year needs of all the entities, which consists of both school districts and municipal groups. The Committee clarified that all entities will be permitted the two submission dates annually. If an application does not make the May deadline, it can be resubmitted in time for the November deadline. It was decided that the Wellness Grant Application Form will be revised to state more clearly how applications may be submitted. Emily explained that applications can be processed using either date, regardless of the fact that the HIF has a calendar budget. In addition, vouchers for reimbursements for approved expenses will need sixty days to get disbursed.

It was also agreed that the revised online application will include a PDF form download link in order to complete an application, and also an upload link for submission of completed applications. Also, there will be a link for uploading reimbursement vouchers with receipts to make the filing process a bit easier.

Affect of Covid-19 on Wellness Plans:

It was agreed that money from 2020 approved grants that has not been used may rollover into 2021 until June 30, 2021. If unused money from 2020 grants is not utilized by the June 2021 deadline, it will no longer be available.

Corey has prepared an email message for all entities to be reminded of grant money that is available to them at this time. Corey will also include updated information about the grant application submission process and include a list of fresh ideas to help strategize a wellness program or wellness activities. It was agreed that Corey will send a draft to the Committee for approval before emailing.

There was a discussion of grant application permissible usage guidelines. There were questions about gym equipment not being allowed previously due to liability issues for the HIF. Paige suggested that if a piece of

equipment became the property of the board of education, it should fall under the district's liability insurance, not the HIF insurance. This question will go to PERMA's legal department for a final decision in order to determine future policy. Bruce suggested that if equipment should be allowed, there could be a limiting percentage amount based on the group's grant allowance, or a specific dollar amount. Megan said that any equipment allowances should coincide with a group's wellness initiative, and not be solely based on furnishing the group with equipment. Paige agreed that it would have to be part of a group's global initiative. Paige also suggested that there be a specific place on the application for a request for any equipment, subject to approval by the Committee and PERMA.

There was a question on whether or not a stipend would be allowed for a wellness ambassador, and if so, how much, and does this money become part of the grant allowance or is it a separate allowance.

The meeting ended with the following tasks to be completed:

- 1) Coastal HIF Wellness Grant Application will be revised to reflect clarification on submission timeline
- 2) Coastal website will be updated with any changes or new information
- 3) Email to membership regarding outstanding unused grant amounts and rollover deadline, grant policy updates, revised application
- 4) Pending decision from PERMA legal dept. on gym equipment & liability issue

Note: Emily was excused midway through the meeting for an emergent situation.

The meeting adjourned at 11:40 am.

Respectfully submitted by:

Dina Murray

Allen Associates

Coastal Wellness Committee Meeting

April 26, 2021

Meeting Minutes

Addendum

Following the adjournment, Emily confirmed the following information:

- 1) Concerning stipends, Emily has confirmed that the stipend is allowed, the amount to be determined by the Committee, and that the money comes out of the grant amount. The Committee will need to determine policy on this information.
- 2) Concerning the gym equipment liability question, Emily will seek decision from PERMA's legal department and report back to the Committee.

Friday, May 14, 2021



Wellness Grant Program Application 2021

Entity Name: Bridgeton Public Schools

Detailed description of program:

The Bridgeton Board of Education Wellness Committee is requesting grant money from the Southern Coastal Regional Employee Benefits Fund for the following initiatives and activities:

-Wellness Newsletter: A monthly staff wellness newsletter will be created by the members of the Wellness Committee and distributed via email. It will feature healthy recipes, fitness and nutrition tips, events and activities, and other health related topics.

-Hello Chef: Staff members will partake in virtual cooking classes. Chefs will prepare a recipe live for the staff members via a video call that they can access from their phone, tablet, or laptop. Staff will be required to sign up for the classes and then pick up recipe kits so that they can prepare the recipes in their own home.

-Nutrition 101: Classes would be live streamed and recorded by the two registered dietitians on staff for the district. Staff would also have written resources emailed to them to correlate with the classes.

-Wellbeats App: Wellbeats is a fitness provider that delivers fitness, nutrition, and mindfulness classes over an online portal. Staff will have access to these classes and can stream them on their phone, laptop, tablet, or streaming device on their tv. Challenges will be run on a monthly to

Location(s) where program will be held:

Bridgeton Public Schools

-Bridgeton High School, 111 West Avenue N, Bridgeton, NJ 08302

-Broad Street School, 251 W Broad St, Bridgeton, NJ 08302

-Buckshutem Road School, 550 Buckshutem Rd, Bridgeton, NJ 08302

-Cherry Street School, 20 Cherry St, Bridgeton, NJ 08302

-Dr. Geraldyn O. Foster Early Childhood Center, 538 Buckshutem Rd, Bridgeton, NJ 08302

-Indian Avenue School, 399 Indian Ave, Bridgeton, NJ 08302

-Quarter Mile Lane School, 300 Quarter Mile Ln, Bridgeton, NJ 08302

-West Avenue School, 51 West Ave N, Bridgeton, NJ 08302

-Thomas C. Lane, IV Administrative Building, 41 Bank Street, Bridgeton, NJ 08302

-Annex Building, 515 Bank Street, Bridgeton, NJ 08302

Implementation timeline: The initiatives and activities described above would be implemented during the 2021-2022 school year.

Other requirements:

Event/Activity Budget:

Wellness Newsletter/Brochures: \$0

Hello Chef

-Food/Paper Products: \$5,000.00

-Small Wares: \$1,500.00



CCTEC Wellness Initiative July 2021 - June 2022

CCTEC has been awarded the American Heart Association Workplace Wellness recognition for a number of years:

- 2017 - Bronze level award
- 2018 - Silver level award
- 2019 - Silver level award
- 2020 - Silver level award

Workplace Wellness is a researched based data collection model which CCTEC engaged in to assure it was working on making sustainable changes in the overall wellness of the school. CCTEC will continue working with AHA and strive to reach the gold level in the 2021-2022 grant year. Through annual interest surveys, all areas of wellness will be evaluated and accommodated to meet the variety of needs of the staff. These surveys will also help the Wellness Committee review the activities provided and realign them to the staff's interests. The CCTEC Wellness Team has 20 members that meet bi monthly. The team also meets with an AHA coordinator to assist in formulating goals for the school. CCTEC will continue a staff-wide wellness plan using a point system to help facilitate the set goals. Staff members can earn points for voluntary participation in the activities outlined in the Wellness Initiative. During a set time frame, points will be accumulated using the predetermined value of each event set by the Wellness Committee. Included in the point system are daily workouts which are worth one point and two point obtainments for all wellness visits as scripted by the member's medical plan. The activities and events will be communicated through a monthly wellness newsletter.

Individual wellness hinges on seven aspects of wellness: emotional, intellectual, physical, social, environmental, financial, and spiritual factors. At CCTEC we feel that we can operate a successful school of staff, students, parents, and community members by supporting each other's wellness. We have outlined events and programs that support this initiative. As our staff population grows, we are looking to build the supportive services necessary to ensure success for everyone.

POINT System

Each time a participant earns a point, they must enter their information into the Staff Wellness log in a Google Doc. A point opportunity document will be shared and include activities that are drawn from the staff surveys and AHA's 7 areas of wellness wheel. The log sheet is only provided to the staff member upon completing the AHA MyLifeCheck Know your Numbers protocol. CCTEC will provide the opportunity for staff members to be tested. Members will also have an opportunity to review their results with a wellness certified team member and will be asked to design a wellness goal that meets one of the 7 areas of the wellness wheel. These goals will be discussed and action steps put in place. This is done each September/October. Goals are reviewed at the end of the school year and know your numbers are administered again, looking for maintenance or improvement.

Monthly Awards: A designated wellness team member will tally all points and the gift cards of \$25.00 will be awarded at the monthly faculty meeting, October 2021-May 31, 2022, on the 30th of each month (or last work day of the month), points will be tallied. The Wellness team will meet on this day to process the numbers.

Planning for participation is: 20 participants x 8 months x \$25 = \$4,000

CCTEC will participate in community benefit races/5ks. To promote wellness among staff and the community, we need to provide the entrance fee for staff to these various events. These include: Breast Cancer Awareness 5K (Sept), Parvin State Park Bone Run (Oct), Jolly Holly (Nov), Cumberland County College Run (Apr), American Heart walk (May).

Cost - \$25 per race x 20 = \$500

CCTEC will continue to provide Yoga, Crossfit instruction, HITT workouts, Mindfulness and Spin once a week for 1 hour. The instructors for these activities are CCTEC certified staff members who do not request payment for their services. This activity is provided free of charge for our staff members.

"On Your Mark Til Dark" is an event to promote exercise, healthy diet, and social wellness among staff and their families. This event was designed to allow staff to come to the school after hours, play games outdoors with family, and clean eating. In all, it contributes to social wellness by helping to build a stronger community.

Cost = \$200

CCTEC's Culinary program will provide healthy cooking classes for staff. Participants will receive the recipes and learn new substitutes for unhealthy foods. The knowledge gained carries over to family life and promotes wellness at home.

Cost - \$5/person x 20 x 2 times = \$200

Monthly guest speakers on a variety of wellness topics. Attendance at these workshops earn participants 2 points on their point log.

Financial Wellness
Smoking Cessation
Stress relief strategies

Other activities for staff involvement would include:

Eat Well, Paint Swell- (Paint party with a healthy snack and positive socialization) Welcome back to new moms (staff that have given birth- Self care items)

Self Care baskets Cost -\$50/person x 5 = \$250

In addition, CCTEC will distribute pamphlets and memos regarding emotional wellness.

To increase participation and improve our score to achieve the Gold level, CCTEC must purchase the test strips to use in the analyzer:

Cost -eGLU Test Strips= \$400

CCTEC will participate in staff appreciation week by providing various goods and services to staff members (teachers, nurses, secretaries, counselors) to promote wellness. We would like to provide staff with an opportunity to receive a complimentary massage from Hand & Stone, appreciation cards from other staff and students, an assortment of healthy snacks/fruit, and gifts that promote wellness.

\$60.00/ person x 5 - Cost = \$300
Staff Appreciation = \$750

CCTEC maintains the belief that wellness involves staying curious and engaging in learning new things. This is the mission of the wellness team to continue to provide opportunities for staff members. Many staff members have and continue to offer their services to encourage and motivate the CCTEC family.

2021-2022 Requested Total \$6,600

Thursday, April 1, 2021



Wellness Grant Program Application 2021

Entity Name: Dennis Township School District

Detailed description of program:

Our Wellness Program encompasses preventive health, nutrition, exercise and stress reduction. We utilize a point system where points are accumulated by participating in events, allowing you to qualify for end-of-year incentives. We run monthly challenges with incentives to encourage healthy habits. Staff members can set wellness goals to achieve larger end-of-the year incentives.

Our preventive health and nutrition component includes annual flu shots given on site at the school. Incorporated into our challenges are healthy lunchtime salads, encouraging eating more vegetables, drinking more water and meal prepping among other healthy habits.

Our exercise program includes various step challenges, virtual 5ks (walk or run) and 10k bike challenges, strength building exercises, and in house yoga/meditation classes.

The stress relief component includes fall and spring stress reduction challenges. The challenges include a number of relaxing/stress relief activities to be completed in a month's time, the more you complete the greater the incentive and number of points you earn.

Each have a committee that meets every 3-4 weeks to plan the challenges and organize the incentives. Each year we try to add and build our program to reach out to more employees and gain more participation.

Location(s) where program will be held:

Dennis Township Elementary/Middle School and Dennis Township Primary School.

Implementation timeline: 9/1/2021-6/20/2022

Estimated cost: 6,300.00

Contact Information: jtice@dtschools.org



Date: May 2021

To: SCREBF Member Fund Commissioners

Re: Wellness Grant Program Application 2021

The Southern Coastal Regional Employee Benefits Fund is offering an opportunity for member entities to apply for a health and wellness grant. The Fund has budgeted \$152,000 in calendar year 2021 for such projects. All grant applications to the Coastal Fund should be used only for employees enrolled under the entity's medical plan. To be eligible for the grant, an entity must propose the program that will best meet their needs and which will also allow them to develop and sustain an employee wellness program.

1. Submission Deadlines - We have two separate submission dates annually to help accommodate your financial planning:

- May 31 (for July Approval)
- November 30 (for January Approval)

Applications that do not make the May 31st deadline may be submitted in November for the January meeting approval. Applications may be submitted online via the [Coastal Fund website](https://form.jotform.co/92825106507860) here: <https://form.jotform.co/92825106507860>

2. Wellness Committee – To develop and gain momentum, each entity should form a Wellness Committee or appoint a Wellness Ambassador who would be tasked with supporting health and wellness within the organization. They should be enthusiastic individuals who can promote the programs and resources available, motivate and encourage their coworkers and work to build a culture of health within their workplace.

Qualifications include:

- Desire to help colleagues improve their health.
- Ability to communicate all wellness programs and initiatives for all employees company wide.
- Assist with coordinating onsite wellness events and health screenings.
- Enjoy working with others to achieve common goals.

Note: Stipends for wellness champions or ambassadors may be available and would need to be paid by the submitting public entity with a suggested limit of up to \$1200.

3. Examples of Wellness Programs that can be applied for include but are not limited to the following:

- a) **Comprehensive Biometric Screenings** – The biometric screenings would include blood pressure, body mass index; self-reported height and weight, blood glucose and cholesterol/total cholesterol which is done either a finger prick test or venipuncture. This is especially helpful to those who are borderline with any chronic conditions and to assist those who have a chronic condition in getting the care they need. The biometric screening provider should be able to provide an aggregate report. This report will allow the entity to determine common health issues to develop a focus. All personal health information is held privately by the screening agency and is HIPAA compliant.
- b) **Educational Seminars** – On-site educational seminars on various topics including, but not limited to stress, weight loss, smoking cessation, fitness, nutrition, etc. The entity should have an available room with adequate space for onsite activities and technological capacities, i.e., Zoom meetings.
- c) **Wellness Challenges** - Fun, engaging challenges designed to impact of health behaviors such as, but not limited to:
 - Fitbit Challenges
 - Biggest Loser Weight Loss Challenges
 - Competitions between entity departments or other eligible entities
 - Pedometer Walking Challenges

SPECIAL NOTICE: Due to COVID-19 circumstances in 2020, any unused grant money from applications approved in 2020 may rollover into 2021 until June 30, 2021. This is limited to a one-time occurrence.

All applications are subject to review and approval by the Fund's Wellness Committee and the Coastal Fund.

For additional wellness examples or to submit your completed application please email:
Corey Allen - corey@allenassoc.com
Shared Health Alliance | PO Box 973 | Vineland, NJ 08362

All grant applications will be evaluated using criteria established by the Fund, including:

- *Matching commitment of financial or management resources by the entity.*
- *Cost effectiveness of proposed wellness programs.*
- *Use of existing vendors or vendors compatible with existing vendors.*
- *Ability and intention of the entity to sustain the program after the grant is expended.*
- *Portability of the program to other Fund members.*
- *Compliance with all regulations and due diligence standards regarding public entity contract awards.*



Wellness Grant Program Application 2021 (Revised)

Submission Deadlines: May 31 (For July Approval) & November 30 (For January Approval)

Entity Name (School or Municipality):

Lower Township Elementary School District

Detailed description of program:

The Staff Wellness Program of Lower Township Elementary School District is an offspring of the School Wellness Committee, which was mandated by the Department of Agriculture as part of the National School Lunch Program. We currently have 15 members made up of administrators, nurses, faculty, board members, parents, and members of the public.

The Goal of the Wellness Committee is to design an exciting workplace health promotion program designed exclusively for staff members. Throughout the year the Wellness Committee will offer health education materials, resources and a series of valuable programs and initiatives to help employees lower their risk of disease and improve their overall health and wellbeing.

Our program has five key goals:

-Help employees identify personal health risks

Location(s) where program will be held:

David C Douglass Memorial, Carl T Mithnick, Maud Abrams, Sandaman Consolidated Elementary Schools.

Implementation timeline:

September 1, 2021

Other requirements:

NA

Estimated Cost :

\$9,8148.00

Contact Information (Name/Email/Phone):

Kurt Himstedt, khimstedt@lowertwpschools.com, (609)-884-9470 ext 5008

Entity Name: Waterford Township School District

Detailed description of program: The Wellness team in the Waterford Township School District is excited to apply for a grant that will help to fund our "Commit to Be Fit" staff wellness program for the 2021-2022 school year. This is a program that our Wellness Team launched last year with the help of district staff members. We surveyed the staff again to gauge what they felt their priorities for healthy living in the workplace were. This information helped us to come up with what we believe is a comprehensive program that will allow ALL staff members to be a part of our healthy living community. We wanted to make sure that everyone from our teacher staff, our secretaries, our custodians and our support staff had the opportunity to "Commit to be Fit" during their workday and this grant will help us to give them the tools that they need in order to do so. There are several components to our program which target everyone in the district, but in different ways. Covid has not only had a negative impact on our students, but it has also directly impacted our staff members. For this reason, we have had to adjust some of our needs when it comes to staff wellness. We want to make sure that we are addressing concerns but in a safe manner that does not put anyone at risk of exposure. We will continue our monthly FitBit challenge which has been very successful thus far. We would like to purchase about 20 new FitBits for newly hired staff members to be able to include them in the challenge. Our staff will be increasing greatly as we added new teachers to help keep our classroom sizes low and safe. We are hoping to acquire some money to purchase rewards for the fitbit challenges to encourage staff members to participate. This would be in the form of a monthly prize and a grand prize for each group. This challenge runs from September to May and is available to staff members in all three buildings and includes prizes for administration and central office staff. We would like to purchase gift cards to healthy-minded businesses. We would also like to purchase an additional 15 pharadoc ball chairs for staff members to use in each of the buildings. These were a huge hit this year as the staff stated that they felt a substantial improvement to their posture when using them. Last year we asked for funds to expose teachers to wellness opportunities during PD and workshop days. Because of Covid, we were unable to do this safely. Instead we would like to purchase a first round of aromatherapy diffusers and oils. These would be provided to a number of staff members in each school for their participation in fitness challenges. Each Wednesday is considered a Wellness Wednesday where we give staff members advice on several different wellness topics. We would do a drawing where one staff member per building each month would receive this as a prize. Other aspects of our program that require no funding are recipe swap, a wellness bulletin board in each building, and Biggest Loser and movement challenges.

Location(s) where program will be held: The "Commit to Be Fit" challenge will be held in all three schools in the Waterford Township School District.

Implementation timeline: The Wellness Committee continues to make wellness a priority in the district and has been working hard to promote physical and mental well being throughout the district. If awarded this grant money these wellness initiatives will begin in September of the 20/21 school year. The new equipment will be purchased in the summer and given to the

separate schools. The wellness days will take place throughout the school year during specific professional development days that take place in September, November, March, and May. This may be adjusted if the school year changes due to Covid-19.

Other requirements: Time will be dedicated for wellness sessions during certain professional development workshop days over the course of the year. This will be organized with the Director of Curriculum for the district.

Estimated Cost:

- FitBit Inspire (20 new staff members) - current price \$69.95 (Bestbuy.com) =\$1399.00
- PharMeDoc Ball Chair- (pharmedoc.com) (15)- Roughly five per building \$58.95=
\$884.25
- Aromatherapy diffusers and oils- (Artnaturals) (30- 10 in each building) (Walmart.com)
\$29.00 = \$870.00
- Rewards for monthly fitbit challenges (\$1,200) Includes \$25 prize per month for each staffing category and a \$50 grand prize for each staffing category at the end of the year.
- WES fitness sway for Biggest Loser and Fitness challenges (water bottles, bags, yoga mats) Water bottles- approx \$600, Draw String bags-approx \$150, Yoga Mats- approx \$560) = \$1310

Total Cost = approximately \$5,700.00



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