

SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND
OPEN MINUTES
FEBRUARY 23, 2015
COLLINGSWOOD COMMUNITY SENIOR CENTER
6:15 PM

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

PLEDGE OF ALLEGIANCE AND MOMENT OF SILENCE

ROLL CALL OF 2014 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. Joseph Wolk, Secretary	Borough of Mt. Ephraim	Present
Richard Michielli	Borough of Magnolia	Present
Louis Di Angelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
Jack Lipsett	Gloucester City	Present
Neal Rochford	Haddonfield	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Collins	Delsea Regional BOE	Absent
Gene Mercoli	Cumberland Cty Tech Ed	Present

APPOINTED PROFESSIONALS PRESENT:

Executive Director/Adm.	PERMA Risk Management Services Paul Laracy Emily Koval
Program Manager	Conner Strong & Buckelew Brandon Lodics
Attorney	J. Kenneth Harris, Esq.
Medical TPA – Aetna	Kim Ward David Norton Stephanie McCarroll
Medical TPA – Amerihealth	Lisa DiDio
Dental TPA – Delta Dental	Christa O’Donnell
Prescription TPA – Express Scripts	Ken Rostkowski
Treasurer	Richard Schwab
Fund Coordinator (Coastal group)	Robert Allen

PRESENT FUND COMMISSIONERS:

Eleanor Kelly, Borough of Runnemede
Ken Verill, Leap Academy
Fran Adler, Clayton BOE

ALSO PRESENT

Suzanne Wood, Model Consulting
John Cobb, J Cobb Insurance
Kim Porter, CHB Group
Chuck Grande, Integrity Consulting Group
Joe Madera, Hardenberg Insurance Group
Bernadette Twist, EJA Capacity Benefits

Mayor Malley welcomed the Committee to Collingswood.

APPROVAL OF MINUTES: November 24, 2014 Open

MOTION TO APPROVE OPEN MINUTES OF NOVEMBER 24, 2014:

Moved:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

CORRESPONDENCE – None

ADJOURN SINE DIE MEETING:

Moved:	Commissioner DiAngelo
Second:	Commissioner Shannon
Vote:	Unanimous

MEETING OF FUND COMMISSIONERS CALLED TO ORDER – Roll Call of 2015 Fund Commissioners.

2015 SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND		
FUND COMMISSIONERS		
MEMBER ENTITY	COMMISSIONER/CONTACT	BALLOT RECEIVED
Alexandria BOE	David Pawlowski	Ballot Received - 2 alts
Barrington	Terry Shannon	present
Bellmawr	Louis DiAngelo	present
Bellmawr BOE	Amy Captiotti	Ballot Received - 2 alts
Berlin Borough BOE	Frank Domin	Ballot Received - 4 alts
Black Horse Pike BOE	Jean Grubb	Ballot Received - 2 alts
Bordentown	Frank Nucera	
Bridgeton BOE	Nicole M. Albanese	
Brooklawn	Michael Mevoli	present
Buena BOE	Pasquale Yacovelli	
Burlington City BOE	Craig Wilkie	
Burlington Twp BOE	Mary Ann Bell	
Byram BOE	Alice Bresett	Ballot Received - 2 alts
Chesilhurst	Michael Blunt	
Cinnaminson Twp BOE	Thomas Egan	Ballot Received - 4 alts
Clayton BOE	Fran Adler	Present
Collingswood BOE	Beth Ann Coleman	Ballot Received - 4 alts
Commercial Township BOE	Pamela Zook	Ballot Received - 2 alts
Cumberland Regional BOE	Bruce Harbinson	Ballot Received - 2 alts
Cumberland County Tech Ed	Gene Mercoli	present
Delsea Regional BOE	Joe Collins	present
EIRC	Steven Hoffman	
Florence Twp. BOE	Bruce M. Benedetti	
Frankford Twp BOE	Christopher Lessard	Ballot Received - 4 alts
Franklin Township	Debra Fourre	
Gateway Regional BOE	Donna Contrevo	
Gibbsboro		
Gloucester City	Jack Lipsett	present
Haddonfield	Neal Rochford	present
Hardyston Twp BOE	James Sekelsky	
Hopewell BOE	Stephanie Kuntz	
Leap Academy	Ken Virill	present
Lindenwold	M. Frank Delucca, Jr.	
Logan Township BOE	Janine Wechter	Ballot Received - 2 alts
Lower Alloways BOE	Shannon DuBois	Ballot Received - 2 alts
Lower Cape May Regional BOE	Mark Mallett	Ballot Received - 2 alts
Magnolia	Richard Michielli	present
Mantua Township BOE	Denise Manella	Ballot Received - 2 alts
Medford Lakes	Julie Keizer	
Medford Lakes BOE	Michael Colling	Ballot Received - 4 alts
Medford Township BOE	Chad Fires	Ballot Received - 2 alts
Merchantville	Edward Brennan	
Middle Township	Constance Mahon	Ballot Received - 2 alts
Millville BOE	Bryce Kell	Ballot Received - 2 alts
Millville Library	Theresa Moustafa	
Millville Public Charter Schools	Douglas McGarry	
Mount Holly MUA	Anthony Stagliano	Ballot Received - 2 alts
Mt Ephraim	M. Joseph Wolk	present
Mt. Holly Twp. BOE	Evon DiGangi	Ballot Received - 4 alts
North Hanover Twp	Mauren Gross	
Paulsboro	John Giovannitti	Ballot Received - 2 alts
Pennsauken	Ronald Crane	
Pine Hill	Pat Hendricks	Ballot Received - 2 alts
Pitman	Michael Razze	
Rancocas Valley Regional BOE	Lisa Giovanelli	Ballot Received - 4 alts
Riverside	Jack Meghan	
Riverside Twp. BOE	Jodi Lennon	Ballot Received - 4 alts
Runnemede	Elenenor Kelly	present
Somerdale, Boro of	Gary Passanante	Ballot Received - 2 alts
South Harrison BOE	Janine Wechter	Ballot Received - 2 alts
Southampton	Barbara Godfrey	
Swedesboro -Woolwich BOE	Christopher DeStratis	present
Tabernacle BOE	Noreen Boston	Ballot Received - 4 alts
Upper Deerfield BOE	Chery Ludi	Ballot Received - 2 alts
Upper Pittsgrove BOE	Lisa DiNovi	
Vineland Public Charter School	Douglas McGarry	
Wenonah	Karen Sweeney	Ballot Received - 2 alts
West Deptford BOE	William Thompson	
Westville Borough	William Bittner	
Willingboro	Joanne Diggs	
Winslow Fire District	Lou Pantalone	
Woodbury Heights BOE	Bruce Finkle	
Woodstown Borough	Joseph Hiles	Ballot Received - 2 alts
Woodstown-Pilesgrove BOE	Frank Rizzo	

In addition to the Commissioners present, nomination ballots were sent to all Commissioners. Ballots were received and counted as a vote. There were two nomination ballots received, noted below.

Ballot with 2 alternates:

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor Joseph Wolk	Secretary	Borough of Mt. Ephraim
Richard Michielli	Executive Committee	Borough of Magnolia
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Jack Lipsett	Executive Committee	Gloucester City
Neal Rochford	Executive Committee	Borough of Haddonfield
Joseph Collins	Executive Committee 1st Alternate	Delsea Regional BOE
Gene Mercoli	Executive Committee 2ndAlternate	Cumberland Co. Vo Tech Ed

Ballot with 4 alternates:

Michael Mevoli	Chairman	Borough of Brooklawn
Mayor Joseph Wolk	Secretary	Borough of Mt. Ephraim
Richard Michielli	Executive Committee	Borough of Magnolia
Louis DiAngelo	Executive Committee	Borough of Bellmawr
Terry Shannon	Executive Committee	Borough of Barrington
Jack Lipsett	Executive Committee	Gloucester City
Neal Rochford	Executive Committee	Borough of Haddonfield
Joseph Collins	Executive Committee 1st Alternate	Delsea Regional BOE
Gene Mercoli	Executive Committee 2ndAlternate	Cumberland Co. Vo Tech Ed
Frank Domin	Executive Committee	Berlin Borough BOE

MOTION TO ACCEPT BALLOT INCLUDING 2 ALTERNATE FUND COMMISSIONERS, AS SUBMITTED BY THE NOMINATING COMMITTEE

Moved: Commissioner Michelli
Second: Commissioner DiAngelo
Vote: 30 Ayes, 9 Nays (Vote results listed in Commissioner roll call)

MOTION TO ACCEPT BALLOT INCLUDING 4 ALTERNATE FUND COMMISSIONERS, AS SUBMITTED BY THE NOMINATING COMMITTEE:

Moved: Commissioner Domin
Second: Commissioner Giovanelli
Vote: 9 Ayes, 30 Nays

Fund Attorney swore in the Executive Committee Commissioners.

Chairman Mevoli added Commissioners Domin and Giovanelli as Alternate 3 and Alternate 4, respectively.

EXECUTIVE DIRECTOR/ADMINISTRATOR:

REORGANIZATION RESOLUTIONS- PROFESSIONAL SERVICES AGREEMENT

Executive Director said for Resolution 1-15 to appoint the Fund treasurer for the first quarter at the listed, then contract will be awarded on a month to month basis, thereafter.

MOTION TO ADOPT RESOLUTION 1-15 APPOINTING FUND PROFESSIONALS FOR FUND YEAR 2015, AS AMENDED

Moved: Commissioner Lipsett
Second: Commissioner Michielli
Vote: 7 Ayes, 0 Nays

REORGANIZATION RESOLUTIONS - Chairman Mevoli reviewed resolutions 2-15 through 11-15. Resolution 4-15 to include Atlantic City Press as an advertising vehicle for the Fund.

MOTION TO ADOPT RESOLUTIONS 2-15 - 11-15, AS DISCUSSED.

Moved: Commissioner Michielli

Second: Commissioner Rochford
Vote: 7 Ayes, 0 Nays

FINANCES

PRO FORMA REPORTS

Fast Track Financial Reports - as of December 31, 2015

- **Historical Income Statement**
- **Consolidated Balance Sheet**
- **Indices and Ratios Report**

Executive Director reviewed the Financial Fast Track through December 31, 2014 which showed a financially stable 2014 Fund year. Over \$35 million in surplus, of which \$12.3 was made this year. He said the Coastal Fund year 2011 is being closed because claims are fully matured and supplemental assessment has been returned.

ADMINISTRATION

PHARMACY BENEFIT MANAGER CONTRACT AWARD - The MRHIF met on February 13, 2015 to award a contract for Pharmacy Benefit Manager. Due to the sensitivity of contract negotiations, Executive Director announced that the contract is being negotiated with Express Scripts for a 32 month contract. Express Scripts came back with a strong offer that will save the Fund approximately 15% and a commitment to a new service structure. He introduced Ken Rustowski whose office is in New Jersey.

Commissioner Shannon said if the Fund did not budget for the 15% savings, that savings should be pushed down to the members. She requested a review of the savings by member that may be put into place as of July 1. Executive Director said he will review with the actuary and bring figures to the next meeting.

SCHOOL BOARD COMMITTEE - The School Board Steering committee is meeting on February 17, 2015 to review its Southern NJ HIF School Board 2015-2016 budget. In anticipation for a possible separation from the SNJHIF on January 1, 2016, this budget will be reported independently starting on July 1, 2015, although the self funded structure within the Southern NJ HIF, including being under the same reinsurance umbrella, will remain as is until separation.

The budget presentation will be prepared for the meeting with a recommendation from representatives of the steering committee. Executive Director said this budget does include the savings from the new PBM contract. Commissioner Collins said the School Board Steering Committee reviewed the budget and are recommending, as presented.

MOTION TO APPROVE THE SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND SCHOOL BOARD MEMBER BUDGET FOR 2015-2016, AS PRESENTED BY THE SUBCOMMITTEE.

Moved: Commissioner Collins

Second: Commissioner Wolk
Vote: 7 Ayes, 0 Nays

In addition, the School Board Steering committee has requested formal action to recognize the members of its committee that will be meeting bi-monthly :

Joseph Collins, Delsea BOE, Chair
Michael Colling, Medford Lakes BOE
Lisa Giovanelli, Rancocas Valley Rgl BOE
Frank Domin, Berlin Borough BOE
Gene Mercoli, Cumberland Tech School District
Christopher Lessard, Frankford BOE

MOTION TO CERTIFY THE SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND SCHOOL BOARD SUBCOMMITTEE, AS PRESENTED.

Moved: Commissioner Lipsett
Second: Commissioner Shannon
Vote: 7 Ayes, 0 Nays

FUND ORGANIZATIONAL STRUCTURE - The Coastal and School subgroups will also be discussing options of breaking off into 2 Funds (all municipalities and all school boards) or 3 Funds (current SNJHIF municipalities, current SNJHIF School boards and current Coastal members) effective 1/1/2016. This change would require approval by State regulatory bodies, adoption of new resolutions to join and indemnification agreements, and development of a plan to handle existing assets and liabilities of the Fund. Executive Director said there will be a 6 month interim budget while we close 2015, then the BOEs will budget on a 7-1 cycle. All separate funds would continue to operate under the umbrella of the reinsurance HIF.

NEW SNJHIF SCHOOL BOARD MEMBERS - MOORESTOWN BOE & MT. LAUREL BOE -

As a result of the SNJHIF January meeting being cancelled, we sent an email to vote on the inclusion of two new members. The School Board steering committee met via conference call and unanimously recommended these new districts to join the SNJHIF. Since then, the vote to adopt their membership passed via email. Further information on these members is below:

Underwriting Factor	Moorestown BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna	
Age Sex Factor	1.170	1.16	100.77%
Enrollment	523	8,859	5.90%
Claims Pick (Per Employee Per Month)	\$ 1,241.00	\$ 1,234.80	100.50%
Trend Applied	8%	8%	103.13%
Risk Manager Fee Applied	1% on pepm basis		
Rate Effective Date			
From	7/1/2015		
To	6/30/2015		
Prior Fund Member?	No		
Current P&C JIF Member?	Yes		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		
Anticipated Commissioner Involvement	To be determined		
Explanatory Notes or Contingencies	Resolution to join pending		
	Proposed to join at existing rates 4/1/2015 with rate increase effective 7/1/2015.		
	Rates include Lance Associates fund coordinator fee of 1% on pepm basis		

Underwriting Factor	Mount Laurel BOE	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna	
Age Sex Factor	1.270	1.16	109.38%
Enrollment	489	8,859	5.52%
Claims Pick (Per Employee Per Month)	\$ 1,196.81	\$ 1,234.80	96.92%
Trend Applied	8.25%	8%	103.13%
Risk Manager Fee Applied	1% on pepm basis		
Rate Effective Date			
From	7/1/2015		
To	6/30/2015		
Prior Fund Member?	No		
Current P&C JIF Member?	Yes		
Lines of Coverage to Fund			
Medical	Yes		
Dental	No		
Rx	Yes		
Anticipated Commissioner Involvement	To be determined		
Explanatory Notes or Contingencies	Resolution to join pending		
	Proposed to join at existing rates 4/1/2015 with rate increase effective 7/1/2015.		
	Rates include Lance Group fund coordinator fee of 1% on pepm basis		

MOTION TO APPROVE MEMBERSHIP TO THE MOORESTOWN BOE ON APRIL 1, 2015, MOUNT LAUREL BOE EFFECTIVE MAY 1, 2015 WITH THE ACTUARY CERTIFIED RATES PROVIDED BY PERMA.

Moved: Commissioner DiAngelo
 Second: Commissioner Lipsett
 Vote: 7 Ayes, 0 Nays

NEW MUNICIPAL MEMBER - LUMBERTON TOWNSHIP

Underwriting Factor	Lumberton Township	Fund Average or Standard	Relativity
Current Carrier or Arrangement	Aetna	Aetna	
Age Sex Factor	1.010	1.16	86.99%
Enrollment	44	8,859	0.50%
Claims Pick (Per Employee Per Month)	\$ 1,381.00	\$ 1,234.80	111.84%
Trend Applied	8.5%	8%	106.25%
Risk Manager Fee Applied	NA		
Rate Effective Date			
From	7/1/2015		
To	12/31/2015		
Prior Fund Member?	No		
Current P&C JIF Member?	Yes		
Lines of Coverage to Fund			
Medical	Yes		
Dental	Yes		
Rx	No		
Anticipated Commissioner Involvement	To be determined		
Explanatory Notes or Contingencies	None		

MOTION TO ACCEPT THE MEMBERSHIP OF LUMBERTON TOWNSHIP EFFECTIVE JULY 1, 2015 WITH THE RATES CERTIFIED BY THE FUND ACTUARY.

Moved: Commissioner Rochford
 Second: Commissioner DiAngelo
 Vote: 7 Ayes, 0 Nays

A4 SURCHARGE - Last week, PERMA, the Fund Attorney and Fox Rothschild had a conference call with representatives from the State Department of Treasury to discuss our position. We believe that we have illustrated the illogic of the current methodology and are awaiting their response. A follow up letter is included in the agenda. We hope to have a follow up in-person meeting with State officials soon in order to press the issue.

Fund Attorney said the Department of Treasury has our position and we are continuing to see the decision makers. In response to Commissioner Shannon, Fund Attorney said there will either be a positive or no outcome to this process because the money is being accrued. The accrued amount is

actually looking to be less than actual, so the school board members will receive a reduction, if this is the case.

COMMITTEE APPOINTMENTS - Each year the Fund Chair makes appointment to the Fund's standing committees. A report of the proposed 2015 committees is included in the agenda

MOTION TO RATIFY THE RECOMMENDED COMMITTEES, AS LISTED.

Moved:	Commissioner DiAngelo
Second:	Commissioner Lipsett
Vote:	7 Ayes, 0 Nays

GASB 45 VALUATION - Many municipalities with less than 200 eligible employees received the State mandated GASB 45 report for retiree liability through 2011. These reports need to be updated every 3 years. The MRHIF has contracted with an actuary through UHY Advisors for all HIF clients. To receive your updated report, please contact Emily (emilyk@permainc.com) to gather data. The process usually takes 4-6 weeks.

BENEFITS OPERATIONS

PRO FORMA REPORTS

➤ **Claim Appeals** – none

SERVICE TEAM UPDATE - Jason Edelman left PERMA to pursue other opportunities. Jason has been valuable member of the team and will surely be missed.

New Additions:

PERMA is pleased to announce the addition of 2 new members to the SNJREBF servicing team.

Jozsef Pfeiffer- Joe will be the SNJREBF Associate Consultant to the Program Manager. Joe will be responsible for claims, appeals and new plan pricing under the direction of the Benefit's Consultant. Joe's official title is *Health JIF Associate Consultant*.

Jozsef Pfeiffer | *Health JIF Associate Consultant*
PERMA Risk Management Services | 40 Lake Center Executive Park
401 Route 73 North | P.O. Box 989 | Marlton, NJ 08053
P : 856-552-4546 | F : 856-552-4547
jpfeiffer@permainc.com | permainc.com

Dawn Brown- Dawn will be joining the SNJREBF team, as the *Employee Benefits Specialist* (EBS). Her primary role will be supporting Jozsef and Brandon in servicing the SNJREBF Accounts.

Dawn M. Brown | *Health JIF Employee Benefits Specialist*

MANDATORY USAGE OF THE ONLINE ENROLLMENT SYSTEM - Usage of the online enrollment system is in full progress. The PERMA Enrollment Department continues to offer assistance to HR representatives as they acclimate themselves with system.

Please direct any eligibility, enrollment, billing or system related questions to our dedicated SNJREBF Team. The team can be reached by email at southernnj_enrollments@permainc.com or by fax at 856-685-2249.

AETNA 2015 PLATFORM UPDATE ISSUES - The Aetna platform conversion was completed for January 1, 2015. The majority of the Aetna population received new ID cards with a new ID# and a new group number represented. There have been no changes to the network or benefit coverage levels.

Prior to the commencement of the conversion, PERMA sent all open enrollment changes to Aetna. Any members that made benefit or dependent changes during open enrollment would have received accurate cards for themselves and their dependents with the rest of the SNJREBF population.

In the first week of January, it was brought to PERMA's attention that there were inconsistencies with benefits being provided to SNJREBF members and providers. Aetna's response to the discrepancies was that in order to finalize the transition on time for January 1, 2015, AETNA filled the member services and provider services with a 'place filler' plan. Unfortunately, this plan did not represent correct benefits for every particular member plan. As a result, many members and providers were given inaccurate out of pocket costs requirements.

In an attempt to remedy the situation, PERMA has made the following efforts:

1. Requested Aetna to contact all employees and providers with known issues to verify correct information and confirm that there had been no change in benefits.
2. Emailed all Commissioners and Risk Managers outlining the issues and corrective actions, including an apology letter from Aetna (page 54)
3. Sent a letter to providers given incorrect information, instructing them to call Aetna to receive corrected plan details (page 55).
4. Requested Aetna to directly send letters to affected members detailing errors and instructions on how to obtain correct plan benefits.
5. Requested Aetna Executive support to be present at this month's meeting.

Mr. Norton introduced the service center Manager, Stephanie McCarroll. He reviewed the issues that the Aetna had with the platform transition and apologized for the inconvenience. He said members and providers were contacted directly and the plans were properly built and customer service representatives were trained for the Fund member questions within a few weeks after the new year. Aetna will not pursue any underpaid copays. Chairman Mevoli thanked Aetna for getting it resolved quickly. Ms. Ward thanked the Commissioners for their patience. Program Manager made special recognition to Tasha Davis from Aetna who worked overtime to resolve Fund issues.

EXPRESS SCRIPTS- ESI DEVELOPS NEW DEAL FOR HEPATITIS-C MEDICATIONS - Express Scripts Inc. (ESI) recently announced a new deal with AbbVie Inc. around the drug maker's new "Viekira Pak" medication, which was FDA approved on December 19th, 2014 to treat Hepatitis C. Both sides suggest the deal will afford a substantial discounted price on the cost of the new medication, normally \$83,000 for a twelve week treatment regimen. ESI said its pharmacy review committee of doctors and pharmacists found the AbbVie product functionally equivalent to the others for treating patients with genotype 1, the most common form of Hepatitis C. ESI also reports that patients can continue with other Hepatitis C medicines if they have started treatment and that other medications on the market, namely Sovaldi, will still be available for patients with other, more complex Hepatitis C genotypes. However, beginning January 1st new ESI patients with Hepatitis C genotype 1 will need to use AbbVie's product. Mr. Rustowski added that Express Scripts will cap the expenses with this specialty drug at \$100,000, anything over this cost will be covered by ESI 100%. Anyone using AbbVie's product will automatically be enrolled in the Accredo adherence program and the Fund will be reimbursed for any patient who is non compliant. Program Manager said if a member had been taking a different Hep C drug prior to January 1, 2015, they will be grandfathered.

2015 PPACA UPDATES - In our constant effort to keep you informed of the ongoing progression of PPACA, the following communications regarding 2015 PPACA updates are included in the attachment section of this report:

1. CSB PPACA Important Update Letter
2. Executive Summary of 2015 Updates

TREASURER'S REPORT – Mr. Schwab reviewed his report including the December 2013, January 2014 bills list, confirmation of claims paid and transfers and the delinquent payment schedule. He said the number of members with delinquent balances is getting fewer.

Confirmation of Payment – December 2014

December	
TOTAL 2014	\$2,711,316.85
TOTAL	\$2,711,316.85

December	Supplemental
TOTAL 2013	\$8,112.50
TOTAL	\$8,112.50

December	Supplemental 2
TOTAL 2012	\$1,750
TOTAL 2013	\$1,271,960.86
TOTAL	\$1,273,710.86

Resolution 11-15: Payment of January 2015 Bills

2014	\$4,535.93
2015	\$1,458,204.74
TOTAL 2011	\$ 1,462,740.67

Resolution 12-15: Payment of February 2015 Bills

2014	\$4,344.08
2015	\$1,625,395.08
TOTAL 2011	\$ 1,629,739.16

MOTION TO APPROVE RESOLUTIONS 11-15 JANUARY BILLS, 12-15 FEBRUARY BILLS LIST FOR THE SOUTHERN NEW JERSEY REGIONAL EMPLOYEE BENEFITS FUND BILLS LIST AND APPROVE THE CASH RECONCILIATION REPORT AND CASH TRANSACTION REPORT.

Motion: Commissioner Lipsett
Second: Commissioner Wolk
Vote: 7 Ayes, 0 Nays

Fund Treasurer said he will work with PERMA on the transition of the new Funds.

AETNA: Ms. Ward reviewed the Aetna reports which covered claims paid and large claimants through December 2014. There was also an amendment to the September claims data which inadvertently did not include a new member.

AMERIHEALTH – Ms. Didio reviewed the Amerihealth claims paid report and high dollar claims report through December 2014. She said October showed the highest paid claims for 2014, of which most was from high claimants. The November claims report lowered and stabilized in December. For Amerihealth NJ, there was an overall increase in utilization, particularly for mental health and substance abuse out of network. Amerihealth is meeting with PERMA to review these claim reports in more depth.

DENTAL ADMINISTRATOR: Ms. O'Donnell introduced a benefits perk to enroll in the website and get an electric toothbrush from Oral B.

FUND ATTORNEY: No report

OLD BUSINESS: none

NEW BUSINESS: none

PUBLIC COMMENT: none

MOTION TO ADJOURN:

Moved:	Commissioner Michielli
Second:	Commissioner Wolk
Vote:	Unanimous

MEETING ADJOURNED: 7:55 PM

NEXT MEETING: March 23, 2015

Emily Koval , Assisting Secretary
for

JOSEPH WOLK, SECRETARY