



**AGENDA & REPORTS
JANUARY 26, 2022
CONFERENCE CALL
12:30 PM**

**Join Zoom Meeting
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Meeting ID: 773 741 7209

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: JANUARY 26, 2022
CONFERENCE CALL
12:30 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ

FLAG SALUTE

ROLL CALL OF THE 2021 EXECUTIVE COMMITTEE

APPROVAL OF MINUTES: October 25, 2021 Appendix I

ADJOURN SINE DIE MEETING - Chairs vacated - Chair asks Executive Director to run meeting

MEETING OF FUND COMMISSIONERS CALLED TO ORDER

ROLL CALL OF ALL FUND COMMISSIONERS

Commissioner	Member
Melanie Allen	Alloway Twp BOE
Nicole Albanese	Bridgeton BOE
Pat Yacovelli	Buena BOE
Mollye O'Neill	City of Brigantine
Darlene Barber	Cumberland, County of
Dennis Zakroff	Cumberland County Charter School Network
Jerry Velasquez	Cumberland County Improvement Authority
Megan Duffield	CCTEC
Bruce Harbinson	Cumberland Regional BOE
Paige Sharp-Rumaker	Dennis Twp BOE
Lisa DiNovi	Downe Twp BOE
Stephanie Kuntz	Hopewell BOE
Lisa DiNovi	Lawrence Twp BOE
Mark Mallett	Lower Cape May Regional BOE
John Hansen	Lower Twp Elem BOE
Richard Davidson	Millville BOE
Timothy Kelly	Ocean City BOE
Sean Brown	Penns Grove, Boro of
Christopher DeStratis	Penns Grove - Carneys Point BOE
Charles Hughes	Pittsgrove Twp
Stacy Pennington	Salem County
Frank Badessa	Upper Deerfield BOE
Laurie Ryan	Upper Township BOE
Dawn Leary	Vineland BOE
Todd D'Anna	West Cape May BOE
Dan Fox	Waterford Twp BOE
Darren Harris	Woodbine BOE
Joseph Hiles	Woodstown Boro

ELECTION OF OFFICERS, EXECUTIVE COMMITTEE & ALTERNATES

Executive Director asks for nominations. Attorney swears in Officers and Executive Committee.

Nominating Committee Recommendation

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

Laurie Ryan, Executive Committee Alternate

MEETING OF EXECUTIVE COMMITTEE CALLED TO ORDER

ROLL CALL OF 2022 EXECUTIVE COMMITTEE

CORRESPONDENCE

PUBLIC COMMENT

REPORTS:

EXECUTIVE DIRECTOR (PERMA)

Monthly Report..... Page 1

PROGRAM MANAGER- (Shared Health Alliance)

Monthly Report..... Page 8

GUARDIAN NURSES

Monthly Report..... Page 15

TREASURER - (Laracy Associates LLC/ Verrill & Verrill)

November 2021 and December 2021 Bills List..... Page 18

December 2021 Treasurers Report Page 24

Confirmation of Claims Paid/ Certification of Transfers

Ratification of Treasurers Report

ATTORNEY - (Marmero Law, LLC)

Monthly Report

NETWORK & THIRD PARTY ADMINISTRATOR - (Aetna)

Monthly Report..... Page 27

NETWORK & THIRD PARTY ADMINISTRATOR - (Amerihealth)

Monthly Report..... Page 39

PRESCRIPTION ADMINISTRATOR – (Express Scripts)

Monthly Report..... Page 47

CONSENT AGENDAPage 49

Resolution 1-22: Professional Service Fees for 2022 Page 50

Resolution 2-22: Designation of Service of Process Page 53

Resolution 3-22: Designation of Secretary as Custodian of Records..... Page 54

Resolution 4-22: Designation of Official Newspaper Page 55

Resolution 5-22: Designation of Regular Meeting Times and Place..... Page 56

Resolution 6-22: Designation of Bank Depositories & CMP..... Page 58

Resolution 7-22: Designation of Authorized Signatories Page 62

Resolution 8-22: Approval of Risk Management Plan..... Page 63

Resolution 9-22: Appointment of MRHIF Fund Commissioners Page 74

Resolution 10-22: Establishing a plan for Compensating Producers Page 75

Resolution 11-22: Authorizing Treasurer to Process Contracted

Payments and Expenses Page 77

Resolution 12-22: MRHIF I&T Agreement.....Page 78

Resolution 13-22: Adopting 2022 Wellness Grant ProgramsPage 80

Resolution 14-22: Approval of the November & December 2021 Bills List.....Page 81

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
January 24, 2022**

PERMA UPDATE

Paul Laracy has retired from the position as of 12/31/2021 and will be working part time in an advisory role. Brandon Lodics will be executive director with Emily and Jordyn as direct reports as well as working closely with the entire PERMA team. Brandon has served as the Program Manager for the last 7 years and has spent considerable time over the last 18 months becoming versed in his new role.

FINANCES & CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Reports** – as of November 30, 2021 (page 3)
 - **Historical Income Statement**
 - **Consolidated Balance Sheet**
 - **Indices and Ratios Report**
 - **Budget Status Report**

2022 REORGANIZATION

The Reorganization resolutions are included in the consent agenda for approval. Please note the following:

- #5-22 – September meeting is the 3rd Monday to allow for enough time between budget introduction and adoption
- #7-22 – Current Signatories – Pat Yacovelli, Nicole Albanese, Deputy Treasurer and Fund Treasurer. The election results will determine 2022 signatories.
- #8-22 – RMP – There are a few changes from 2022 which are highlighted.
- #9-22 – The 2021 MRHIF representatives are Rich Davidson and Pat Yacovelli. New representatives will need to be elected for 2022.

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND

The MRHIF executive committee met on December 8.

The 2022 budget and assessments were adopted without amendment.

In addition, the Fund approved membership for the Southern Skylands HIF, although that Fund did not join this year.

The new Express Scripts Level Care contract is anticipated to be completed in the first quarter.

The Fund needs to renew its Indemnity and Trust agreement with MRHIF, effective January 1, 2022. This is the standard 3 year agreement which is included in consent.

JANUARY MEMBER BILLS

Due to the rate update and audit process with the 1/1 renewal, the January bills were delayed. February bills should be back to the normal schedule.

ACH PAYMENTS

Over the past year, the USPS has been unreliable and Fund expense checks are often delayed or lost. In the interest of the protection and expedition of Fund expense payments, we would like to begin the process of issuing ACH payments for certain Fund expenses, such as the reoccurring professional contracts.

The Fund Treasurer and Deputy Treasurer are working with Ocean First Bank to develop a process that complies with State Law and Fund bylaws.

Once complete, we will include in the Fund Cash Management plan for the Finance Committee and approval at the next meeting.

WELLNESS GRANT APPLICATIONS

The Wellness Committee received wellness grant applications from Cumberland Regional, Vineland BOE and Upper Twp BOE. The Committee has reviewed and is recommending approval of all grants, as included in Appendix III.

The total amount to be approved is below and included in Resolution 13-22

1. **Cumberland Regional BOE** - \$7,500
2. **Upper Township BOE** - \$7,500
3. **Vineland BOE** - \$30,000

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND						
FINANCIAL FAST TRACK REPORT						
			AS OF	November 30, 2021		
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		9,132,949	98,143,846	397,943,517	496,087,362
2.	CLAIM EXPENSES					
	Paid Claims		7,534,861	89,001,426	315,000,408	404,001,834
	IBNR		87,388	651,093	8,030,000	8,681,093
	Less Specific Excess		-	(1,811,164)	(7,172,954)	(8,984,118)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		7,622,249	87,841,355	315,857,454	403,698,809
3.	EXPENSES					
	MA & HMO Premiums		30,179	330,254	1,379,784	1,710,038
	Excess Premiums		235,881	2,529,423	13,066,151	15,595,574
	Administrative		863,327	9,069,764	37,048,699	46,118,463
	TOTAL EXPENSES		1,129,387	11,929,441	51,494,634	63,424,075
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		381,313	(1,626,950)	30,591,429	28,964,478
5.	INVESTMENT INCOME		15,994	207,478	1,691,068	1,898,546
6.	DIVIDEND INCOME		0	730,938	1,601,102	2,332,040
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		397,307	(688,534)	33,883,598	33,195,064
8.	DIVIDEND		0	8,229,754	19,979,182	28,208,936
9.	Transferred Surplus		0	0	9,855,397	9,855,397
	STATUTORY SURPLUS (7-8+9)		397,307	(8,918,288)	23,759,814	14,841,526
SURPLUS (DEFICITS) BY FUND YEAR						
Closed		Surplus	18,784	(4,812,316)	14,792,767	9,980,451
		Cash	(1,043,948)	333,242	29,854,759	30,188,002
2020		Surplus	(414,363)	(3,216,354)	8,967,047	5,750,693
		Cash	(414,363)	(10,829,001)	15,566,748	4,737,747
2021		Surplus	792,886	(889,618)		(889,618)
		Cash	738,825	4,426,498		4,426,498
	TOTAL SURPLUS (DEFICITS)		397,307	(8,918,288)	23,759,814	14,841,526
	TOTAL CASH		(719,486)	(6,069,261)	45,421,508	39,352,247
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		(8,569)	835	236,345,366	236,346,202
	FUND YEAR 2020					
	Paid Claims		417,489	9,384,671	73,012,645	82,397,317
	IBNR		0	(8,030,000)	8,030,000	-
	Less Specific Excess		0	(458,614)	(1,530,558)	(1,989,171)
	Less Aggregate Excess		0	0	0	0
	TOTAL FY 2020 CLAIMS		417,489	896,058	79,512,088	80,408,146
	FUND YEAR 2021					
	Paid Claims		7,125,941	79,429,140		79,429,140
	IBNR		87,388	8,681,093		8,681,093
	Less Specific Excess		0	(1,165,771)		(1,165,771)
	Less Aggregate Excess		0	0		0
	TOTAL FY 2021 CLAIMS		7,213,329	86,944,462		86,944,462
	COMBINED TOTAL CLAIMS		7,622,249	87,841,355	315,857,454	403,698,809

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 NOVEMBER 30, 2021

BY FUND YEAR

	COASTAL 2021	COASTAL 2020	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	4,426,498	4,737,747	30,188,002	39,352,247
Assessments Receivable (Prepaid)	2,416,711	(26,895)	-	2,389,816
Interest Receivable	0	60	(60)	0
Specific Excess Receivable	1,165,771	844,027	186,780	2,196,578
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Prepaid Admin Fees	3,049	-	-	3,049
Other Assets	512,895	195,753	-	708,648
Total Assets	8,524,924	5,750,693	30,374,721	44,650,338
LIABILITIES				
Accounts Payable	-	-	-	-
IBNR Reserve	8,681,093	(0)	-	8,681,093
A4 Retiree Surcharge	585,431	-	-	585,431
Dividends Payable	-	-	6,191,324	6,191,324
Retained Dividends	-	-	14,202,946	14,202,946
Accrued/Other Liabilities	148,019	-	-	148,019
Total Liabilities	9,414,543	(0)	20,394,270	29,808,812
EQUITY				
Surplus / (Deficit)	(889,618)	5,750,693	9,980,451	14,841,526
Total Equity	(889,618)	5,750,693	9,980,451	14,841,526
Total Liabilities & Equity	8,524,924	5,750,693	30,374,721	44,650,338
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						
2021 Budget Report						
AS OF NOVEMBER 30, 2021						
				Cumulative	\$ Variance	% Variance
Expected Losses	Cumulative	Annual	Latest Filed	Expensed		
Medical Aetna 1/1 Renewal	30,163,732	33,022,237	33,519,698			
Medical Aetna 7/1 Renewals	31,775,971	35,248,497	35,151,743			
Medical AmeriHealth 1/1 Renewal	15,222,958	16,763,260	16,676,756			
Medical AmeriHealth 7/1 Renewal	5,988,868	5,300,141	1,107,606			
Subtotal Medical	83,151,529	90,334,135	86,455,803	83,942,687	(741,845)	-1%
Prescription Claims 1/1 Renewals	1,065,587	1,167,613	1,023,665			
Prescription Claims 7/1 Renewals	1,704,415	1,870,955	2,056,776			
Less Formulary Rebates	(554,001)	(607,710)	(616,088)			
Subtotal Prescription	2,216,001	2,430,858	2,464,353	2,913,443	(697,443)	-31%
Dental Claims 1/1 Renewals	0	0	0			
Dental Claims 7/1 Renewals	118,330	40,782	77,014			
Subtotal Dental	118,330	40,782	77,014	88,332	29,998	25%
Vision Claims 1/1 Renewals	0	0	0			
Vision Claims 7/1 Renewals	49,312	56,662	66,016			
Subtotal Vision	49,312	56,662	66,016	Included in Medical		
Subtotal Claims	85,535,172	92,862,437	89,063,186	86,944,462	(1,409,290)	-2%
Loss Fund Contingency	0	0	0	0	0	#DIV/0!
Medicare Advantage	330,254	361,677	360,277	330,254	-	0%
Reinsurance						
Specific	2,529,780	2,619,608	2,545,531			
Subtotal Reinsurance	2,529,780	2,619,608	2,545,531	2,529,423	357	0%
Total Loss Fund	88,395,206	95,843,722	91,968,994	89,804,139	(1,408,933)	-2%
Expenses						
Legal	23,375	25,500	25,500	37,776	(14,401)	-62%
Treasurer	18,366	20,036	20,036	18,366	-	0%
Executive Director	1,130,670	1,220,536	1,160,989	1,130,455	214	0%
Program Manager	2,089,400	2,256,194	2,144,407	2,088,994	406	0%
Brokerage	1,749,942	1,881,517	1,774,016	1,749,674	268	0%
TPA - Med Aetna	1,678,920	1,830,270	1,832,035	Included below in Med AmerihealthAdmin		
TPA - Med AmeriHealth Admin	643,060	674,618	555,857	2,325,143	321	0%
Guardian Nurses	385,000	420,000	420,000	385,000	-	0%
TPA - Dental	5,357	5,722	5,279	5,354	3	0%
TPA - Vision	3,483	3,988	4,586	Included below in Med AmerihealthAdmin		
Actuary	33,538	36,587	36,587	33,538	(0)	0%
Auditor	18,139	19,788	19,788	18,139	0	0%
Subtotal Expenses	7,779,251	8,394,755	7,999,080	7,792,439	(13,189)	0%
Contingency	13,750	15,000	15,000	17,372	(3,622)	-26%
Wellness Program	139,765	152,471	152,471	139,765	0	0%
Plan Documents	13,750	15,000	15,000	13,750	0	0%
Affordable Care Act Taxes	27,565	29,747	28,257	29,603	(2,038)	-7%
Retiree Surcharge	1,240,012	1,371,902	1,314,355	1,272,485	(32,473)	-3%
Total Expenses	9,214,092	9,978,875	9,524,163	9,265,414	(51,322)	-1%
Total Budget	97,609,298	105,822,596	101,493,157	99,069,553	(1,460,255)	-1%

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND												
RATIOS												
INDICES	2020	FY2021										
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Cash Position	45,421,508	\$ 44,448,349	\$ 46,812,082	\$ 45,930,040	\$ 46,456,614	\$ 43,637,528	\$ 44,292,475	\$ 44,530,721	\$ 44,408,257	\$ 42,102,822	\$ 40,071,733	\$ 39,352,247
IBNR	8,030,000	\$ 8,301,125	\$ 8,432,253	\$ 8,504,002	\$ 8,073,018	\$ 8,081,814	\$ 8,095,197	\$ 8,262,979	\$ 8,326,043	\$ 8,495,291	\$ 8,593,705	\$ 8,681,093
Assets	48,047,179	\$ 48,708,783	\$ 49,508,026	\$ 50,546,056	\$ 48,306,209	\$ 48,005,513	\$ 48,227,659	\$ 47,868,771	\$ 46,030,187	\$ 45,371,299	\$ 45,098,569	\$ 44,650,338
Liabilities	24,287,365	\$ 24,498,801	\$ 24,749,315	\$ 24,886,976	\$ 23,465,605	\$ 23,609,482	\$ 22,167,665	\$ 22,206,917	\$ 22,661,317	\$ 22,517,860	\$ 30,654,350	\$ 29,808,812
Surplus	23,759,814	\$ 24,209,983	\$ 24,758,711	\$ 25,659,080	\$ 24,840,604	\$ 24,396,031	\$ 26,059,994	\$ 25,661,854	\$ 23,368,870	\$ 22,853,440	\$ 14,444,219	\$ 14,841,526
Claims Paid -- Month	7,565,964	\$ 6,844,247	\$ 6,846,659	\$ 6,832,676	\$ 8,843,634	\$ 8,374,070	\$ 9,118,223	\$ 8,132,352	\$ 9,460,709	\$ 8,846,445	\$ 8,167,549	\$ 7,534,861
Claims Budget -- Month	7,373,850	\$ 7,671,066	\$ 7,649,542	\$ 7,633,925	\$ 7,629,861	\$ 7,620,133	\$ 7,622,909	\$ 7,899,406	\$ 7,853,711	\$ 7,987,537	\$ 7,980,015	\$ 7,987,066
Claims Paid -- YTD	79,877,564	\$ 6,844,247	\$ 13,690,907	\$ 20,523,583	\$ 29,367,217	\$ 37,741,287	\$ 46,859,510	\$ 54,991,862	\$ 64,452,571	\$ 73,299,017	\$ 81,466,566	\$ 89,001,426
Claims Budget -- YTD	88,486,200	\$ 7,671,066	\$ 15,320,609	\$ 22,954,534	\$ 30,584,395	\$ 38,204,528	\$ 45,827,438	\$ 53,726,843	\$ 61,580,554	\$ 69,568,091	\$ 77,548,106	\$ 85,535,172
RATIOS												
Cash Position to Claims Paid	6.00	6.49	6.84	6.72	5.25	5.21	4.86	5.48	4.69	4.76	4.91	5.22
Claims Paid to Claims Budget -- Month	1.03	0.89	0.9	0.9	1.16	1.1	1.2	1.03	1.2	1.11	1.02	0.94
Claims Paid to Claims Budget -- YTD	0.90	0.89	0.89	0.89	0.96	0.99	1.02	1.02	1.05	1.05	1.05	1.04
Cash Position to IBNR	5.66	5.35	5.55	5.4	5.75	5.40	5.47	5.39	5.33	4.96	4.66	4.53
Assets to Liabilities	1.98	1.99	2	2.03	2.06	2.03	2.18	2.16	2.03	2.01	1.47	1.5
Surplus as Months of Claims	3.22	3.16	3.24	3.36	3.26	3.2	3.42	3.25	2.98	2.86	1.81	1.86
IBNR to Claims Budget -- Month	1.09	1.08	1.10	1.11	1.06	1.06	1.06	1.05	1.06	1.06	1.08	1.09

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
Year: 2022, As of January 1, 2022

<u>Yearly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	To Be Filed Pending Reorg
Fund Officers	To Be Filed Pending Reorg
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	To Be Filed
Withdrawals	N/A
Risk Management Plan and By Laws	To Be Filed Pending Reorg
Cash Management Plan	To Be Filed Pending Reorg
Unaudited Financials	Q3 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	To be Filed Pending Reorg
Benefit Changes	N/A

Program Manager Report

January 26, 2022

Prospects

Middle Twp BOE

- In preliminary discussions

Fairfield Twp BOE (Cumb Co)

- DTQ: Claims not favorable

Galloway Twp BOE

- Pending review from UW

Northfield BOE

- Pending review from UW

Wildwood Crest, Boro of

- In preliminary discussions

Egg Harbor Twp (Muni)

- DTQ: Claims not favorable

Hamilton Twp BOE (Atl)

- Pending review from UW

Coastal Fund Meeting Dates

- January 26, 2022
- March 28, 2022
- May 23, 2022
- July 25, 2022
- September 26, 2022
- October 24, 2022
- November 28, 2022

Coastal Fund Brokers

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

Executive Committee

- Pasquale Yacovelli, Chair
- Nicole Albanese, Secretary
- Bruce Harbinson, Executive Committee
- Jerry Velazquez, Executive Committee
- Paige Sharpe-Rumaker, Executive Committee
- Stephanie Kuntz, Executive Committee
- Richard Davidson, Executive Committee
- Megan Duffield, Executive Committee Alternate
- Laurie Ryan, [*Nominated*] Executive Committee Alternate

2022 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

WELLNESS COMMITTEE

- There is a Wellness section on the Coastal HIF Website. Please note, applications can be submitted online.
- 2022 Grant Applications status (see below)
- 2021-2022 Budget for Wellness Grants is \$152,471

 SouthernCoastal FUND							
COASTAL WELLNESS GRANTS - 2022							
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>
Cumberland Reg BOE	\$7,500	\$7,500	11/1/2021	11/2/2021	\$7,500	11/4/2021	
Upper Township BOE	\$7,500	\$20,770	11/3/2021	11/3/2021	\$7,500	11/4/2021	
Vineland BOE	\$30,000	\$30,000	11/29/2021	12/10/2021	\$30,000	12/13/2021	

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).

GUARDIAN NURSES

Meet the coastal fund dedicated guardian nurses

Paula Brozina, RN - 609-276-5001 pbrozina@guardiannurses.com

Alicia Spataro, RN - 609-276-4990 aspataro@guardiannurses.com

Guardian Nurses – Return on Investment

Guardian Nurses has partnered with Windsor Strategy Partners an actuarial agency out of Princeton, New Jersey to develop a return on investment analysis of their current clients. This project will require an exchange of de-identified claims data with Guardian Nurses who is an approved vendor of the Fund. Please be assured there will be no identifying information (names, date of birth, SS#, etc.) being shared for this analysis. We look forward to seeing and sharing the results of this study

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

ADMINISTRATIVE UPDATES:

- **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 .
- **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.

VENDOR UPDATE

AETNA

Aetna Medicare Advantage System Upgrade – *NextGen*

As a reminder, for January 1, 2022 the HIFs participated in Aetna’s system upgrade. The *NextGen* system provides improvements in different operational functions for Aetna such as billing, enrollment, claims and appeals.

For the members, they now have access to a new AetnaHealth App, secure messaging and new personalized engagement opportunities.

As a part of the system upgrade, all Aetna Medicare Advantage enrollees in the Funds received new ID cards, with updated information. This resulted in Aetna issuing over 3000 for all the Funds.

Contract Negotiations with Jefferson Health

The Aetna contract with Jefferson Health extended through February 28, 2022. Aetna is involved in active negotiations with Jefferson and working toward an agreement. We are following this very closely with our Aetna team and are going to provide updates as they become available. To date, negotiations are very amicable, and a settlement agreement expected soon.

EXPRESS SCRIPTS UPDATE

Covid-19 Oral Prescriptions:

The Food & Drug Administration has approved 2 oral antiviral medications for Emergency Use Authorizations (EUA). With a EUA certification, plan sponsors are expected to cover the medications with a \$0 copay. The Government will be purchasing the medications and distributing to local pharmacies for adjudication through Pharmacy plans (Express Scripts). The approved functions of these medications is to assist in reducing the severity of complications as a result of COVID-19 in individuals who test positive with present symptoms. As of today, the medications will require a prescription from a physician for access.

- 1- *Pfizer- Paxlovid*
- 2- *Merck- Molnupiravir*

Express Scripts has proactively begun updating their adjudication systems to ensure plans meet the expectations of the Federal Government:

- Associated Costs:
 - o Plan - \$0 Ingredient cost during the period that the medications are purchased by the Federal Government
 - o Member - \$0 copay
 - o Program Fee- \$2.50 per prescription
 - o Dispensing Fee- TBD; additional legislative guidance is needed for local pharmacies
- Plan Impact
 - o Addition of medications to covered Formulary
 - o Member educational pieces (included in agenda)
 - o Quantity Limit – 1 course of treatment every 180 days

END OF YEAR ACA REPORTING

To assist our Fund members in annually required filings, the Fund has distributed W2 and enrollment information to each entity's designated enrollment/eligibility manager. The reports were sent from Coastal Enrollment Email towards the end of December.

LEGISLATIVE UPDATES

EMPLOYER REQUIRED COVID-19 Tests:

As a reminder, Insurers are **not required to cover COVID-19 tests that employers may mandate**. The Families First Coronavirus Response Act (FFCRA) requires insurers to cover COVID-19 tests without patient cost-sharing, however guidance clarified that **the law only applies to tests that are deemed "medically appropriate" by a healthcare provider**. This guidance suggests that if an employer mandates COVID-19 testing as a condition for returning to work, it is not required to be covered by insurance. The Health Insurance Fund will continue to cover COVID-19 testing when deemed medically necessary by a healthcare professional in accordance with CDC guidelines but *will not* be covering employer-mandated testing.

2021 LEGISLATIVE REVIEW

COVID -19

1. National Emergency Declaration- Extended through February 24, 2022
 - Qualified Beneficiaries may wait one year to elect COBRA but must then start to make premium payments
 - Individual has a maximum of one year from date of payment originally would be have due, including any applicable grace period
 - Under special transition rule- certain premium payments are not required to be made before 11/1/21.
2. At Home COVID-19 Testing- On January 10th, the Biden Administration issued a mandate that takes effects on January 15, 2022, requiring the coverage of At Home/Over the Counter COVID-19 test kits by Employer sponsored health plans. As outlined in the communication sent on January 18, 2022, the HIF will cover the kits under the pharmacy plan (ESI). For groups contracted outside of HIF for their pharmacy benefit, the group should contact their PBM or broker to implement a coverage solution.
 - a. Coverage Highlights:
 - Date- Starting on January 15, 2022 going forward

- Network – the legislation encourages healthcare insurers to develop a network of locations at which the tests can be purchased with \$0 member cost share at point of service
 - Dollar Limit- Up to \$12 per taste
 - Quantity Limit- Up to 8 tests per individual per 30 days
3. Vaccine Mandates – November 4, 2021 OSHA released the *Emergency Temporary Standard*. Which implemented a “vaccine or test,” requirement for Employers over 100 Employees. The Mandate is still not in effect as it has gone through multiple State and Federal Court appeals. Most recently, on January 13, 2022 the US Supreme Court blocked the enforcement of vaccine or testing mandate for businesses with at least 100 employees.
4. **As a reminder testing as an occupational requirement are not covered under Employer Health Plans.**

Mental Health Parity and Addition Equality Act (MHPAE)

In December of 2020 Congress passed in to Law the Consolidated Appropriateness Act. The Law addresses how the DOL, HHS and IRS will assess how well plan sponsors and insured plans are keeping up with compliance requirements under MHPAE (passed in 2008).

Plans and plans sponsors will be required to complete a detailed analysis of the plan, confirming compliance.

PERMA is working with our TPA and PBM partners to request assistance for our clients in providing the analysis. We will continue to keep you updated on the progress and efforts on the Fund’s next steps.

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/mental-health-parity/self-compliance-tool.pdf>

Surprise Billing and Transparency – Continued Delays

The Health Insurance Funds, including Coastal protect plan members from surprise billing with involuntary out of network balance bills with a hold harmless clause:

- Example: an in network surgeon contracts with an out of network anesthesiologist. Should the out of network anesthesiologist balance bill the patient, the Funds would hold the member harmless, paying up to the invoiced amount.

The law also imposes certain requirements on the Carriers, PBMs and healthcare providers. Many of these requirements continue to be delayed, but we will continue to work with the insurance providers to assure the Coastal HIF remains compliant.

- Issuing updated ID Cards with additional out of pocket information
- Providing transparency in coverage machine-readable files
- Providing price comparison tools
- Healthcare providers should work with insurance carriers to provide potential patients with good faith estimates of costs

APPEALS (as of 1/20/2022) –

Number	Determination
1	Denial upheld by IRO



Coastal Health Insurance Fund
Board Meeting Summary
January 24, 2022

SouthernCoastal FUND

Referrals	10/7/21 thru 1/6/22	Program Start (4/1/20) thru 1/6/22
Total Referrals	240	2,153
Total Referrals (ACUTE) (includes 201 HSX)	207	1,919
Total Referrals (COMPLEX)	33	234
Hospitalizations		
Total Members Hospitalized	104 members/113 hospitalizations	547 members/751 hospitalizations
Members Requiring ICU	13	51
Members Inpatient with COVID-19 (ICU)	1	----
Inpatient (Out of Country)	1	----
Complex Program Admissions	11	46
Mobilizations---Acute Program	83	370
Inpatient Visits	70	288
Accompaniments	1	54
Home Visits	12	28
Mobilizations---Complex Program	31	140
Inpatient Visits	7	27
Accompaniments	21	95
Home Visits	3	18
School Districts with Most Referrals	# Cases	# Cases
Vineland BOE	87	723
Bridgeton BOE	35	341
Millville BOE	33	354
Potential High Claimants 10/7/21---1/6/2022	Status	Insurer
ICU Admissions		
HC #1 Cardiac Arrest	Deceased	Aetna
HC #2 Lung transplant	Engaged; home	Aetna
HC #3 Stroke	Engaged; home	Aetna
HC #4 Cholecystitis	Engaged; home	AmeriHealth
HC #5 Atrial Fib	Closed after engaged; home	Aetna
HC #6 Angiography	Closed after engaged; home	Aetna
HC #7 Sepsis	Engaged; Acute Rehab	Aetna
HC #8 Cardiac Arrest	Engaged with spouse; remains in ICU	Aetna
HC #9 Heart Attack	Engaged; home	AmeriHealth
HC #10 COVID-19	Engaged; remains in ICU	AmeriHealth
HC #11 Stroke	Engaged with spouse; remains in ICU	AmeriHealth
HC #12 Sepsis	Engaged with spouse; remains in ICU	Aetna
HC #13 Respiratory Failure	In Outreach; remains in ICU	Aetna

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



the FLAME®

Healthcare News and Tips

January 11, 2022

Happy New Year!

The beginning of a new year is often a time for reflection. It is also a time when people think about their futures, their goals, and quite often, improving their health. So we make resolutions, but according to recent research, while as many as 45% may make New Year's resolutions, only 8% are successful in achieving their goals.

Setting goals for better health doesn't have to be complicated. In fact, better to start with 'easy' goals and establish success so that you tackle the bigger ones with more confidence.

This first issue in 2022 of *The Flame* suggests six relatively simple suggestions that you can do yourself to begin a healthy year! Good Luck!!



*Best Wishes
for a Happy
and Healthy
New Year!*

Betty

Betty Long, RN,
MHA
President/CEO

New Year. New *You.*

New Year. New You.

Pick up a magazine this month or browse on your favorite health website and chances are there will be list after exhaustive list of how to get your health back on track in 2022. Research proves that while lots of us start off the New Year with great goals in mind, by February, we're back to our old habits. We share these six suggestions because we thought these were 'doable.' (Especially the belly breathing habit!) Best wishes!

1. Set a daily intention

It can be as simple as deciding not to overreact if your kids or another family member gets on your nerves - or take a walk over your lunch hour instead of not leaving your desk. If you feel like you're living on auto-pilot, starting your day by setting a daily intention can help you feel more in control of your life and your actions.

2. Cross off the toughest task on your To-Do list first

Lots of career coaches suggest that you should figure out the toughest, most important or most intimidating task you want to get done by the end of the day and tackle it first. That way it's done, so it's not hanging over your head or stressing you the rest of the day.

3. Start a belly breathing habit

Shallow breathing keeps our bodies in that high-stress, fight-or-flight mode. But deep belly breathing sends a message to



The recent Omicron variant surge has resulted in a crush of patients seeking care at hospitals which has exacerbated patients' feelings of frustration, impatience and anger and quite often, nurses—very often in the ER and now, on the inpatient units—are bearing the brunt of that poor behavior.

Click on the Seattle Times logo below to read Betty Long's published op-ed.

The Seattle Times



our brains to relax. Slowing down your breath can slow down the chatter in your head, and reduce stress and anxiety.

How to do it: You can literally do this anytime and anywhere. Just, stop. Focus your attention on your breath. Let all your air out and take a deep inhale, then exhale, then repeat. Try to do it a few times each day and you'll feel how it helps.

4. Apologize authentically

Whether you got into a spat with a friend, family member or colleague, get better at apologizing by doing what you can to reconcile the conflict, rather than holding a grudge. It takes little risk and little time, but it can be rewarding in a big way.

Therapists say that being able to say you're sorry and mean it, makes it easier to get back to a positive mood after going through something difficult. Positive states, like contentment, warmth and trust, are important to health, social connection and focus. And these days, who couldn't use a little more social connection!

5. Share with a family member or friend one thing that went well today.

Too often we get hung up on the little things that go wrong from day to day, rather than focusing on everything that's going right and what we have accomplished. Talking about something that we've achieved helps us remember our true potential and the impact we're having on the world around us.

6. Take 10 minutes every day to do something for YOU.

Even without the COVID pandemic, it's easy to get caught up in the whirlwind of work emails, kids' schedules and life's countless obligations. Spending 10 minutes of quality YOU-time could mean reading a magazine, meditating or playing with your pet. Focus on activities that not only make you feel good, but also relieve stress and improve your well-being (diving into a bag of potato chips or mindlessly scrolling through your Facebook feed are NOT the goal).

And whichever goal you do choose, remember to be committed, celebrate the small successes as you do big ones and go easy on yourself. Be ready for setbacks, forgive yourself when you fail (which you WILL do), and remember, there's always next year!

Lighting your way
through the
healthcare maze.®

Guardian Nurses Healthcare Advocates

215-836-0260 | Toll Free 888-836-0260

info@guardiannurses.com | GuardianNurses.com



Guardian Nurses Healthcare Advocates | PO Box 224, Flourtown, PA 19031

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

DIVIDEND BILLS LIST

Confirmation of Payment

NOVEMBER 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001896			
001896	MIDDLE TOWNSHIP	NOVEMBER 2021 DIVIDEND	68,857.69
			68,857.69
001897			
001897	CUMBERLAND COUNTY IMPROVEMENT AUTH	NOVEMBER 2021 DIVIDEND	47,959.64
			47,959.64
001898			
001898	BRIDGETON PUBLIC CHARTER SCHOOL	NOVEMBER 2021 DIVIDEND	286.57
			286.57
001899			
001899	MILLVILLE PUBLIC CHARTER SCHOOL	NOVEMBER 2021 DIVIDEND	2,458.63
			2,458.63
001900			
001900	VINELAND PUBLIC CHARTER SCHOOL	NOVEMBER 2021 DIVIDEND	1,779.73
			1,779.73
001901			
001901	CITY OF BRIGANTINE	NOVEMBER 2021 DIVIDEND	97,150.91
			97,150.91
001902			
001902	WATERFORD TOWNSHIP BOE	NOVEMBER 2021 DIVIDEND	104,754.68
			104,754.68
001903			
001903	SALEM COUNTY	NOVEMBER 2021 DIVIDEND	388,887.30
			388,887.30
001904			
001904	HOPEWELL BOE	NOVEMBER 2021 DIVIDEND	49,272.17
			49,272.17
001905			
001905	WEST CAPE MAY BOE	NOVEMBER 2021 DIVIDEND	5,278.30
			5,278.30
001906			
001906	CUMBERLAND COUNTY CHARTER SCHOOL NETWORK	NOVEMBER 2021 DIVIDEND	35,792.70
			35,792.70
Total Payments FY CLOSED			802,478.32
TOTAL PAYMENTS ALL FUND YEARS			802,478.32

Chairperson

Attest:

Dated: _____

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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

BILLS LIST

Confirmation of Payment

NOVEMBER 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>
001907			
001907	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 11/21	30,178.64
			30,178.64
001908			
001908	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 11/21	555.36
			555.36
001909			
001909	AETNA LIFE INSURANCE COMPANY	VISION TPA 11/21	300.30
001909	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 11/21	154,477.10
			154,777.40
001910			
001910	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 11/21	-1,801.25
001910	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 11/21	64,009.22
			62,207.97
001911			
001911	PERMA	POSTAGE 10/21	42.00
001911	PERMA	ADMINISTRATION FEES 11/21	105,425.70
			105,467.70
001912			
001912	ACTUARIAL SOLUTIONS, LLC	4TH QUARTER 2021 FUND ACTUARY FEES	9,146.75
			9,146.75
001913			
001913	ALLEN ASSOCIATES	MEETING EXPENSES 10/21	1,342.08
001913	ALLEN ASSOCIATES	BROKER FEES 11/21	163,575.72
001913	ALLEN ASSOCIATES	MEETING EXPENSES 9/21	1,300.14
			166,217.94
001914			
001914	VERRILL & VERRILL, LLC	TREASURER FEE 11/21	1,001.81
			1,001.81
001915			
001915	MICHAEL S. ZAMBITO	TREASURER FEE 11/21	667.85
			667.85
001916			
001916	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 11/21	35,000.00
			35,000.00
001917			
001917	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 11/21	194,741.18
			194,741.18
001918			
001918	MARMERO LAW, LLC	PROFESSIONAL FEES 10/21	742.50
001918	MARMERO LAW, LLC	PROFESSIONAL FEES 10/21	2,841.00
			3,583.50

001919			
001919	PRESS OF ATLANTIC CITY	ACCT #8006196 - BF, NTC & FC - 10.31.21	137.90
			137.90
001920			
001920	DENNIS TOWNSHIP SCHOOL DISTRICT	WELLNESS EXPENSES 2021	6,075.00
			6,075.00
001921			
001921	ACCESS	ACCT #963 - ARC. AND STOR. - 10.31.21	28.98
001921	ACCESS	ACCT #963 - ARC. AND STOR. - 9.30.21	9.56
			38.54
001922			
001922	MUNICIPAL REINSURANCE HIF	REINSURANCE 11/21	235,880.95
			235,880.95
		Total Payments FY2021	1,005,678.49
		TOTAL PAYMENTS ALL FUND YEARS	1,005,678.49

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
DIVIDEND BILLS LIST**

Confirmation of Payment

DECEMBER 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001923			
001923	DOWNE TOWNSHIP BOARD OF EDUCATION	DECEMBER 2021 DIVIDEND	4,763.99
			4,763.99
		Total Payments FY CLOSED	4,763.99
		TOTAL PAYMENTS ALL FUND YEARS	4,763.99

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. 14-22

DECEMBER 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>
001924			
001924	AETNA HEALTH MANAGEMENT LLC	MEDICARE ADVANTAGE 12/21	30,178.64
			30,178.64
001925			
001925	DELTA DENTAL OF NEW JERSEY INC	DENTAL TPA 12/21	536.64
			536.64
001926			
001926	AETNA LIFE INSURANCE COMPANY	VISION TPA 12/21	293.93
001926	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA 12/21	155,382.40
			155,676.33
001927			
001927	AMERIHEALTH ADMINISTRATORS	WELLNESS/MARKETING 12/21	-1,800.00
001927	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 12/21	63,964.80
			62,164.80
001928			
001928	PERMA	POSTAGE 11/21	64.88
001928	PERMA	ADMINISTRATION FEES 12/21	105,893.62
			105,958.50
001929			
001929	ALLEN ASSOCIATES	BROKER FEES 12/21	164,555.31
			164,555.31
001930			
001930	VERRILL & VERRILL, LLC	TREASURER FEE 12/21	1,001.81
001930	VERRILL & VERRILL, LLC	POSTAGE 8/21 AND 11/21	25.35
			1,027.16
001931			
001931	MICHAEL S. ZAMBITO	TREASURER FEE 12/21	667.85
			667.85

001932			
001932	SHARED HEALTH ALLIANCE	GUARDIAN NURSE SERVICE FEE 12/21	35,000.00
			35,000.00
001933			
001933	SHARED HEALTH ALLIANCE	PROGRAM MANAGER FEE 12/21	195,658.39
			195,658.39
001934			
001934	MARMERO LAW, LLC	PROFESSIONAL FEES 12/21	45.00
001934	MARMERO LAW, LLC	PROFESSIONAL FEES 11/21	2,346.00
001934	MARMERO LAW, LLC	PROFESSIONAL FEES 11/21	45.00
			2,436.00
001935			
001935	MEDICAL EVALUATION SPECIALISTS	MES #1560006 - 11/21	225.00
			225.00
001936			
001936	PRESS OF ATLANTIC CITY	ACCT #8006196 - BF,P80315&C11010 - 11/21	17.60
			17.60
001937			
001937	WATERFORD TOWNSHIP SCHOOL DISTRICT	WELLNESS 2021 - GIFT CARDS&WATER BOTTLE	3,012.35
			3,012.35
001938			
001938	ACCESS	ACCT #963 - ARC. AND STOR. - 11.30.21	10.34
			10.34
001939			
001939	MUNICIPAL REINSURANCE HIF	REINSURANCE 12/21	236,858.46
			236,858.46
		Total Payments FY 2021	993,983.37
		TOTAL PAYMENTS ALL FUND YEARS	993,983.37

Chairperson

Attest:

Dated: _____

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

Treasurer

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
COASTAL HEALTH BENEFITS FUND									
Month		December							
Current Fund Year		2021							
		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Year	Coverage	Last Month	December	December	December	December	Reconciled	Variance From	Month
2021	Medical	86,004,217.63	9,526,829.34	0.00	95,531,046.97	0.00	95,531,046.97	86,004,217.63	9,526,829.34
	Dental	83,618.44	4,574.70	0.00	88,193.14	0.00	88,193.14	83,618.44	4,574.70
	Rx	3,697,987.75	384,089.88	0.00	4,082,077.63	0.00	4,082,077.63	3,697,987.75	384,089.88
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	89,785,823.82	9,915,493.92	0.00	99,701,317.74	0.00	99,701,317.74	89,785,823.82	9,915,493.92

COASTAL HEALTH BENEFITS FUND										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2021										
Month Ending: December										
	Medical	Dental	Rx	Vision	Med.Adv	Reinsurance	Dividend Payable	LFC	Admin	TOTAL
OPEN BALANCE	26,743,759.24	108,007.32	(3,338,971.43)	416,470.20	1,014,651.91	863,886.40	8,249,317.34	1,351,195.48	3,943,930.71	39,352,247.17
RECEIPTS										
Assessments	8,568,147.54	12,491.21	225,854.62	4,705.85	32,690.66	255,678.20	0.00	0.00	944,038.92	10,043,607.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	15,077.46	60.59	0.00	184.46	449.41	465.97	3,653.72	598.46	1,746.82	22,236.89
Invest Adj	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03
Subtotal Invest	15,077.49	60.59	0.00	184.46	449.41	465.97	3,653.72	598.46	1,746.82	22,236.92
Other *	27,496.70	0.00	451,998.21	0.00	0.00	0.00	0.00	0.00	0.00	479,494.91
TOTAL	8,610,721.73	12,551.80	677,852.83	4,890.31	33,140.07	256,144.17	3,653.72	598.46	945,785.74	10,545,338.83
EXPENSES										
Claims Transfers	9,526,829.34	4,574.70	384,089.88	0.00	0.00	0.00	0.00	0.00	0.00	9,915,493.92
Expenses	34,942.63	0.00	0.00	0.00	0.00	236,858.46	0.00	0.00	726,946.27	998,747.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	9,561,771.97	4,574.70	384,089.88	0.00	0.00	236,858.46	0.00	0.00	726,946.27	10,914,241.28
END BALANCE	25,792,709.00	115,984.42	(3,045,208.48)	421,360.51	1,047,791.98	883,172.11	8,252,971.06	1,351,793.94	4,162,770.18	38,983,344.72

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS								
COASTAL HEALTH BENEFITS FUND								
ALL FUND YEARS COMBINED								
CURRENT MONTH	December							
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:		0.40	0.15	0.15	0.75	0.01	0.05	0.50
TOTAL for All Accts & instruments								
Opening Cash & Investment Balance	\$ 39,352,247.20	\$ 2,988,451.89	\$ 137,197.24	\$ 1,837,944.15	\$ 34,110,364.64	\$ 11,598.90	\$ 14,157.35	\$ 252,533.03
Opening Interest Accrual Balance	\$ 0.10	\$ -	\$ -	\$ -	\$ -	\$ 0.10	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$0.11	\$0.00	\$0.00	\$0.00	\$0.11	\$0.00	\$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	\$22,236.79	\$1,015.43	\$17.48	\$523.43	\$20,572.69	\$0.00	\$107.24
6	Interest Paid - Term Instr.s	\$0.10	\$0.00	\$0.00	\$0.00	\$0.10	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$22,236.90	\$1,015.43	\$17.48	\$523.43	\$20,572.69	\$0.11	\$0.52
9	Deposits - Purchases	\$13,523,101.91	\$0.00	\$0.00	\$13,327,349.10	\$195,752.81	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$13,914,241.28	\$0.00	\$0.00	-\$10,914,241.28	-\$3,000,000.00	\$0.00	\$0.00
		OK	OK	OK	OK	OK	OK	OK
	Ending Cash & Investment Balance	\$38,983,344.72	\$2,989,467.32	\$137,214.72	\$4,251,575.40	\$31,326,690.14	\$11,599.00	\$14,157.87
	Ending Interest Accrual Balance	\$0.11	\$0.00	\$0.00	\$0.00	\$0.11	\$0.00	\$0.00
	Plus Outstanding Checks	\$203,120.09	\$0.00	\$0.00	\$203,120.09	\$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	\$39,186,464.81	\$2,989,467.32	\$137,214.72	\$4,454,695.49	\$31,326,690.14	\$11,599.00	\$14,157.87



SOUTHERN COASTAL HEALTH INSURANCE FUND

Monthly Claim Activity Report

January 26, 2022



SOUTHERN COASTAL HEALTH INSURANCE FUND

	MEDICAL CLAIMS + CAP			MEDICAL CLAIMS + CAP		
	<u>PAID 2020</u>	<u># OF EES</u>	<u>PER EE</u>	<u>PAID 2021</u>	<u># OF EES</u>	<u>PER EE</u>
JANUARY	\$4,993,107	3,699	\$ 1,350	\$5,074,625	3,704	\$ 1,370
FEBRUARY	\$5,105,069	3,702	\$ 1,379	\$5,796,101	3,695	\$ 1,569
MARCH	\$6,782,942	3,709	\$ 1,829	\$5,464,806	3,692	\$ 1,480
APRIL	\$4,280,841	3,708	\$ 1,154	\$5,143,911	3,680	\$ 1,398
MAY	\$3,483,544	3,721	\$ 936	\$6,575,089	3,675	\$ 1,789
JUNE	\$4,251,528	3,706	\$ 1,147	\$6,893,434	3,680	\$ 1,873
JULY	\$5,389,393	3,686	\$ 1,462	\$4,930,467	3,728	\$ 1,323
AUGUST	\$5,108,502	3,687	\$ 1,386	\$8,419,280	3,654	\$ 2,304
SEPTEMBER	\$6,344,568	3,695	\$ 1,717	\$5,773,035	3,765	\$ 1,533
OCTOBER	\$6,182,409	3,704	\$ 1,669	\$6,146,791	3,759	\$ 1,635
NOVEMBER	\$5,855,044	3,698	\$ 1,583	\$7,138,603	3,759	\$ 1,899
DECEMBER	\$6,360,676	3,696	\$ 1,721			
TOTALS	\$64,137,623			\$67,356,142		
				2021 Average	3,708	\$ 1,652
				2020 Average	3,701	\$ 1,444

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

Plan Sponsor Unique ID : All
Customer: Southern Coastal Health Insurance Fund
Group / Control: 00108431,00169660,00737420,00737421

Paid Dates: 09/01/2021 - 09/30/2021
Service Dates: 01/01/2011 - 09/30/2021
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment	Diagnosis/Treatment Code
	\$118,454.00	\$101,577.00	ACUTE AND CHRONIC RESPIRATORY FAILURE WITH	J96.21
Total:	\$118,454.00	\$101,577.00		

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

Plan Sponsor Unique ID : All
Customer: Southern Coastal Health Insurance Fund
Group / Control: 00108431,00169660,00737420,00737421

Paid Dates: 10/01/2021 - 10/31/2021
Service Dates: 01/01/2011 - 10/31/2021
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment	Diagnosis/Treatment Code
	\$2,261,740.73	\$405,875.64	ATHEROSCLEROTIC HEART DISEASE OF NATIVE	I25.10
	\$226,759.07	\$157,969.06	UNSPECIFIED BACTERIAL PNEUMONIA	J15.9
	\$303,611.91	\$156,707.73	OTHER FEEDING PROBLEMS OF NEWBORN	P92.8
	\$262,541.70	\$124,891.48	GAUCHER DISEASE	E75.22
Total:	\$3,054,653.41	\$845,443.91		

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

Plan Sponsor Unique ID: All
Customer: Southern Coastal Health Insurance Fund
Group / Control: 00108431,00169660,00737420,00737421

Paid Dates: 11/01/2021 - 11/30/2021
Service Dates: 01/01/2011 - 11/30/2021
Line of Business: All

	Billed Amt	Paid Amt	Diagnosis/Treatment	Diagnosis/Treatment Code
	\$544,180.16	\$212,601.05	MYELODYSPLASTIC SYNDROME, UNSPECIFIED	D46.9
	\$437,966.68	\$143,354.67	MALIGNANT NEOPLASM OF PARIETAL LOBE	C71.3
	\$371,991.13	\$138,253.26	NON-ST ELEVATION (NSTEMI) MYOCARDIAL	I21.4
	\$221,989.75	\$119,134.73	MALIGNANT NEOPLASM OF CARDIA	C16.0
	\$497,547.38	\$107,581.95	END STAGE RENAL	N18.6
Total:	\$2,073,675.10	\$720,925.66		



Medical Claims Paid:
January 2021 – November 2021

Total Medical Paid per EE: **\$1,652**

Network Discounts

Inpatient: **63.6%**
Ambulatory: **63.9%**
Physician/Other: **60.4%**
TOTAL: 62.5%

Provider Network

% Admissions In-Network: **99.2%**
% Physician Office in network: **97.3%**

Aetna Book of Business:
Admissions 98.5%; Physician 90.5%

Top Facilities Utilized (by total Medical Spend)

- Inspira – Vineland
- University of Pennsylvania
- Milton S. Hershey Medical Centre
- Shore Regional
- Inspira - Elmer

Catastrophic Claim Impact
(January 2021- November 2021)

Number of Claims Over \$50,000 **176**
Claimants per 1000 members: **18.3**
Avg. Paid per Claimant: **\$135,811**
Percent of Total Paid: **40.4%**
• **Aetna BOB- HCC account for an average of 39.2% of total Medical Cost**

Teladoc Activity:
January 2021 – November 2021

Total Registrations: **233**
Total Online Visits: **464**
Total Net Claims Savings: **\$70,647**
Total Visits w/ Rx: **338**

Utilization by Age

0-17: 10.6%
18-26: 10.8%
27-30: 8.2%
31-45: 39.0%
46-55: 20.0%
55-65: 11.3%

New

Mental Health Visits: **63**
Dermatology Visits: **21**

New

Allentown Service Center
Performance: Metrics thru NOV 2021

Customer Service Performance

1st Call Resolution: **95.0%**
Abandonment Rate: **8.9%**
Avg. Speed of Answer: **193.9 sec**

Claims Performance

Financial Accuracy: **98.78 %**
90% processed w/in: **10.6 days**
95% processed w/in: **23.3 days**

Performance Goals

1st Call Resolution: **90%**
Abandonment Rate less than: **3.0%**
Average Speed of Answer: **30 sec**

Financial Accuracy: **99%**

Turnaround Time

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

COVID-19 population alerts

Hot Spots in the United States - Map (to the right)

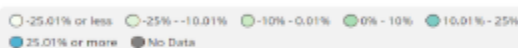
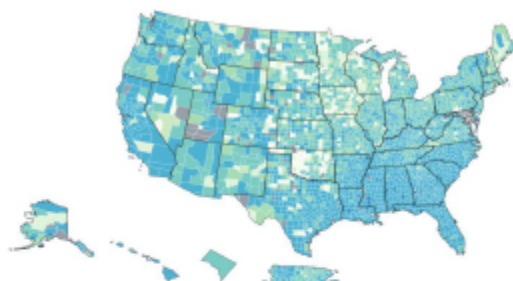
The map shows how the number of new cases have CHANGED in the last two weeks across the U.S. (not plan sponsor-specific). This provides an indication of which direction the level of new cases is trending.

County Alerts (below)

The tables below show the average daily new cases per 100,000 individuals by county over the past 7 days. These rates are reflective of the overall population of the county, not of your specific membership. We are providing this information to inform you where you have membership in counties that are experiencing a high or emerging rate of new cases.

The CDC collects new case counts at the county level. We are using this information to calculate a "7 day average new case count." This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

The county information below is for your top 25 counties (by membership) which have been identified as having either a high (>25) or emerging (10-24) average daily case rate. Note: There could be less than 25 counties in the tables or none at all if the alert criteria is not met in counties where you have membership.



Heat map of recent growth by county: This map shows the percentage change in cases between the last seven days and the previous seven days. Darker colors indicate an increasing trend while lighter colors indicate a decreasing trend. Last Updated: 01/02/2022 | Source: CDC

High risk counties (red) had greater than 25 daily new cases per 100,000 people last week

Emerging risk counties (orange) had between 10 and 25 daily new cases per 100,000 people last week

Scroll to the end of this report for a list of the top 50 counties with the highest average daily new case counts where you have membership

High Risk (>25 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
NJ, Cumberland	149,527	5,362	116.5
NJ, Gloucester	291,636	1,199	162.0
NJ, Atlantic	263,670	891	158.8
NJ, Cape May	92,039	847	223.4
NJ, Salem	62,385	669	131.9
NJ, Camden	506,471	493	161.8
NJ, Burlington	445,349	129	162.5
NJ, Ocean	607,186	37	158.3
DE, New Castle	558,753	20	129.1
PA, Delaware	566,747	6	146.2
NJ, Middlesex	825,062	6	194.9
PA, Bucks	628,270	5	95.3
PA, Philadelphia	1,584,064	4	148.1
NJ, Mercer	367,430	4	163.6
PA, Montgomery	830,915	3	112.9
NJ, Essex	798,975	3	350.0
FL, Polk	724,777	2	149.6
FL, Osceola	375,751	1	222.2
NJ, Bergen	932,202	1	239.0
CT, New Haven	854,757	1	156.2
PA, Chester	524,989	1	106.5
MD, St. Mary's	113,510	1	201.6
FL, Pinellas	974,996	1	97.9
FL, St. Johns	264,672	1	96.5
DE, Kent	180,786	1	133.5

Emerging Risk (10-24 new cases per 100,000 individuals)*

State, County	County population	Your members	Avg daily new cases per 100K
No emerging risk counties			

* Counties with less than 20 new cases in the prior week will not appear in this report. New case data is not available for approximately thirty counties. County population is based on 2010 Census data. "Your members" represents your total Aetna self-insured membership.




COVID-19 Claims Activity

What claims have been adjudicated for COVID-19 related diagnosis and/or testing?

Use these insights to:

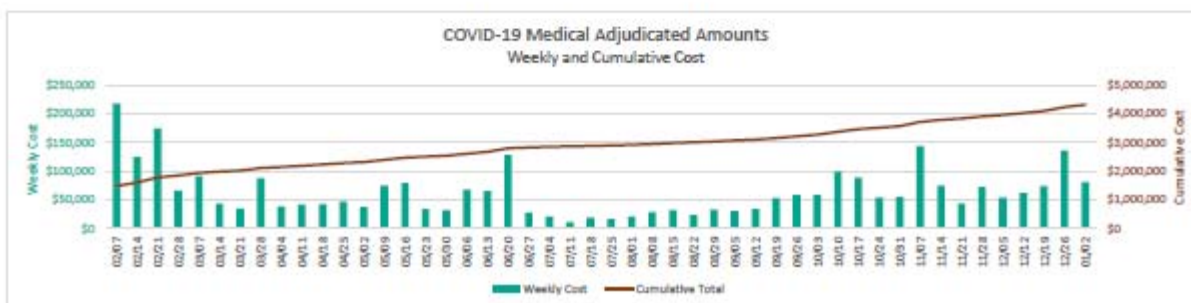
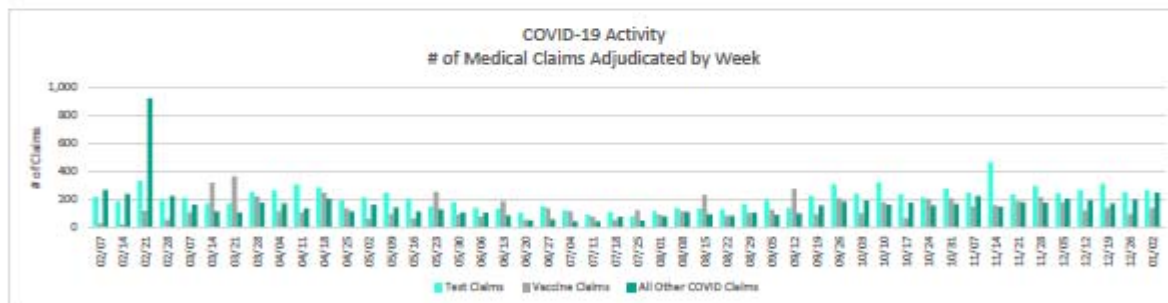
- ✓ Monitor estimated weekly plan expenses associated with COVID-19
- ✓ Understand the relative impact on overall claims spend

At a glance

	 COVID-19 paid	Number of Claims		Unique Claimants (claimants may be counted in each category)		
		 Tests	 Vaccine	 Tests	 Vaccine Administration*	 All Other Claim
Current Week	\$81,245	265	139	237	138	233
3/01/20 - 1/02/22	\$4,308,543	15,714	6,791	6,169	3,723	4,654

*Vaccine data includes medical and pharmacy for Aetna administered plans

How does this week compare to previous weeks?



Telemedicine Monitor

What is the recent Telemedicine claims activity?

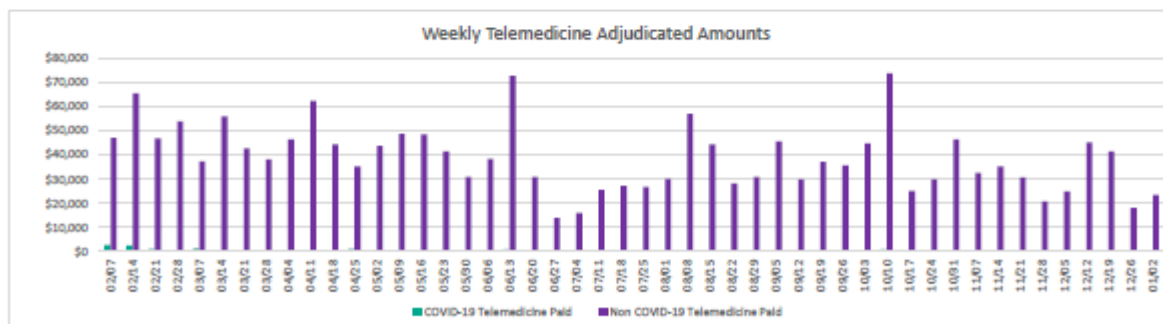
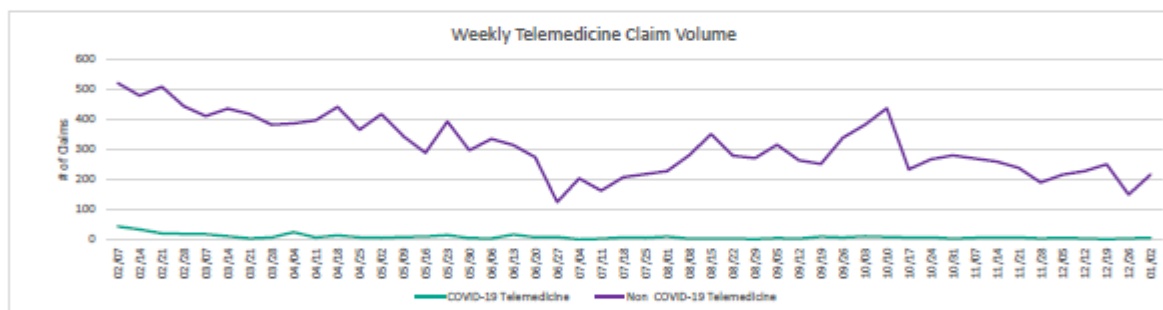
Use these insights to:

- ✓ Review monthly growth of both Teladoc and community based providers providing approved telemedicine services
- ✓ Understand trends driven by COVID-19 related claims versus overall utilization for non-virus related conditions

At a glance

				
	COVID-19 telemedicine paid	Non COVID-19 telemedicine paid	COVID-19 telemedicine claims	Non COVID-19 telemedicine claims
Current Week	\$441	\$23,504	5	215
3/01/20 - 1/02/22	\$78,436	\$3,949,362	1,024	32,511

How is Telemedicine changing over time?



Total Weekly Adjudicated Medical Claims

What is the overall adjudicated claim activity on a weekly basis?

Use these insights to:


- Monitor weekly changes in claim levels for COVID-19 vs. other claim expenses
- Review how weekly claims are trending compared to anticipated levels or prior year experience

At a glance

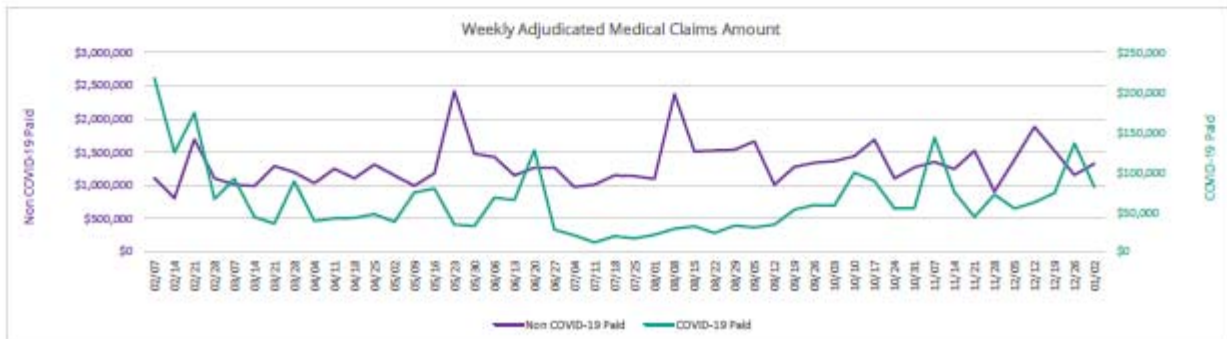
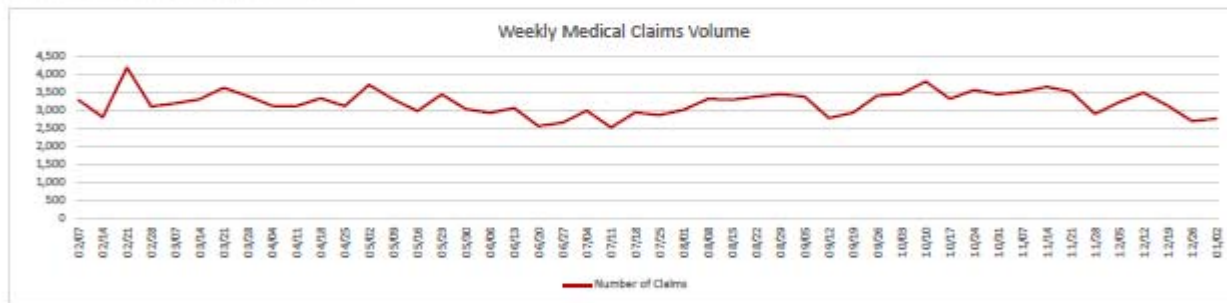

 Total medical paid
 (current week)
\$1,411,111


 Total medical claims
 (current week)
2,750


 Current week paid
 (change from last week)
9.1%


 COVID-19 % of total medical paid
 (3/1/20 - 1/02/22)
3.6%

How does this week compare to previous weeks?



SOUTHERN COASTAL HEALTH INSURANCE FUND - 93791981

COVID-19 Weekly Update

Group Number(s): 737420,737421,169660



Actual/paid claim amounts may vary from this report once claims are finalized.
The information in this report is intended to provide weekly insights as a leading indicator based on the information available, which may differ from final results.
Data in this report is from March 1, 2020 to current (excluding graphs)

By the numbers

What are the COVID-19 activity details by week?

Period Ending	# of Claimants*			# of Claims			Adjudicated Amount			
	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	All Other	Tests	Vaccine Admin.	Total
Mar. 2020	1	0	0	1	0	0	\$235	\$0	\$0	\$235
Apr. 2020	15	30	0	15	30	0	\$1,616	\$1,539	\$0	\$3,156
May 2020	62	111	0	69	111	0	\$13,721	\$11,016	\$0	\$24,737
June 2020	112	328	0	120	335	0	\$13,832	\$26,938	\$0	\$40,769
July 2020	141	322	0	145	336	0	\$66,560	\$29,609	\$0	\$96,169
Aug. 2020	200	677	0	215	726	0	\$43,530	\$62,017	\$0	\$105,547
Sept. 2020	163	412	0	167	458	0	\$38,364	\$40,985	\$0	\$79,349
Oct. 2020	148	418	0	156	477	0	\$99,043	\$39,531	\$0	\$138,574
Nov. 2020	329	808	0	366	896	0	\$94,997	\$67,537	\$0	\$162,534
Dec. 2020	793	929	0	879	999	0	\$149,338	\$81,486	\$0	\$230,825
Jan. 2021	1,057	1,062	52	1,172	1,145	52	\$287,626	\$94,348	\$1,187	\$383,161
Feb. 2021	1,388	838	222	1,658	940	227	\$508,332	\$69,273	\$5,753	\$583,358
Mar. 2021	515	727	965	565	813	1,014	\$165,577	\$66,120	\$27,440	\$259,137
04/04/21	166	223	115	174	267	116	\$17,337	\$16,971	\$4,328	\$38,636
04/11/21	116	283	106	136	308	108	\$15,393	\$22,278	\$4,217	\$41,888
04/18/21	184	264	249	206	287	250	\$17,872	\$17,378	\$7,420	\$42,670
04/25/21	97	176	136	116	191	136	\$23,072	\$19,669	\$4,701	\$47,442
05/02/21	138	186	62	161	214	64	\$17,045	\$18,545	\$2,033	\$37,623
05/09/21	127	178	96	145	248	97	\$48,789	\$22,501	\$3,398	\$74,688
05/16/21	85	190	65	117	204	65	\$57,785	\$19,263	\$2,311	\$79,359
05/23/21	104	140	240	129	152	254	\$13,688	\$13,601	\$6,973	\$34,262
05/30/21	85	166	94	108	180	95	\$14,431	\$14,766	\$3,238	\$32,436
06/06/21	96	128	75	104	139	76	\$57,205	\$8,050	\$2,645	\$67,900
06/13/21	79	119	189	86	133	189	\$47,949	\$10,852	\$6,452	\$65,253
06/20/21	51	105	55	52	110	56	\$114,915	\$10,384	\$2,207	\$127,507
06/27/21	59	138	138	60	150	138	\$8,463	\$13,722	\$5,743	\$27,928
07/04/21	37	100	112	43	123	115	\$7,291	\$9,618	\$3,860	\$20,769
07/11/21	40	80	75	44	90	75	\$3,539	\$6,031	\$2,256	\$11,826
07/18/21	71	106	56	77	113	56	\$11,491	\$6,288	\$1,871	\$19,651
07/25/21	47	71	121	49	79	122	\$5,512	\$6,806	\$4,527	\$16,844
08/01/21	77	100	89	79	117	92	\$10,014	\$8,364	\$2,938	\$21,316
08/08/21	106	118	116	111	141	118	\$15,442	\$10,033	\$3,626	\$29,101
08/15/21	90	118	228	95	133	233	\$13,346	\$9,907	\$8,850	\$32,102
08/22/21	80	118	83	85	132	83	\$10,799	\$9,736	\$3,315	\$23,850
08/29/21	105	156	100	107	170	100	\$17,283	\$11,835	\$3,907	\$33,025
09/05/21	85	178	127	92	200	127	\$9,887	\$15,576	\$5,358	\$30,821
09/12/21	88	119	236	100	140	275	\$14,230	\$10,556	\$9,552	\$34,337
09/19/21	151	206	94	159	226	96	\$31,545	\$17,635	\$3,845	\$53,025
09/26/21	152	243	206	186	308	209	\$29,444	\$20,434	\$8,968	\$58,846
10/03/21	179	226	101	191	243	103	\$33,069	\$20,803	\$4,296	\$58,168
10/10/21	156	282	152	164	320	179	\$66,280	\$25,611	\$7,644	\$99,535
10/17/21	161	227	66	175	241	66	\$64,733	\$21,038	\$3,209	\$88,980
10/24/21	145	199	186	159	214	200	\$27,540	\$17,438	\$9,227	\$54,206
10/31/21	159	247	197	168	277	209	\$19,439	\$25,834	\$9,615	\$54,889
11/07/21	194	234	152	226	249	153	\$114,202	\$22,386	\$6,848	\$143,436
11/14/21	129	273	153	147	470	158	\$43,964	\$23,756	\$7,013	\$74,734
11/21/21	169	206	179	182	237	187	\$18,751	\$17,243	\$7,881	\$43,876
11/28/21	163	232	203	175	298	217	\$36,898	\$23,571	\$11,617	\$72,086
12/05/21	187	208	178	206	243	179	\$25,778	\$20,054	\$8,560	\$54,392
12/12/21	173	231	124	193	269	125	\$32,754	\$23,386	\$6,101	\$62,241
12/19/21	163	256	139	174	311	140	\$39,413	\$28,387	\$6,139	\$73,940
12/26/21	182	233	98	201	256	98	\$109,674	\$22,170	\$4,316	\$136,160
01/02/22	233	237	138	246	265	139	\$51,714	\$22,998	\$6,533	\$81,245
Total				10,956	15,714	6,791	\$2,800,749	\$1,255,873	\$251,921	\$4,308,543

* Claimants are unique to the individual week, so the same individual may be counted in multiple weeks

Appendix:

Alerts for the top 50 counties with high new cases rates in which you have membership

State, County	County population	Your members	Avg. daily new cases per 100K	Risk Level
NJ, Essex	798,975	3	350.0	High Risk
NY, Rockland	325,789	1	271.9	High Risk
NJ, Bergen	932,202	1	239.0	High Risk
NJ, Cape May	92,039	847	223.4	High Risk
FL, Osceola	375,751	1	222.2	High Risk
MD, St. Mary's	113,510	1	201.6	High Risk
NJ, Middlesex	825,062	6	194.9	High Risk
NJ, Mercer	367,430	4	163.6	High Risk
NJ, Burlington	445,349	129	162.5	High Risk
NJ, Gloucester	291,636	1,199	162.0	High Risk
NJ, Camden	506,471	493	161.8	High Risk
NJ, Atlantic	263,670	891	158.8	High Risk
NJ, Ocean	607,186	37	158.3	High Risk
CT, New Haven	854,757	1	156.2	High Risk
FL, Polk	724,777	2	149.6	High Risk
PA, Philadelphia	1,584,064	4	148.1	High Risk
PA, Delaware	566,747	6	146.2	High Risk
DE, Kent	180,786	1	133.5	High Risk
NJ, Salem	62,385	669	131.9	High Risk
DE, New Castle	558,753	20	129.1	High Risk
NJ, Cumberland	149,527	5,362	116.5	High Risk
PA, Montgomery	830,915	3	112.9	High Risk
PA, Chester	524,989	1	106.5	High Risk
FL, Pinellas	974,996	1	97.9	High Risk
FL, St. Johns	264,672	1	96.5	High Risk
PA, Bucks	628,270	5	95.3	High Risk

County Alerts

This table shows the rate of average daily new cases per 100,000 individuals by county. These rates are reflective of the overall general population of the county, not of your specific membership in that county. We are providing this information to inform you which counties you have membership in that are experiencing a high incidence rate of new cases.

The CDC collects new case counts at the county level. We use this information to calculate a "7 day average new case count." This data is then normalized for population size (new cases per 100,000 individuals) to smooth unusual daily highs or lows, often caused by data collection fluctuations.

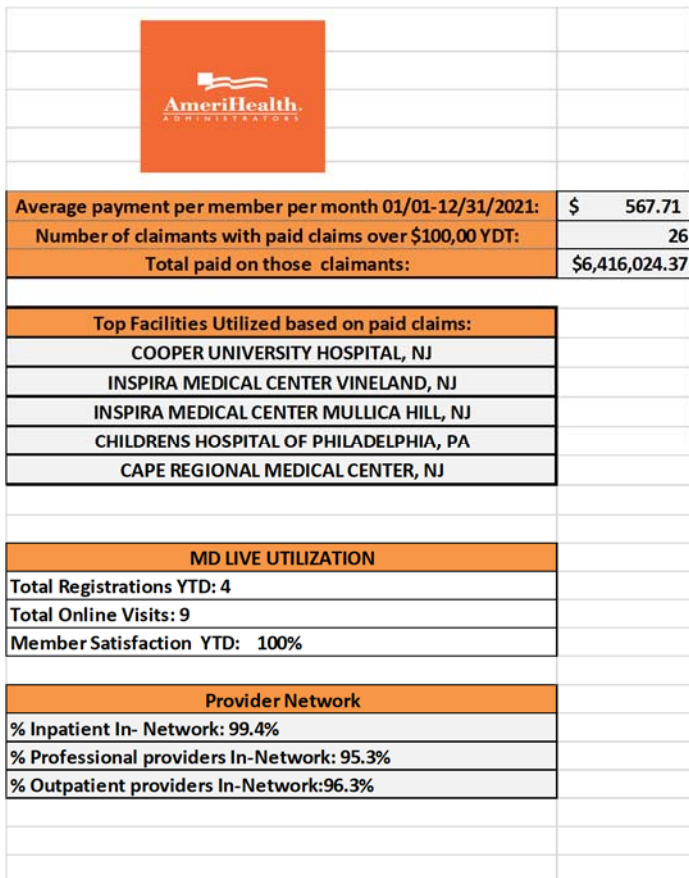
The county information is for your top 50 counties in which you have membership that have the highest average daily new cases over the past seven days. Average daily new cases of 25 per 100k members are denoted as high risk (red) and those with 10-24.9 are denoted as emerging risk (orange).

Note: There may be less than 50 counties or none at all depending upon where you have membership vs. the counties with the highest risk. Counties with less than 20 new cases will not appear in this list.





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	\$ 2,492,143.88	1,287	\$ 1,936.39		
JUNE	\$ 915,065.10	\$ 915,065.10	1,090	\$ 839.50		JUNE	\$ 1,911,328.28	1,289	\$ 1,482.79		
JULY	\$ 1,357,734.83	\$ 1,357,734.83	1,083	\$ 1,253.67		JULY	\$ 3,258,183.26	1,421	\$ 2,292.88		
AUGUST	\$ 1,862,063.24	\$ 1,862,063.24	1,080	\$ 1,724.13		AUGUST	\$ 1,817,516.11	1,412	\$ 1,287.19		
SEPTEMBER	\$ 1,123,308.69	\$1,123,308.69	1,091	\$ 1,029.61		SEPTEMBER	\$ 2,197,014.90	1,424	\$ 1,542.84		
OCTOBER	\$ 1,647,398.42	\$1,647,398.42	1,089	\$ 1,512.76		OCTOBER	\$ 1,994,161.30	1,424	\$ 1,400.39		
NOVEMBER	\$ 1,547,619.08	\$1,547,619.08	1,081	\$ 1,431.65		NOVEMBER	\$ 1,331,453.11	1,428	\$ 932.39		
DECEMBER	\$ 1,547,619.08	\$1,547,619.08	1,085	\$ 1,426.37		DECEMBER	\$ 2,450,882.31	1,434	\$ 1,709.12		
TOTALS	\$ 16,916,177.14					TOTALS	\$ 23,837,100.97	1360.333			
		2020 Average		\$ 1,298.26			2021 Average		\$ 1,458.17		
		2019 Average	1336.166667	\$ 1,081.80							

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**COASTAL HIF - 0001703859**

Claims Incurred between 3/1/2020 and 1/19/2022 and Paid between 3/1/2020 and 1/19/2022

COVID19 Claims currently are consider to be claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0034A, 0041A, 0042A, 0051A, 0052A, 0053A, 0054A, 0064A, 0071A, 0072A, 0202U, 0223U, 0224U, 0225U, 0226U, 0240U, 0241U, 86328, 86408, 86409, 86413, 86769, 87426, 87428, 87635, 87636, 87637, 87811, 91300, 91301, 91303, 91304, 91305, 91306, 91307, C9803, G2023, G2024, J0248 , M0201, M0239, M0240, M0241, M0243,

AGE BAND	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
<1	18	45	\$59,919.94	\$1,331.55	\$72.72
1-5	165	408	\$84,892.41	\$208.07	\$18.49
6-18	468	1276	\$242,446.85	\$190.01	\$16.02
19-25	255	750	\$192,689.09	\$256.92	\$23.92
26-39	534	1530	\$316,851.76	\$207.09	\$22.49
40-64	1000	3259	\$1,474,493.57	\$452.44	\$51.41
65+	96	250	\$48,364.14	\$193.46	\$20.17
Unknown	0	0	\$0.00	\$0.00	\$0.00

REL TO INS	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Employee	1029	3073	\$1,186,345.29	\$386.05	\$41.41
Spouse	568	1956	\$650,974.38	\$332.81	\$39.98
Dependent	872	2488	\$582,338.09	\$234.06	\$20.20

GENDER	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
Female	1334	4357	\$1,164,579.87	\$267.29	\$29.85
Male	1136	3160	\$1,255,077.89	\$397.18	\$36.11
Undisclosed	0	0	\$0.00	\$0.00	\$0.00

ST CD	CLAIMANT COUNT	CLAIM COUNT	NET PAY	COST PER CLAIM	COST PMPM
AL	1	1	\$0.00	\$0.00	\$0.00
DE	7	15	\$56,149.67	\$3,743.31	\$175.47
FL	3	3	\$409.22	\$136.41	\$2.18
GA	1	2	\$231.20	\$115.60	\$3.40
NJ	2442	7454	\$2,358,563.61	\$316.42	\$32.52
PA	8	19	\$1,735.16	\$91.32	\$6.94
SC	7	23	\$2,568.90	\$111.69	\$6.57

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	226	327	\$215,728.95	\$659.72	\$2.92
Emergency Room With Observation Bed	58	64	\$113,859.58	\$1,779.06	\$1.54
Observation Bed	7	7	\$8,818.17	\$1,259.74	\$0.12
Office Physician Visit	177	231	\$25,381.95	\$109.88	\$0.34
Other Physician Visit	29	36	\$3,596.30	\$99.90	\$0.05
Pathology (Laboratory)	1709	4017	\$406,474.73	\$101.19	\$5.51
Telemedicine	94	124	\$12,969.60	\$104.59	\$0.18
Urgent Care	987	1509	\$301,085.47	\$199.53	\$4.08

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	3	3	3	\$45,351.85	43.20	\$15,117.28	\$55.04	1.33
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	3	3	3	\$59,417.25	4.80	\$19,805.75	\$7.38	4.00
26-39	5	5	5	\$85,232.31	4.80	\$17,046.46	\$6.05	3.00
40-64	21	31	23	\$862,606.39	9.60	\$37,504.63	\$30.08	9.24
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
Cooper University Hospital	47	67	\$303,082.86	\$4,523.62	\$4.11
Inspira Medical Center Mullica Hill	139	213	\$201,104.45	\$944.15	\$2.73
Cape Regional Urgent Care LLC	548	859	\$160,460.00	\$186.80	\$2.18
Cape Regional Medical Center	157	206	\$157,538.44	\$764.75	\$2.14
Christiana Care Health Services	19	19	\$140,436.35	\$7,391.39	\$1.90
Salem Medical Center	291	482	\$136,248.03	\$282.67	\$1.85
Atlanticare Regional Medical Center	32	35	\$127,528.93	\$3,643.68	\$1.73
Labcorp Raritan	853	1246	\$115,244.80	\$92.49	\$1.56
Shore Medical Center	36	53	\$84,503.20	\$1,594.40	\$1.15
Inspira Medical Center Elmer	39	50	\$80,247.87	\$1,604.96	\$1.09
Childrens Hospital of Philadelphia	32	39	\$66,988.04	\$1,717.64	\$0.91
Albert Einstein Medical Center	1	2	\$62,808.05	\$31,404.02	\$0.85
PROHEALTH CARE ASSOC LLP	185	248	\$58,682.14	\$236.62	\$0.80
Pennsylvania Hospital of the University of Pennsylvania Health System	5	13	\$51,512.05	\$3,962.47	\$0.70
Virtua West Jersey Health System Inc	23	36	\$49,219.75	\$1,367.22	\$0.67
DELAWARE DIAGNOSTIC LABS, LLC	13	365	\$47,932.16	\$131.32	\$0.65
Inspira Medical Center Vineland	160	261	\$39,556.78	\$151.56	\$0.54
AtlantiCare Physican Group	162	218	\$38,424.74	\$176.26	\$0.52
SARASOTA MEMORIAL HOSPITAL	1	1	\$34,411.55	\$34,411.55	\$0.47
Inspira Health Network Urgent Care PC	83	91	\$26,721.00	\$293.64	\$0.36
Quest Diagnostics Inc	243	280	\$25,559.10	\$91.28	\$0.35
Alfred I Dupont Institute	22	25	\$23,327.15	\$933.09	\$0.32
GENESIS LABORATORY MANAGEMENT	59	71	\$21,751.95	\$306.37	\$0.29
KENNEDY UNIVERSITY HOSPITAL GAC	37	46	\$17,427.66	\$378.86	\$0.24
Cape Physicians Associates PA	71	151	\$15,638.00	\$103.56	\$0.21

COVID19 Vaccine Claims with Procedure codes 0001A, 0002A, 0003A, 0004A, 0011A, 0012A, 0013A, 0031A , 0034A, 0064A, 0071A, 0072A, 91300, 91301, 91303. 91306. 91307

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	11	\$987.33	\$89.76
6-18	1	40	65	\$6,957.74	\$65.64
19-25	0	27	20	\$2,618.48	\$55.71
26-39	2	76	65	\$7,312.71	\$51.14
40-64	9	173	149	\$16,652.79	\$50.31
65+	0	13	17	\$1,727.39	\$57.58
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	62	99	\$18,484.54	\$298.14
6-18	227	361	\$71,815.83	\$316.37
19-25	104	169	\$33,922.88	\$326.18
26-39	210	299	\$59,837.18	\$284.94
40-64	367	546	\$110,159.20	\$300.16
65+	24	34	\$6,665.84	\$277.74
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 Costal Health Insurance Fund

Total Component/Date of Service (Month)	202001	202002	202003	2020Q1	202004	202005	202006	2020Q2	202007	202008	202009	2020Q3	202010	202011	20212	202Q4	2020YTD
Membership	2,093	2,079	2,078	2,083	2,071	2,082	2,087	2,080	2,070	2,065	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	68,891	69,785	212,578	73,495	71,054	69,801	214,350	68,362	67,940	75,539	211,841	875,022
Total Patients	845	787	792	1,267	678	650	696	1,056	699	736	688	1,115	673	669	711	1,079	1,599
Total Plan Cost	\$314,804	\$306,798	\$347,469	\$969,070	\$348,540	\$331,301	\$327,268	\$1,007,109	\$327,539	\$348,738	\$359,759	\$1,036,035	\$356,111	\$298,918	\$351,999	\$1,007,028	\$4,019,241
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%	83.2%	82.3%	82.6%
Plan Cost PMPM	\$150.41	\$147.57	\$167.21	\$155.05	\$168.30	\$159.13	\$156.81	\$161.40	\$158.23	\$168.88	\$172.55	\$166.57	\$170.71	\$143.23	\$168.66	\$160.87	\$160.96
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	\$157,361	\$493,709	\$1,932,805
Specialty % of Total Specialty Plan Cost	48.0%	41.6%	36.6%	41.9%	49.6%	55.8%	48.4%	51.3%	52.5%	48.7%	48.7%	49.9%	55.4%	46.5%	44.7%	49.0%	48.1%

Total Component/Date of Service (Month)	202101	202102	202103	2021Q1	202104	202105	202106	2021Q2	202107	202108	202109	2021Q3	202110	202111	202112	2021Q4	2021YTD
Membership	2,061	2,049	2,055	2,055	2,057	2,059	2,062	2,059	2,048	2,048	2,115	2,070	2,106	2,124			2,071
Total Days	70,103	59,473	74,351	203,927	77,638	72,241	73,202	223,081	73,973	68,202	71,426	213,601	75,794	68,223			784,626
Total Patients	706	672	746	1,100	713	712	764	1,094	780	760	728	1,161	750	753			1,555
Total Plan Cost	\$272,928	\$238,479	\$364,446	\$875,853	\$329,462	\$319,091	\$370,560	\$1,019,113	\$395,548	\$288,951	\$323,359	\$1,007,859	\$324,024	\$311,384			3,538,232
Generic Fill Rate (GFR) - Total	85.9%	85.9%	84.9%	85.6%	85.1%	84.9%	84.7%	84.9%	86.2%	86.6%	87.1%	86.6%	87.0%	87.5%			86.0%
Plan Cost PMPM	\$132.43	\$116.39	\$177.35	\$142.07	\$160.17	\$154.97	\$179.71	\$164.96	\$193.14	\$141.09	\$152.89	\$162.27	\$153.86	\$146.60			155.29
% Change Plan Cost PMPM	-12.0%	-21.1%	6.1%	-8.4%	-4.8%	-2.6%	14.6%	2.2%	22.1%	-16.5%	-11.4%	-2.6%	-9.9%	2.4%			
Total Specialty Plan Cost	\$125,708	\$115,756	\$176,724	\$418,189	\$141,674	\$152,299	\$189,199	\$483,172	\$214,713	\$124,641	\$171,604	\$510,958	\$140,991	\$145,177			\$1,698,486
Specialty % of Total Specialty Plan Cost	46.1%	48.5%	48.5%	47.7%	43.0%	47.7%	51.1%	47.4%	54.3%	43.1%	53.1%	50.7%	43.5%	46.6%			48.0%

PMPM	
Jan-Nov 2020	\$160.26
Jan-Nov 2021	\$155.29
Trend - 2021 YTD	-3.1%

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
CONSENT AGENDA
JANUARY 26, 2022**

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 1-22: Professional Service Fees for 2022	Page 50
Resolution 2-22: Designation of Service of Process	Page 53
Resolution 3-22: Designation of Secretary as Custodian of Records.....	Page 54
Resolution 4-22: Designation of Official Newspaper	Page 55
Resolution 5-22: Designation of Regular Meeting Times and Place.....	Page 56
Resolution 6-22: Designation of Bank Depositories & CMP	Page 58
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Resolution 8-22: Approval of Risk Management Plan.....	Page 63
Resolution 9-22: Appointment of MRHIF Fund Commissioners	Page 74
Resolution 10-22: Establishing a plan for Compensating Producers	Page 75
Resolution 11-22: Authorizing Treasurer to Process Contracted Payments and Expenses	Page 77
Resolution 12-22: MRHIF I&T Agreement.....	Page 78
Resolution 13-22: Adopting 2022 Wellness Grant Programs	Page 80
Resolution 14-22: Approval of the November & December 2021 Bills List.....	Page 81

RESOLUTION NO. 1-22

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPOINTING
PROFESSIONALS AND AWARDING CONTRACTS
FOR FUND YEAR 2022

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 the Local Unit Pay-to-Play Law; and;

WHEREAS, Each of the business entities identified below with an contract value of \$17,500 per annum or more have submitted a Business Entity Disclosure Certification which certifies that they have not made reportable contributions to a political or candidate committee for the members of the Fund in the previous one year; and the contracts awarded herewith will contain a clause preventing such reportable contributions during the term of the contract;

WHEREAS, the Executive Committee of the Southern Coastal Regional Employee Benefits Fund has deemed it necessary and appropriate to obtain certain professional and other extraordinary and unspecifiable services and, therefore, to make certain appointments and to authorize certain contracts for Extraordinary and Unspecifiable Services so that the work of the FUND may continue;

NOW THEREFORE BE IT RESOLVED by the Executive Committee that the following Professional Service appointments and contract awards be and are hereby made for 2022:

- I. **Marmero Law, LLC** is hereby appointed to serve as the FUND's **Attorney**. The annual amount of \$25,000 has been appropriated in the Attorney Line Item of the 2022 budget. In addition the Fund Attorney will be paid \$150 an hour for plan document preparation in an amount not to exceed \$25,000.
- II. **Bowman & Company** is hereby is appointed to serve as the FUND's **Auditor**. The annual amount of \$20,600 has been appropriated in the Auditor Line Item of the 2022 budget.
- III. **Laracy Associates LLC** is hereby is appointed to serve as the FUND's **Treasurer**. The annual amount of \$7,000 has been appropriated in the Treasurer Line Item of the 2022 budget.
- IV. **Verrill & Verrill** is hereby is appointed to serve as the FUND's **Deputy Treasurer**. The annual amount of \$12,300 has been appropriated in the Treasurer Line Item of the 2022 budget.
- V. **Wilmington Trust**, is hereby appointed as the FUND's **Asset Manager** at a fee of 10 basis points.

NOW THEREFORE BE IT RESOLVED by the Executive Committee authorize certain contracts for Extraordinary and Unspecifiable Services (insurance) and are hereby made for 2022:

- I. **PERMA Risk Management Services as Administrator (as subsidiary of Conner Strong and Buckelew)**, is hereby appointed as **Executive Director** and as **agent for process of service**. \$19.89 per employee, per month will be expended to the Administrator. The estimated annual amount of \$1,263,204 has been appropriated in the Administrator Line Item of the 2022 budget.
- II. **Aetna** is hereby appointed to serve as the FUND's **Medical Claims Administrator**. \$35.30 per employee, per month will be expended to the TPA. The estimated annual amount of \$1,548,682 has been appropriated in the Medical TPA Line Item of the 2022 budget.
- III. **AmeriHealth Administrators** is hereby appointed to serve as the FUND's **Medical Claims Administrator**. \$41.18 per medical employee, per month will be expended to the TPA, with the reduction of \$1.25 per employee, per month for wellness/marketing credit. The estimated annual amount of \$683,237 has been appropriated in the Medical TPA Line Item of the 2022 budget.
- IV. **Delta Dental** is hereby appointed to serve as the FUND's **Dental Claims Administrator**. \$3.12 per medical employee, per month will be expended to the TPA. The estimated annual amount of \$5,466 has been appropriated in the Dental TPA Line Item of the 2022 budget.
- V. **Shared Health Alliance** is hereby appointed as **Program Manager** the per employee, per month varies by member and is included in the chart below. In addition, the Program Manager will be paid \$36,049 a month for the subcontracted Guardian Nurse Program. The estimated annual amount of \$2,335,802 has been appropriated in the **Program Manager** Line Item of the 2022 budget.

Group Name	Program Manager Rates
Alloway Township BOE	40.09
Bridgeton BOE	34.54
Brigantine City	39.00
Buena Regional BOE	39.33
Cumberland County	25.36
Cumberland County Charter School Network	24.51
Cumberland County Improvement Authority	37.96
Cumberland County Technical Education Center	28.70
Cumberland Regional BOE	32.06
Dennis Township BOE	34.66
Downe Township BOE	36.20

Hopewell BOE	33.35
Lawrence Township BOE	33.46
Lower Cape May Regional School District	44.41
Lower Township BOE	38.46
Millville BOE	31.71
Ocean City BOE	47.58
Penns Grove	30.06
Penns Grove Carney's Point Schools	33.35
Pittsgrove Township	38.56
Salem County	32.02
Upper Deerfield BOE	33.92
Upper Township BOE	37.86
Vineland BOE	41.06
Waterford Township BOE	45.87
West Cape May BOE	36.73
Woodbine BOE	37.11
Woodstown Borough	26.85

BE IT FURTHER RESOLVED that each of the above shall serve pursuant to a Professional Service Contract, which will be entered into and a copy of which will be on file in the Fund's office, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 ;

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 2-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPOINTING
PERMA RISK MANAGEMENT SERVICES
AS AGENT FOR THE FUND
FOR PROCESS OF SERVICE FOR THE YEAR 2022**

BE IT RESOLVED by the Executive Committee of the Southern Coastal Regional Employee Benefits Fund that PERMA Risk Management Services is hereby appointed as agent for process of service upon the Fund, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054, for the year 2022 or until its successor has be appointed and qualified.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 3-22

**RESOLUTION OF THE SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
DESIGNATING CUSTODIAN OF FUND RECORDS**

BE IT RESOLVED that _____ the Secretary of the Southern Coastal Regional Employee Benefits Fund is hereby designated as the custodian of the Fund records which shall be kept at the office of the Fund Administrator, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 4-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
DESIGNATING
THE ATLANTIC CITY PRESS
THE OFFICIAL NEWSPAPER FOR THE FUND YEAR 2022**

BE IT RESOLVED by the Executive Committee of the Southern Coastal Regional Employee Benefits Fund that the Atlantic City Press is hereby designated as the official newspaper for the Southern Coastal Regional Employee Benefits Fund for the year 2022 and that all official notices required to be published shall be published in the Atlantic City Press and the Fund Website (www.coastalhif.com)

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Secretary of the Southern Coastal Regional Employee Benefits Fund shall give notice of said meetings to the Atlantic City Press and the Fund Website (www.coastalhif.com)

SOUTHERN COASTAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 5-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2022**

WHEREAS, under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

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

WHEREAS, a local public body may hold a remote public meeting to conduct public business during a declared emergency if the emergency reasonably prevents a local public body from safely conducting public business at a physical location with members of the public present.

WHEREAS, a declared State of Emergency currently exists which reasonably prevents the Southern Coastal Regional Employee Benefits Fund (the "Fund") from safely conducting public business at a physical location with members of the public present so until further notice is provided, and in lieu of the public meetings that would be held on the dates and locations set forth below, the Fund will conduct a remote public meeting on the dates and times set forth below and the public shall have the opportunity to participate in the meeting in the same capacities as members and staff of the Fund.

NOW THEREFORE BE IT RESOLVED, by the Executive Committee of the Southern Coastal Regional Employee Benefits Fund that the Fund shall hold remote public meetings during the year 2022 while a declared State of Emergency exists on the dates and times set forth below and once State of Emergency no longer exists, at the following location:

March 28, 2022	Greenview Inn Eastlyn Golf Course	12:30 pm
May 23, 2022	Greenview Inn Eastlyn Golf Course	12:30 pm
July 25, 2022	Greenview Inn Eastlyn Golf Course	12:30 pm
September 26, 2022	Greenview Inn Eastlyn Golf Course	12:30 pm
October 24, 2022	Greenview Inn Eastlyn Golf Course	12:30 pm
November 28, 2022	Greenview Inn Eastlyn Golf Course	12:30 pm
January 23, 2023	Greenview Inn Eastlyn Golf Course	12:30 pm

BE IT FURTHER RESOLVED that the public can find information about how to access the remote public meeting at the following link: <https://coastalhif.com/meeting-information/>

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the Press of Atlantic City and listed on the Fund Website (www.coastalhif.com)

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 6-22

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS AND ESTABLISHING CASH MANAGEMENT PLAN FOR 2022

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

1.) Cash Management and Investment Objectives

The SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
(hereinafter referred to as the FUND) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

2.) Permissible Investments

Investments shall be limited to the following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located;
or

- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.
- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

3.) **Authorized Depositories**

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA). Specifically authorized depositories are as follows:

Investors Bank
 Wilmington Trust
 Republic Bank
 Ocean First Bank
 William Penn Bank

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through Wilmington Trust and other asset managers that may be selected by the Executive Board. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.)* The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.)* The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

The rate of interest on delinquent assessments shall be 10% per annum from the due date for any such assessment.

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 7-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
RESOLUTION DESIGNATING
AUTHORIZED SIGNATURES FOR FUND BANK ACCOUNTS**

BE IT RESOLVED by the Southern Coastal Regional Employee Benefits Fund that all funds of the Southern Coastal Regional Employee Benefits Fund shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this Resolution.

- Chairman

- Secretary

Matthew Laracy

- Treasurer

Kenneth Verrill/or Lorraine Verrill

- Deputy Treasurer (one but never both)

BE IT FURTHER RESOLVED that all checks must have the signature of at least one member of the Executive Committee (either the Chairman or Secretary).

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION 8-22

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

2022 RISK MANAGEMENT PLAN

BE IT RESOLVED that the following shall be the Fund's Risk Management Plan for the 2022 Fund year:

1.) COVERAGE OFFERED

- Medical

The medical plans offered by the Fund include standard "preferred provider organization", "traditional", "point of services", and "health maintenance organization" plan designs. These plans have both in network and out of network benefits and are customized to the needs and specifications of the members. The Fund also offers "low cost plans" to allow members options to comply with contribution requirements under Chapter 78 and for those covered under Chapter 44. Included as options are: a health savings account, a core PPO program, and a buy up PPO program, an HMO program, a Consumer Directed Health Plan and the plans for those covered under Chapter 44. The Fund will also offer Medicare Advantage programs. See Exhibit "A" for a list of provided coverage/plans.

- Dental

The Fund offers customized dental plans as required by the members.

- Prescription

The Fund offers customized prescription plans as required by the members including plans that are coordinated with the low cost medical plans.

- Vision

The Fund offers customized vision plans as required by the members.

2.) LIMITS OF COVERAGE

Limits of coverage vary by member and plan design.

3.) RISK RETAINED BY THE FUND

The Fund takes no risk on Medicare Advantage and Employer Group Waiver Plan fully-insured policies purchased for Medicare retirees.

Pre-Medicare retirees and active employees and their dependents are covered by self-insured plans. Risk retained by the Fund for these plans is summarized as follows:

Medical and Prescription:

- **Specific Coverage:** The Fund self-insures for the first \$425,000 per person per agreement year and obtains reinsurance through its membership in the Municipal Reinsurance Health Insurance Fund “MRHIF” for claims in excess of its self-Insured Retention “SIR” to an unlimited maximum per person per contract period (incurred in 12 months paid in 24 months).
- Specific Limit Unlimited
- Basis: Incurred 12 months, paid 24 months.

Extra contractual claims are excluded from reinsurance coverage.

4.) ASSUMPTIONS AND METHODOLOGY TO CALCULATE CLAIM RESERVES.

The Fund complies with statutory accounting standards and establishes reserves on the probable total claim costs at the conclusion of the Fund Year. Each month, the accrual in the general ledger for claim reserves, including IBNR, is adjusted based on earned underwriting income and the number of months since the inception of the Fund Year. This accrual is periodically adjusted, but not less frequently than annually, in accordance with the actuary’s certifications.

5.) METHODS OF ASSESSING CONTRIBUTIONS TO MEMBERS

At least one month before the end of the Fund Year, the Fund adopts a budget for the upcoming year based on the most recent census, the claims experience for the current Fund Year and other applicable accounting and actuarial factors. Per employee rates are computed for each line of coverage for each Fund member, and are approved by the Fund as a part of the budget adoption process. These rates are used to compute the members’ monthly assessment based on the updated census, and monthly billings are mailed to the members approximately 15 days before the beginning of the month. The billing also includes the member’s updated census for verification each month by the local entity. Retroactive adjustments for enrollment changes are limited to 2 months. Former employees (COBRA, Conversion and some Retirees) are billed directly by the Fund.

Members that renew on January 1 have the option of taking a payment deferment by paying their December assessment in the subsequent month of January. Members that renew on July 1 have the option of taking a payment deferment by paying their June assessment in the subsequent

month of July. Members that choose to take such deferments shall advise the Fund Executive Director's office in writing at least one month prior to taking the deferment

6.) COVERAGE PURCHASED FROM INSURERS AND PARTICIPATION IN THE MUNICIPAL REINSURANCE HEALTH INSURANCE FUND (MRHIF)

The Fund provides coverage on a self-insured basis, and secures excess insurance to cap the Funds' specific (i.e. per enrolled covered person per policy year) retention and aggregate retention. The Fund is a member of the Municipal Reinsurance Health Insurance Fund (MRHIF). The MRHIF retains claims above the Fund's local specific retention and purchases an excess insurance policy that is filed with the Department of Banking and Insurance in accordance with the applicable regulations. The MRHIF also purchases an aggregate excess insurance policy on behalf of the Fund and the other members.

7.) REINSURANCE

Reinsurance will be provided by the Fund obtaining membership in the Municipal Reinsurance Health Insurance Fund. Risk will be retained by the Fund in accordance with Section 3.) above.

8.) THE INITIAL AND RENEWAL RATING METHODOLOGIES

Upon application to the Fund, a prospective member's benefit program is reviewed by the actuary to determine its projected claim cost. In this evaluation, the actuary takes into consideration:

- a.) age/sex factor as compared to the average for the existing Fund membership;
- b.) the plan of benefits for the prospective member; and
- c.) loss data if available.

The actuary then recommends a relativity factor to either the Fund's base rates or to the rates being paid by the entity. This recommendation requires Fund approval before the prospective member is admitted to the Fund.

Rates for all members are adjusted at the beginning of each Fund year to reflect the new budget. The adjustment reflects the overall cash flow needs of the Fund, and actuarial factors needed to assure that individual entity rates reflect the risk profile of the member. The Fund may implement individual entity loss ratio adjustments based upon recommendations from the Fund actuary. The Fund may also adopt mid Fund year rate changes to reflect changes in plan design, participation in lines of coverage, or a budget amendment. Additionally, if a member terminates a line of coverage but continues membership for other lines of coverage, the rates for the other lines of coverage may be adjusted and the member shall not be eligible for membership in the dropped line of coverage for a three year period. Loss experience data used by the Fund to determine loss ratio adjustments will be made available twice per year to members at no additional cost. "Loss experience data" is defined as monthly claims and assessments for a three year period including de-identified specific claims at 50% of the Fund's self-insured retention. Requests for additional claims data from Fund members will be considered based upon the availability of data, the

feasibility of extracting the data, and conditioned upon the member reimbursing the Fund or its vendors for data extraction and formatting costs.

9.) RATING PERIODS

All rating periods for municipal members coincide with the Fund (calendar) year while rating periods for school members can either coincide with their fiscal year (July 1 to June 30) or the Fund year. The Fund offers school entities the option of either Fund year or fiscal year renewals.

10.) FACTORS IF RATES FOR MEMBERS JOINING THE FUND DURING A FUND YEAR ARE TO BE ADJUSTED.

Unless otherwise authorized as part of the offer of membership, where a member joins during a Fund year, the member's initial rates are only valid through the end of that Fund year or, for schools, fiscal year, at which time the rates are adjusted for all members to reflect the new budget. Former members of the Fund cannot rejoin the Fund for a period of three (3) years after the date of the termination of their membership in the Fund.

11.) PROVISION FOR PPOs AND ALTERNATIVE PLAN DESIGNS

The Fund offers employees the option of selecting various plans depending upon member bargaining agreements. Generally, it is the policy of the Fund to encourage selection of lower cost plan designs as opposed to traditional indemnity plans, and the Fund provides promotional material to assist members in employee communication programs concerning optional plan designs.

12.) OPEN ENROLLMENT PROCEDURES

All members have an open enrollment period no later than the first month of their joining the Fund. Participating employees also have an open enrollment period in the fall or at other times designated by the Fund before the beginning of each calendar year during which they may switch between plan options. The changes shall be effective at the beginning of the Fund Year. Open enrollment periods shall be scheduled by the Fund at least yearly for each member and as is otherwise required to comply with plan document requirements and to effectuate plan design, network changes, and plan migrations.

13.) COBRA AND CONVERSION OPTIONS

The Fund provides COBRA coverage at a rate equal to the member's current rate and benefit plan design, plus the appropriate administrative charge. The Fund has arranged for a COBRA administrator to enroll eligible participants and to collect the premium. Where provided for in a member's plan document, the Fund provides a conversion option at rates established by the Fund. Unless otherwise specified in the member's plan document, the conversion option duplicates the conversion option offered by the SHBC. The Fund's coverage for individuals covered under

COBRA or conversion options shall terminate effective the date the member withdraws from the Fund, or otherwise ceases to be a member of the Fund or in the event of nonpayment of applicable charges.

14.) DISCLOSURE OF BENEFIT LIMITS

The Fund discloses benefit limits in plan booklets provided to all covered employees.

15.) PARTICIPATION RULES WHEN ALL OR PART OF THE PREMIUM IS DERIVED FROM EMPLOYEE CONTRIBUTIONS

All assessments, including additional assessments and dividends are the responsibility of the member, not the employee or former employee. Employee contributions, if any, are solely an internal policy of the member which shall not impact on the member's obligations to the Fund or confer any additional rights to the employees. Where the Fund directly bills an employee, (i.e. COBRA, etc.), this shall be considered as a service to reduce the member's administrative burden, and the member shall be responsible in the event of non-payment.

16.) RETIREES

The Fund duplicates coverage for eligible retirees and uses the rates established by the Fund actuary. The Fund's coverage of a retiree shall terminate effective the date the member local unit withdraws from the Fund, or otherwise ceases to be a member of the Fund or in the event of nonpayment of applicable charges.

17.) NEWBORN CHILDREN

All plan documents will have the following language:

"You may remove family members from the policy at any time, but you may only add members within sixty (60) days of the change in family status (marriage, birth of a child, etc.). It is your responsibility to notify your employer of needed changes. If family members cease to be eligible, claims will not be paid. The actual change in coverage (and the corresponding change in premium) will not take place until you have formally requested that change. Newborn children, but not grandchildren of an eligible employee, shall be automatically covered from birth for (60) days, even if not enrolled within the required sixty (60) days. In the event of an eligible dependent giving birth to a child, (a grandchild) benefits for any hospital length of stay in connection with childbirth for the mother or newborn grandchild will apply for up to 48 hours following a vaginal delivery, or 96 hours following a cesarean section. However, the mother's or newborn grandchild's attending provider, after consulting with the mother, may discharge the mother or her newborn grandchild earlier than 48 hours (or 96 hours as applicable)."

18.) PLAN DOCUMENT

The Fund prepares a plan document and benefit plan booklets for each member local unit (or each employee bargaining group within a member local unit as the case may be), and an employee handbook provides a summary of the coverage provided by the plan. Each booklet (or certificate) shall contain at least the following information and be provided to all covered employees within thirty (30) days of coverage being effective.

A.) General Information

- Enrollment procedures and eligibility;
- Dependent eligibility;
- When coverage begins;
- When coverage may be changed;
- When coverage ends;
- COBRA provisions;
- Conversion privileges; and
- Enrollment forms and instructions.

B.) Benefits

- Definitions;
- Description of each benefit, inclusive of;

Eligible services and supplies;
Deductibles and co-payments; and
Examples as needed;
Exclusions.
Retiree coverage, before age 65 or after (if any).

C.) Claims Procedures

- Submission of claim. In accordance with plan document.
- Proof of loss. In accordance with plan document
- Appeal procedures. Shall be in accordance with applicable law. See Plan Document and Fund Bylaws

D.) Cost Containment Programs – In accordance with plan document.

- Pre-admission.
- Second surgical opinion.
- Other cost containment programs.
- Application and level of employee penalties.

19.) BENEFITS CURRENTLY PROVIDED TO COVERED EMPLOYEES BY EACH MEMBER AND BENEFITS PROPOSED TO BE PROVIDED BY THE FUND.

SEE PLAN DOCUMENT OF EACH MEMBER ENTITY

20.) PROCEDURES FOR THE CLOSURE OF FUND YEARS

Approximately six months after the end of a Fund year, the Fund evaluates the results to determine if dividends or additional assessments are warranted. Most claims are paid within twelve months of year end, and at that time the Fund begins to consider closing the year, unless excess insurance recoveries are pending or litigation is likely. The Fund has determined that maintaining and retaining a surplus equal to two and a half (2.5) months of the current year claim expenses is a benchmark prior to a dividend being declared from surplus generated by claims operations.

Fully insured plans are not considered in surplus retention. Entities with only Medicare Advantage/Employer Group Waiver Programs are not included in closed year balance shares.

When the Fund determines that a Fund year should be closed:

- A reserve is established by the actuary to cover any unpaid claims or IBNR
- The Fund decides on the final dividend or supplemental assessment.
- A closure resolution is adopted transferring all remaining assets and liabilities of that Fund year to the "Closed Fund Year/Contingency Account".
- Each member's pro rata share of the residual assets are computed and added to its existing balance in the Closed Fund Year/Contingency Account. Any member who has withdrawn from the Fund shall receive its remaining share of the Closed Fund Year/Contingency Account six years after the date of its withdrawal.

21.) MAXIMUM APPROVAL AMOUNT FOR CERTIFYING & APPROVING OFFICER

1. The Fund Treasurer may issue checks or initiate wire transfers in payment of medical claims, as submitted by the third party administrator responsible for handling the Fund's medical claims, as necessary in order to fulfill the Fund's claim funding obligations under the applicable service provider contract between the Fund and the third party administrator. The certifying and approving officer shall prepare a report of all claims approved by him or her since the last report, detailing the nature and amount of the claim, the payee, the reasons supporting payment and any other pertinent information. This report shall be submitted to the Executive Committee of the Fund at their next scheduled meeting. The Executive Committee shall review and approve the actions of the certifying and approving officer. In the event a claim approved and paid by the certifying and approving officer is not approved by the Executive Committee, they shall direct appropriate action to be taken.

2. Delta Dental shall issue checks for the payment of dental claims in the amount of \$.0 to \$5,000 on the adjudication and signature solely of duly authorized Delta Dental personnel.

3. All dental claims, if any, in excess of \$5,000 shall require the approval, at a regularly scheduled meeting, of the Executive Committee of the Fund after obtaining appropriate certifications and making such other inquiries as are reasonable. Checks issued pursuant to any such approval shall be countersigned by a duly authorized representative of the Executive Director.

4. The terms "claims" as herein utilized shall refer to the issuance of any particular check, provided however that no bills shall be split for the purpose of avoiding the requirements hereof.

5. In addition to the claim payment procedure, Delta Dental shall also notify the Executive Committee in writing whenever the cumulative payments to any covered person for a single illness or injury (including related illnesses and injuries) exceeds \$30,000.

22.) "RUN-IN" or "RUN-OUT" LIABILITY

The Fund covers the "run-out" liability of all members - i.e., liability for claims incurred but not reported by a former Fund member during the period it was a member. Upon approval of the Executive Committee, the Fund may also cover the run-in liability of a perspective member (i.e., the liability for claims incurred but not reported by a prospective member in connection with the provision of health benefits during the period prior to joining the Fund). When the Fund covers run-in liability, the prospective member shall be assessed the expected ultimate cost of run-in claims, as certified by the Fund's actuary and approved by the Executive Committee. The assessment shall be paid entirely within the Fund Year the member joined the Fund.

23.) CLAIM AUDIT

The Fund retains a claim auditor experienced in auditing self-insured health plans. The audit will be conducted upon completion of the first Fund Year after the Fund's inception and at least once every three years thereafter. The Fund can conduct this audit on its own, or in a cooperative effort with other Funds through the Municipal Reinsurance Health Insurance Fund.

24.) AUTHORITY OF CLAIM APPEAL COMMITTEE AND INDEPENDENT REVIEW ORGANIZATIONS

- The TPA shall initially review all appeals and shall prepare a memo summarizing the relevant facts and issues involved in the appeal.
 - The TPA shall provide the Program Manager, Executive Director and the Fund Attorney with a copy of the memo, which has been prepared concerning the appeal.
 - The TPA, Program Manager, Executive Director and Fund Attorney shall confer concerning the merits of an appeal and they shall render a decision concerning the appeal provided that the appeal is

- (a) In an amount not greater than \$5,000.00 and/or
- (b) Has been reviewed and recommended for approval by an independent, third party medical review consultant.
- If the decision of the TPA, Program Manager, Executive Director and Fund Attorney is to pay the claim, then the TPA is hereby authorized to issue the necessary check in payment of the claim.
- The Executive Committee of the Fund shall formally confirm the decision of the TPA, Program Manager, Executive Director and Fund Attorney to pay the claim and ratify the payment issued pursuant to that decision at the next meeting of the Executive Committee.
- If the decision of the TPA, Program Manager, Executive Director and Fund Attorney is to deny the claim, the appeal shall be subject to the “adverse benefit determination” appeal process that is required pursuant to applicable law. The plan participant (hereinafter sometimes referred to as “claimant”) shall at that time be advised that the adverse benefit determination may be appealed to the Fund's Independent Review Organization (“IRO”). The claimant's identity shall be revealed only upon the written request of the claimant. A copy of such written request with respect to disclosure of the claimant's name shall be sent to the Program Manager.

a. An appeal of an adverse benefit determination must be filed by the claimant within four (4) months from the date of receipt of the notice of the adverse benefit determination. The claimant shall submit a written request to the Program Manager to appeal an adverse benefit determination and/or final internal adverse benefit determination made by the TPA and the written request shall be accompanied by a copy of the determination letter issued by the TPA.

1. The Program Manager will conduct a preliminary review within five (5) business days of the receipt of the request for an external review. There is no right to an external review by the IRO if (i) the claimant is or was not eligible for coverage at the time in question or (ii) the adverse benefit determination or final internal adverse benefit determination is based upon the failure of the claimant or covered person to meet requirements for eligibility under the Plan or (iii) the claimant is not eligible due to the benefit/coverage being an excluded benefit or not included as a covered benefit. The Program Manager shall notify the claimant if (a) the request is not eligible for external review; (b) that additional information is needed to make the request complete and what is needed to complete the request; or (c) the request is complete and is being forwarded to the IRO.

2. The Program Manager shall then forward an eligible, complete request for external review to the IRO designated by the Fund who shall be required to conduct its review in an impartial, independent and unbiased manner and in accordance with applicable law.

3. The assigned IRO will provide timely written notice to the claimant of the receipt and acceptance for external review of the claimant's request and shall include a statement that the claimant may submit, in writing and within ten (10) business days of the receipt of the notice, additional information which shall be considered by the IRO when conducting the external review. Upon receipt of any information submitted by the claimant, the IRO, within one (1) business day, shall forward the information to the Program Manager who may reconsider the adverse benefit determination or final internal adverse benefit determination and, as a result of such reconsideration, modify the adverse benefit determination or final internal adverse benefit determination. The Program Manager shall provide prompt written notice of any such modification to the claimant and the IRO.

4. The Program Manager, within five (5) business days of the assignment of the IRO, shall deliver to the IRO any documents and information considered in making the adverse benefit determination or the final internal adverse benefit determination. The IRO may terminate the external review and decide to reverse the adverse benefit determination or final internal adverse benefit determination if the Program Manager does not provide such information in a timely manner. In such event, the IRO shall notify the claimant and the Program Manager of the decision within one (1) business day.

5. The IRO shall complete the external review and provide written notice of its final external review decision within forty-five (45) days of the receipt of the request for the external review. In the case of a request for expedited external review of an adverse benefit determination or final internal adverse benefit determination where delay would seriously jeopardize the life or health of the claimant or the ability to regain maximum function, the IRO shall provide notice of the final external review decision as expeditiously as possible but in no event more than 72 hours after the receipt of the request for an expedited external review. If the notice is not in writing, the IRO must provide written confirmation of the decision to the claimant and the Program Manager within 48 hours after providing that notice in the case of an expedited external review. The IRO shall deliver notice of its final external review decision to both the claimant and the Program Manager for all external reviews conducted. The notice of decision shall contain:

- (i) a general description of reason for the external review with sufficient information to identify the claim, claim amount, diagnosis and treatment codes and reason for previous denial;

- (ii) the date the IRO was assigned and date of the IRO's decision;

- (iii) references to the documentation/information considered;

- (iv) a discussion of the rationale for the IRO's decision and any evidence-based standards relied upon in making the decision;

- (v) a statement that the decision is binding on the claimant and the Fund subject to the claimant's right to seek judicial review of the same; and

(vi) that the claimant may contract the New Jersey health insurance consumer assistance office at NJ Department of Banking and Insurance, 20 West State Street, PO Box 329, Trenton, NJ 08625, phone (800) 446-7467 or (888) 393-1062 (appeals) website: <http://www.state.nj.us/dobi/consumer.htm> e-mail address: ombudsman@dobi.state.nj.us/

25.) ENROLLMENTS AND TERMINATIONS PAST 60 DAYS

Enrollments and terminations can be processed up to 60 days in the past. Should there be a need to enroll or terminate an employee past 60 days due to a missed open enrollment period or a qualified life event, the member must submit this request in writing. The Fund Small Claims Committee will anonymously review each request, including the financial impact to the Fund. The Committee will approve/deny the request within 45 days.

26.) PARTIAL MONTH ENROLLMENTS

When processing enrollments and terminations, the Fund will charge a member for a full month rate for an employee that is enrolled between the 1st and the 15th of the month, but will charge the member in the following month if an enrollment occurred between the 16th and the 31st of the month. If a member should term between the 1st and the 15th of the month, the Fund will not charge the member a rate for the enrollment, but will charge a full month rate if a member terms between the 16th and the 31st of the month.

27.) MEDICARE ADVANTAGE/EGWP ONLY

The Fund may offer retiree coverage with a fully insured Medicare Advantage and/or Employer Group Waiver Program membership to an entity that does not have its active members in the Fund. The carrier will provide the Fund with a per employee, per month cost for a plan that matches equal to, or better to the current retiree plan. The Fund may add additional expenses to the price per employee. The entity would be required to sign an Indemnity and Trust agreement.

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 9-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPOINTING OF FUND COMMISSIONER, ALTERNATE FUND COMMISSIONER AND
SPECIAL COMMISSIONER TO THE MUNICIPAL REINSURANCE HEALTH INSURANCE
FUND**

WHEREAS, The Southern Coastal Regional Employee Benefits Fund has agreed to join the Municipal Reinsurance Health Insurance Fund; and

WHEREAS, by virtue of the conditions of membership contained in the by-laws of the fund, the Southern Coastal Regional Employee Benefits Fund must appoint a Fund Commissioner, and an Alternate;

NOW THEREFORE BE IT RESOLVED, Southern Coastal Regional Employee Benefits Fund as follows:

1. That _____ is hereby appointed as Fund Commissioner.
2. That _____ is hereby appointed as Alternate.

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 10-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ESTABLISHING PLAN FOR COMPENSATING PRODUCERS LICENSED PURSUANT TO
N.J.S.A. 17:22A-1 ET SEQ AND REPRESENTING MEMBER ENTITIES**

WHEREAS, The Southern Coastal Regional Employee Benefits Fund permits member entities that designate a producer or risk manager to represent them in dealings with the Fund through subcontracts with the Program Manager; and

WHEREAS, Pursuant to N.J.A.C. 11:15-3.6 (e) 15, producer arrangements must be formally determined by the Fund and filed with the Department of Banking and Insurance; and

NOW THEREFORE BE IT RESOLVED, that the Southern Coastal Regional Employee Benefits Fund establishes the following producer plan for 2022;

1. The Fund will include producer compensation in each entity's assessments using the compensation levels as disclosed to and approved by the member entity.
2. Each producer shall sub-contract with the Program Manager.
3. The following sub-producers with the designated compensation levels are approved for 2022:

Group Name	Sub producer	Broker Rates PEPM
Bridgeton BOE	Allen Associates	34.44
Brigantine City	Brown & Brown Metro	38.69
Buena Regional BOE	Allen Associates	38.68
Cumberland County	Conner Strong & Buckelew	19.05
Cumberland County Charter School Network	Allen Associates	23.97
Cumberland County Improvement Authority	AR Fanucci	37.27
Cumberland County Technical Education Center	Allen Associates	28.57
Cumberland Regional BOE	Allen Associates	31.08
Dennis Township BOE	Integrity Consulting Group	30.75
Downe Township BOE	Allen Associates	18.11
Hopewell BOE	Allen Associates	33.10
Lawrence Township BOE	Conner Strong & Buckelew	32.72
Lower Cape May Regional School District	J Byrne Agency	43.94
Lower Township BOE	J Byrne Agency	38.46
Millville BOE	Allen Associates	31.51
Ocean City BOE	Brown & Brown Metro	47.58
Penns Grove	Conner Strong & Buckelew	30.06
Penns Grove Carney's Point Schools	Conner Strong & Buckelew	33.35
Pittsgrove Township	Hardenbergh Insurance	56.54
Salem County	Assured Partners	32.02
Upper Deerfield BOE	Allen Associates	33.92
Upper Township BOE	Strategic Insurance Partners	37.86
Vineland BOE	Allen Associates	41.06
Waterford Township BOE	Cornerstone Insurance Group	45.87

West Cape May BOE	J Byrne Agency	36.73
Woodbine BOE	J Byrne Agency	37.11
Woodstown Borough	Allen Associates	26.85

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

SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 11-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the Executive Committee has deemed it necessary and appropriate to provide authorization to the Fund Treasurer to pay certain Fund contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Fund Treasurer of contracted payments and expenses for the month(s) in which the Fund does not meet shall be ratified by the Fund at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Executive Committee of the Southern Coastal Regional Employee Benefits Fund that the Fund Treasurer is hereby authorized to process the contracted payments and Fund expenses for all months in which the Fund does not meet during the year 2022.

BE IT FURTHER RESOLVED that the Executive Committee of the Southern Coastal Regional Employee Benefits Fund shall ratify the contracted payments and Fund expenses so paid by the Fund Treasurer pursuant to the Resolution at its next regularly scheduled monthly meeting.

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 12-22

**MUNICIPAL REINSURANCE HEALTH INSURANCE FUND
INDEMNITY and TRUST AGREEMENT**

THIS AGREEMENT made this 26th Day of January 2022, by and between the Municipal Reinsurance Health Insurance Fund, hereinafter referred to as the "REINSURANCE FUND", and the Southern Coastal Regional Employee Benefits Fund, hereinafter referred to as the "FUND".

WITNESSETH:

WHEREAS, several local governmental units are desirous of forming a Reinsurance claims joint insurance fund as authorized and described in N.J.S.A. 40A:10-36 et seq., and the administrative regulations promulgated pursuant thereto; and,

WHEREAS, the FUND has agreed to become a member of the REINSURANCE FUND and to share in the obligations and benefits flowing from such membership with other members of the REINSURANCE FUND in accordance with and to the extent provided for in the Bylaws of the REINSURANCE FUND, and in consideration of such obligations and benefits to be shared by the membership of the REINSURANCE FUND.

NOW, THEREFORE, be it agreed as follows:

- 1.) The FUND accepts the REINSURANCE FUND's Bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said Bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
- 2.) The FUND agrees to participate in the REINSURANCE FUND with respect to the types of insurance listed in the FUND's Resolution to Join.
- 3.) The FUND agrees to become a member of the REINSURANCE FUND for an initial period not to exceed three (3) years, the commencement of which shall commence effective January 1, 2022.
- 4.) The FUND certifies that it has not defaulted on any claims if self-insured and has not been cancelled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
- 5.) In consideration of membership in the REINSURANCE FUND, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the REINSURANCE FUND, all of whom as a condition of membership in the REINSURANCE FUND shall execute a verbatim counterpart of this agreement, and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sum which shall become due to the REINSURANCE FUND in accordance with the Bylaws thereof, this agreement, the REINSURANCE FUND's Risk Management Plan, or any applicable statute.
- 6.) If the REINSURANCE FUND in the enforcement of any part of this agreement shall incur necessary expense, or become obligated to pay attorney's fees and/or court

- 7.) The FUND and the REINSURANCE FUND agree that the REINSURANCE FUND shall hold all monies paid by the FUND to the REINSURANCE FUND as fiduciaries for the benefit of REINSURANCE FUND claimants, all in accordance with administrative regulations.
- 8.) The REINSURANCE FUND shall establish a Trust Account entitled "Claims or Loss Retention Fund". The REINSURANCE FUND shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense, and excess insurance or reinsurance premiums for such risk or liability or as "surplus" as such term is defined by the administrative regulations.
- 9.) Each FUND who shall become a member of the REINSURANCE FUND shall be obligated to execute this agreement.

ADOPTED: JANUARY 26, 2022

Secretary

Dated:_____

RESOLUTION NO. 13-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTING 2022 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, 2022 through December 31, 2022. This budget includes \$152,000 for individual member wellness grants;

WHEREAS, Cumberland Regional 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 \$7,500 was deemed appropriate for the objectives of the Fund wellness grant program

WHEREAS, Upper 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 \$7,500 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 January 26, 2022 the Executive Committee of the Southern Coastal Regional Employee Benefits Fund approved Wellness Grant Programs for Cumberland Regional BOE, Upper Township BOE and Vineland BOE.

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
ADOPTED: JANUARY 26, 2022**

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

RESOLUTION NO. 14-22

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
APPROVAL OF THE NOVEMBER 2021 AND DECEMBER 2021**

WHEREAS, the Southern Coastal Regional Employee Benefits Fund held a Public Meeting on **January 26, 2022** 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 November 2021 and December 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 December 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 November 2021 and December 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.

ADOPTED: JANUARY 26, 2022

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

APPENDIX I

Coastal Finance Committee
October 14, 2021
Conference Call
9:00 am

Attendees:

Pat Yacovelli, Fund Chair
Jerry Velazquez, Committee Member
Rich Davidson, Committee Member
Paul Laracy, PERMA
Brandon Lodics, PERMA
Emily Koval, PERMA
Jordyn DeLorenzo, PERMA
Rick Alessandrini, Allen Associates
Susan Dortu, Allen Associates
Rich Allen, Allen Associates
Dina Murray, Allen Associates
Courtney Price, Allen Associates
Gerry Cowan, Allen Associates

2022 Budget Introduction

Mr. Laracy reviewed the assessment table included in the agenda. He said that this increase is less than trend but higher than the SHBP renewal, but lower than the municipal SHBP renewal. He said that the illustration this year is a little awkward because of the dividend from last year that needs to be made up with an additional dividend this year. He said the members coming in on July 1 have a lag that overlaps to the next budget and the dividend being applied last year is also lagged between two budgets, so the increases cannot be simply doubled like in prior years.

Rich Davidson asked if we are changing the way we calculated the 7/1 rates. NO, not changing the way but changing the way we are illustrating them and wanted to be clear that the dividend from last year and this year and there were groups that received a dividend in an open year and may have received more last year, versus this year. This is causing some groups to look higher than others.

Rich said this is essentially kicking the can down the road, and in hindsight would not recommend this last year, but we luckily have surplus to use this year.

Paul reviewed the dividend by reviewing the surplus retention. Over the years, we used 2.5 months of claims as a retention target. He said typically, the Fund would take about 1/3 of the available dividend. He explained that the retention target was based off the reinsurance aggregate attachment point where the Fund was vulnerable. The IBNR in prior years would also be about 2.5 months of claims, whereas now it is about 2 or 3 weeks of claims. He said losses over time are no more than 5% in any given year. In addition, Aetna and AHA pay claims quicker so we can modify the retention target from 2.5 months to 2 months. This allows the Fund to release a greater dividend. He said there were \$3.2 million used in the dividend, about \$2.4 million from the closed year and \$2.5 million from 2020 which had a great surplus due to COVID and allows more to be given to newer members. He opened this up for discussion to the group.

Mr. Allen said he is comfortable with the recommendation of the dividend, which has been reviewed by multiple people. He reviewed the Committee member's returns with the budget and provided the net increase for 2022.

Mr. Davidson asked why we are using 2020. Mr. Allen said that this is not a closed year, but there were some groups that joined in 2020 and it allows them to have access to their closed year balance. He said this is an exception. Mr. Davidson said he is curious of what member's philosophy with the dividends. He said he has had lower increases in the past and might not use it to net out the entire increase and concerned that it may be too much dividend. He asked if we will not apply dividends to the budget in the future. Mr. Allen said he would likely not do this unless it is needed.

Mr. Yacovelli said he is in favor of the presented budget and dividend. He said he is typically conservative, but after review he is in support of dropping the retention from 2.5 months to 2 months of claims. He said he has been banking his district's dividends but supports a member to do whatever they need with this dividend.

Mr. Cowen added that this dividend is over the IBNR reserve that the Fund has booked so the Fund has safe reserves. Mr. Allen said there are 2 new members coming on January 1 which is a positive for the Fund as a whole.

Mr. Allen said this will be on the meeting on 10/25 and draft rates will be sent to the membership shortly.

APPENDIX II

**SOUTHERN COASTAL REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
OCTOBER 25, 2021
ZOOM MEETING
12:30 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

Absent

Stephanie Kuntz

Hopewell Board of Education

Present

Richard Davidson

Millville Board of Education

Present

Paige Sharpe-Rumaker

Dennis Township BOE

Present

Alternates

Megan Duffield

Cumberland County Tech

Absent

Cherie Bratty - Secretary

Upper Deerfield Board of Education

Absent

PRESENT FUND PROFESSIONALS:

FUND ADMINISTRATOR:

PERMA Risk Management

Emily Koval

Jordyn DeLorenzo

Paul Laracy

Brandon Lodics

FUND AUDITOR:	Dennis Skalkowski Jim Miles
FUND ATTORNEY:	Charles Fiore Esq.
PROGRAM MANAGER:	Shared Health Alliance Rich Allen
FUND TREASURER:	Lorraine Verrill
AETNA:	Jason Silverstein
AMERIHEALTH:	Kristina Strain
EXPRESS SCRIPTS:	Michael Stahl Kyle Colalillo
DELTA DENTAL:	Brian Remlinger

ALSO PRESENT:

Dina Murray
Susan Dortu
Corey Allen
Bob Allen
Rick Alessandrini
Gerry Cowan
Melanie Allen
Tracey Judge
Christina Murphy
Sean Brown
Dennis - CCCS
Robin Sambucco
Anthony Tonzini
Chuck Grande
Joe Madera
Advanta Health
Maggie Friel
Casey Byrne

APPROVAL OF MINUTES: September 20 2021- Open

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 20, 2021

Moved:	Commissioner Albanese
Second:	Commissioner Davidson
Vote:	Unanimous

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Albanese
Second:	Commissioner Harbinson
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Harbinson
Second:	Commissioner Albanese
Vote:	Unanimous

EXECUTIVE DIRECTOR'S REPORT

Fast Track Financial Reports – as of August 31, 2021 – Executive Director Koval reviewed the FFT through August, which was a higher month. The fund has been seeing this over the past 3 months. You will note that there was a very high claimant that hit this month, but you are not seeing it on our specific receivables from the MRHIF at this point because it has not been reported from our claims agent at the MRHIF which are done quarterly. So overall, the Fund financials will look better than it does in August.

2022 DRAFT BUDGET

Ms. Koval stated there were no changes to the budget from the introduction. Mr. Chair said there was no need to review the budget further since it was reviewed prior at the Finance Committee.

Ms. Koval reviewed the assessments which she said are complicated because there are many moving parts with the dividend from open, closed years, closed years this year and members on a 7/1 lag. She reviewed the rates line by line. There was an open and closed year dividend used towards rates, which helped members that had not been in the Fund that long. This year there is only a closed year dividend so those members with less equity are not getting as much help from the dividend in the rates this year. Overall, the increase is 5.4%.

In addition, Executive Director Koval stated there is a dividend from the 2020 year and closed year, which can only be used towards check or retained dividend. There will not be a rate reduction option in addition.

The Finance committee is recommending these assessments and dividend.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 BUDGET:

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

No Discussion of Budget and Assessments

MOTION TO CLOSE THE PUBLIC HEARING:

Moved:	Commissioner Harbinson
Second:	Commissioner Davidson
Vote:	Unanimous

MOTION TO ADOPT RESOLUTION 27-21 AND APPROVE THE 2022 SOUTHERN COASTAL HEALTH INSURANCE FUND BUDGET IN THE AMOUNT OF \$100,502,624:

Moved:	Commissioner Harbinson
Second:	Commissioner Davidson
Vote:	Unanimous

DIVIDEND RESOLUTION

Executive Director Koval stated the Finance committee reviewed the retention policy that the Fund has had since it started in the amount of 2.5 months which is a little outdated as it took longer to adjudicate the claims and claims are being paid much quicker. Since we added a lot of surplus due to COVID, we are recommending the change of the Fund retention policy to 2 months of claims. This change is included in the dividend resolution approving the changes.

NEW MEMBERS - CUMBERLAND CO AND PENNS GROVE -CARNEYS POINT

Executive Director Koval stated the new member resolution for Cumberland County and Penns Grove Carneys Point are in consent The operations committee reviewed the details that were included in the agenda. Penns Grove is the BOE, not municipal. Ms. Koval stated these are both a January 1 start date.

DIRECT BILL COUPONS - RETIREES AND COBRA

Lastly, Ms. Koval informed the board that Direct Bill letters were sent to direct bill members instructing them how to pay their bills if the coupons are late. Ms. Koval said to reach out to our team with any questions.

PROGRAM MANAGER REPORT

Mr. Rich Allen said that in respect to large claimants, as we discussed at the last meeting, that during COVID has produced some larger claimants, which is confirmed by Guardian Nurses. We are seeing claims that were deferred are becoming larger.

Mr. Rich Allen introduced Ms. Dawn Leary from Vineland BOE.

Mr. Rich Allen said that the new members increased the Fund 15% or about \$17 million more in premium which is a good move for the Fund. There are additional groups that we are reviewing currently.

Mr. Rich Allen said that as far as the committees, the Fund should recommend an additional alternate committee member from the municipality side.

In addition, he said the Garden State plan is still not definite for January 1 but does not think that this will be a well-received option. He said he would prefer to delay this option. Mr. Harbinson said that ASBO meeting said it is unlikely that State will be issuing this plan in the next few months.

Mr. Rich Allen invited the Committee and professionals to a kick off event at the League of Municipalities.

WELLNESS PROGRAM

Mr. Corey Allen reviewed the wellness program. HE said there will be a wellness email blast to get members to apply online. He said that the Advanta program was well received and there are two new members using that program.

GUARDIAN NURSES

Ms. Sambuco reviewed the Guardian Nurses report. She introduced new team members on the Coastal Nursing team – Wilma and Alicia. Nurse Laruen is moving to the SHIF team. She said that the HSX platform to get access to ER visits live has had made a much bigger difference to get in touch with members much quicker. Ms. Sambuco said that only one COVID member was in-patient this month. Mr. Rich Allen said it is important to get the word of the nurses out to all members.

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

FUND ATTORNEY- Mr. Fiori said there was a written report included in the agenda and was available for questions.

AETNA – Mr. Silverstein reviewed the claims for August 2021. He said there was 6 claim over \$100,000 for August. He reviewed the dashboard and noted that all metrics continue to perform well. Abandonment rate is still not up to speed and they have taken necessary steps to resolve that. Mr. Silverstein addressed the concerns of the board in reference to the metrics. There is a national staff shortage and they are trying to reach their target levels by making changes in staffing in their company. He also reviewed the weekly and monthly covid reporting.

AMERIHEALTH ADMINISTRATORS – Ms. Strain reviewed the claims for September 2021. There was 1 claim for September over \$100,000. She reviewed the dashboard and Covid reporting included with the agenda. There are good numbers in the utilization of urgent care.

EXPRESS SCRIPTS – Mr. Stahl said his report shows a YTD total 2,008,9267 with a -3.2% drop in plan cost pepm for YTD.

DELTA DENTAL – None.

CONSENT AGENDA – Removed 27-21 since it was already done earlier in the meeting.

MOTION TO APPROVE THE CONSENT AGENDA, WHICH INCLUDES RESOLUTIONS 28-21, 29-21 and 30-21:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Davidson
VOTE:	Roll Call - Unanimous

OLD BUSINESS: None.

NEW BUSINESS: None.

MOTION TO OPEN THE MEETING TO THE PUBLIC:

Moved:	Commissioner Davidson
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Second:	Commissioner Albanese
Vote:	Unanimous

PUBLIC COMMENT: Commissioner Hanson said his group is receiving one of the higher increases for 2022. He asked for assistance to understand why that is. In response to Mr. Hanson, Mr. Rich Allen said that the rates for 2022 are available and being reviewed. Mr. Hanson said that the EHP rates should be different than the other rates. Mr. Rich Allen said that the dividend from a prior year was used which the group was able to benefit from. This year, loss ratios were not considered and individual claims did not impact the renewals. MR. Rich Allen said that an aggressive dividend last year because of the State renewal. Ms. Koval said that this group is not benefiting from the Medicare Advantage and prescription renewals, which are bringing down the overall increase. The medical average increase is what is being given. In response to Mr. Hanson, Mr. Silverstein said that Aetna is following CDC guidelines to provide vaccines and it is difficult to separate those groups that have unvaccinated to do population testing. Ms. Strain said AmeriHealth is reviewing this research as well.

MOTION TO CLOSE THE MEETING TO THE PUBLIC:

Moved:	Commissioner Harbinson
Second:	Commissioner Albanese
Vote:	Unanimous

MOTION TO ADJOURN:

MOTION:	Commissioner Albanese
SECOND:	Commissioner Davidson
VOTE:	Unanimous

MEETING ADJOURNED: 2:00 pm

NEXT MEETING: January 24, 2022, 2021
12:30 PM, The Greenview Inn at Eastlyn Golf Course Vineland, NJ

APPENDIX III



Date: October 2021

To: SCREBF Member Fund Commissioners

Re: Wellness Grant Program Application 2022

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 2022 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 submit an application that details a sustainable wellness program that will best meet their needs. Each application should include the estimated pricing that goes along with each item and/or activity so the Wellness Committee can clearly see the breakdown of your application for approval.

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

- **November 30 (to use funds from January 2022 thru December 2022)**
- **May 31 (to use funds from July 2022 thru June 2023)**

Applications that do not make the November 30th deadline may be submitted prior to May 31st for July 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) **Health Fairs Direct** – Health Fairs Direct is an approved Coastal HIF vendor that has been providing health fair events, wellness programs, and related services for more than three decades. Their team of experts can help you organize and execute a professional health fair event regardless of the size. Health Fairs Direct will help you design your next event and provide you with the right health and wellness tools that you need whether it be in-person or virtual. They offer programs such as biometric screening, reflexology, healthy snack sampling, virtual cooking classes and so much more. For more information, visit the Wellness Resources of our site here: www.coastalhif.com/wellness/resources/
- b) **Advanta Health Solutions** – This health and wellness app helps employers design physical activity programs to engage and motivate their employees, and to foster personal accountability for healthy behaviors. Their goal is to provide programs which can be done anywhere, at any time for anyone no matter where they are in their wellness journey. Offerings are scalable for office size and geographic dispersion and are fully supported by a live, member services team. Incentives are customized and flexible based on budget and needs. Learn more here: [Advanta Health Offerings](#)
- 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

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 2022

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

Entity Name (School or Municipality):

Detailed description of program (including estimated pricing breakdown):

Location(s) where program will be held:

Implementation timeline:

Other requirements:

Estimated Cost :

Contact Information (Name/Email/Phone):



Date: October 2021

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Detailed description of program (including estimated pricing breakdown):

Location(s) where program will be held:

Implementation timeline:

Other requirements:

Estimated Cost :

Contact Information (Name/Email/Phone):



Wellness Grant Program Application 2022

Entity Name: Upper Township

Detailed description of program (including estimated pricing breakdown):

Implementation of Advanta Health Solutions to track wellness activities for employees. Would include tracking of wellness activities per month for \$20 reimbursement per employee as well as mental health component. $\$2.80 \text{ per month} \times 222 \text{ employees} \times 12 \text{ months} = \$7,459.20$. Estimating a 25% participation rate --> $(222 \times .25) \times \$20 \times 12 \text{ months} = \$13,320.00$.

Location(s) where program will be held:

Upper Township middle school; Upper Township elementary school; Upper Township primary school.

Implementation timeline: January, 2022 - June, 2022

Estimated cost: 20,779

Contact Information: Laurie Ryan/ryan@upperschools.org/609-628-3500 ext. 2223