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AGENDA & REPORTS

September 23, 2026

12:00 PM

Moorestown Community House

SCHOOLS HEALTH INSURANCE FUND
MEETING: SEPTEMBER 23, 2026
Moorestown Community House
12:00 PM

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ BY THE CHAIRMAN

Call to Order

As Chairman of the Schools Health Insurance Fund, I hereby certify that all provisions of the "Open Public Meeting Law", P.L. 1975, Chapter 231 have been met. Notice of this meeting was posted on the funds website where all fund notices are published as well as given to the Administrators of each member School Board. A posting of this meeting notice has been placed on the public bulletin Board of all member school boards.

FLAG SALUTE

ROLL CALL OF 2026-2027 BOARD OF TRUSTEES

Officers

Joseph Collins, Delsea Regional BOE-Chairman
Beth Ann Coleman, Collingswood BOE

Board of Trustees

Christopher Lessard, Frankford Twp BOE
Evon DiGangi, Medford Twp BOE
Nicholas Bice, Burlington Twp BOE
Helen Haley, Voorhees Township BOE
John Bilodeau, Gloucester Twp BOE
Fran Adler, Clayton BOE
Katie Blew, North Hunterdon-Voorhees Regional HS
Scott Kipers, Black Horse Pike BOE
Stephen Jakubowski, West Deptford BOE
Janice Grassia, Gateway Regional BOE
Donna DiLapo, Mt. Holly BOE
Patrick Doyle, Bellmawr BOE
Michael Colling, Ewing BOE

OPEN MINUTES: July 22, 2026 (Appendix I)

COORESPONDENCE: - None

PUBLIC COMMENT: For Agenda Items Only

MOTION: *Motion to open the meeting to the public for agenda items only*

Motion to close the meeting to the public for agenda items only

EXECUTIVE DIRECTOR (PERMA – James Rhodes)	
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PROGRAM MANAGER– (Conner Strong & Buckelew – John Lajewski)	
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GUARDIAN NURSES	
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ATTORNEY – (J. Kenneth Harris.)	
Monthly Report	
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Monthly Report	
PRESCRIPTION ADMINISTRATOR – (Express Scripts)	
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DENTAL ADMINISTRATOR – (Delta Dental – Crista O’Donnell)	
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CONSENT AGENDA	Page 57
Resolution 26-26: QPA Contract Award.....	Page 58
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OLD BUSINESS	
NEW BUSINESS	
PUBLIC COMMENT	
MEETING ADJOURNED	

SCHOOLS HEALTH INSURANCE FUND
EXECUTIVE DIRECTOR'S REPORT
SEPTEMBER 23, 2026

FINANCE AND CONTRACTS

PRO FORMA REPORTS

- **Fast Track Financial Report** – as of June 30, 2026 (page 6) & July 31, 2026 TBD
 - Finance Committee meeting to be planned for early October

FUND QUALIFIED PURCHASING AGENT (QPA)

Quotes for QPA were due on July 15, and two submissions were received. After review, the Contracts Committee is recommend awarding the contract to Katelyn Haroldson. The contract will take effect on September 1, 2026 through June 30, 2027. Resolution 26-26 is included in consent.

SUBCOMMITTEES

Each year, the Fund approves its subcommittee appointments. At this time, there are no vacancies. However, if a current member no longer wishes to serve and a replacement is needed, interested individuals are encouraged to reach out for consideration.

Finance and Contracts	Operations & Nominations Committee	Wellness & Claims Committee
Nicholas Bice, Chair	Bethann Coleman, Chair	Christopher Lessard, Chair
Tim Stys	Evon DiGangi	Patrick Doyle
John Bilodeau	Sharon Krizko	Janice Grassia
Stephen Jakubowski	Michael Blake	Donna DiLapo
Helen Haley	Fran Adler	Scott Kipers

Motion: *Motion to approve the 2026–2027 subcommittee appointments as presented.*

MUNICIPAL REINSURANCE HEALTH INSURANCE FUND UPDATES

The MRHIF held its meeting on September 9th where the following agenda items were discussed:

- 1) Introduced the 2027 budget with an overall increase of ~22%
- 2) Bylaw amendment is in process of being filed with the State of New Jersey
- 3) Medical TPA RFP is still with the Office of State Comptroller for pre-advertisement approval

- 4) Considering possible new County membership for MRHIF

WELLNESS

WELLNESS MANAGEMENT SYSTEM

The Fund's Wellness Management System is live as of September 1st. All wellness participating groups and their respective brokers should have access to their portal. If you have any issues accessing it, please reach out to Jordyn Robinson at HIFwellness@permainc.com

SCHOOLS HEALTH INSURANCE FUND

FINANCIAL FAST TRACK REPORT

AS OF **June 30, 2026**

	<i>THIS MONTH</i>	<i>YTD CHANGE</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	71,390,465	817,781,897	3,406,475,607	4,224,257,504
2. CLAIM EXPENSES				
Paid Claims	71,807,209	812,949,319	3,008,920,849	3,821,870,168
IBNR	13,662,231	13,015,126	76,984,874	90,000,000
Less Specific Excess	(4,287,136)	(17,062,520)	(43,700,210)	(60,762,730)
Less Aggregate Excess	-	-	-	-
TOTAL CLAIMS	81,182,304	808,901,925	3,042,205,513	3,851,107,438
3. EXPENSES				
MA & HMO Premiums	6,844	108,131	922,719	1,030,850
Excess Premiums	1,449,161	16,782,290	81,011,249	97,793,538
Administrative	3,899,847	49,184,561	235,900,131	285,084,692
TOTAL EXPENSES	5,355,852	66,074,981	317,834,099	383,909,080
4. UNDERWRITING PROFIT/(LOSS) (1-2-3)	(15,147,690)	(57,195,009)	46,435,996	(10,759,013)
5. INVESTMENT INCOME	293,094	4,509,714	27,914,886	32,424,600
6. DIVIDEND INCOME	0	0	12,676,917	12,676,917
7. STATUTORY PROFIT/(LOSS) (4+5+6)	(14,854,597)	(52,685,295)	87,027,799	34,342,504
8. DIVIDEND	0	0	52,524,468	52,524,468
9. TRANSFERRED SURPLUS			28,079,045	28,079,045
10 STATUTORY SURPLUS (7-8)	(14,854,597)	(52,685,295)	62,582,376	9,897,081

SURPLUS (DEFICITS) BY FUND YEAR

Closed	Surplus	(424,444)	700,898	106,546,664	107,247,561
	Cash	(1,012,721)	(1,785,156)	126,895,394	125,110,237
2024/2025	Surplus	(677,608)	509,381	(43,964,287)	(43,454,905)
	Cash	(8,226,571)	(61,817,319)	15,938,761	(45,878,558)
2025/2026	Surplus	(13,752,545)	(53,895,574)		(53,895,574)
	Cash	(22,055,716)	2,944,660		2,944,660
TOTAL SURPLUS (DEFICITS)		(14,854,597)	(52,685,295)	62,582,377	9,897,082
TOTAL CASH		(31,295,007)	(60,657,815)	142,834,154	82,176,339

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	626,090	2,544,633	2,364,789,615	2,367,334,247
FUND YEAR 2024/2025				
Paid Claims	1,981,164	84,247,207	607,648,580	691,895,787
IBNR	(461,909)	(76,984,874)	76,984,874	0
Less Specific Excess	(303,250)	(6,931,556)	(7,217,556)	(14,149,111)
Less Aggregate Excess	0	0	0	0
TOTAL	1,216,005	330,778	677,415,898	677,746,676
FUND YEAR 2025/2026				
Paid Claims	69,562,394	726,381,026		726,381,026
IBNR	14,124,140	90,000,000		90,000,000
Less Specific Excess	(4,346,326)	(10,354,511)		(10,354,511)
Less Aggregate Excess	0	0		0
TOTAL	79,340,209	806,026,515	0	806,026,515
COMBINED TOTAL CLAIMS	81,182,304	808,901,925	3,042,205,513	3,851,107,438

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.

Schools Health Insurance Fund

CONSOLIDATED BALANCE SHEET

AS OF JUNE 30, 2026

BY FUND YEAR

	SHIF 2024/2025	SHIF 2024/2025	CLOSED YEAR	FUND BALANCE
ASSETS				
Cash & Cash Equivalents	2,944,660	(45,878,558)	125,110,237	82,176,339
Assessments Receivable (Prepaid)	22,838,321	95,292	-	22,933,613
Interest Receivable	-	-	4	4
Specific Excess Receivable	10,354,511	2,328,361	(0)	12,682,872
Aggregate Excess Receivable	-	-	-	-
Dividend Receivable	-	-	-	-
Deferred Assessment Receivable	-	-	407,249	407,249
Prepaid Admin Fees	4,200	-	-	4,200
Other Assets	8,587,787	(0)	-	8,587,787
Total Assets	44,729,479	(43,454,905)	125,517,490	126,792,064
LIABILITIES				
Accounts Payable	(0)	-	-	(0)
IBNR Reserve	90,000,000	-	-	90,000,000
A4 Retiree Surcharge	7,725,676	-	21,270	7,746,946
Dividends Payable	-	-	-	-
Retained Dividends	-	-	18,248,659	18,248,659
Accrued/Other Liabilities	899,377	-	-	899,377
Total Liabilities	98,625,053	-	18,269,929	116,894,982
EQUITY				
Surplus / (Deficit)	(53,895,574)	(43,454,905)	107,247,561	9,897,082
Total Equity	(53,895,574)	(43,454,905)	107,247,561	9,897,082
Total Liabilities & Equity	44,729,479	(43,454,905)	125,517,490	126,792,064
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.

SCHOOLS HEALTH INSURANCE FUND RATIOS

SCHOOLS HEALTH INSURANCE FUND RATIOS													
	FY 2024-25	2025-2026											
INDICES	YEAR END	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
Cash Position	\$ 142,834,154	\$ 122,046,894	\$ 141,106,732	\$ 141,241,100	\$ 141,134,235	\$ 133,210,296	\$ 124,488,542	\$ 94,630,740	\$ 102,790,886	\$ 141,041,697	\$ 109,388,945	\$ 113,471,346	\$ 82,176,339
IBNR	\$ 76,984,874	\$ 75,536,279	\$ 86,667,381	\$ 86,992,908	\$ 83,170,345	\$ 79,347,783	\$ 73,808,738	\$ 73,752,078	\$ 73,199,809	\$ 73,013,311	\$ 74,675,540	\$ 76,337,769	\$ 90,000,000
Assets	\$ 155,132,107	\$ 162,019,862	\$ 162,762,964	\$ 155,606,481	\$ 148,794,932	\$ 154,840,237	\$ 150,534,722	\$ 145,750,363	\$ 147,525,038	\$ 144,787,931	\$ 143,596,955	\$ 139,681,361	\$ 126,792,064
Liabilities	\$ 115,202,160	\$ 104,626,868	\$ 116,254,156	\$ 117,688,373	\$ 113,743,959	\$ 112,724,931	\$ 108,117,353	\$ 109,166,093	\$ 109,652,425	\$ 110,136,150	\$ 112,643,174	\$ 114,929,683	\$ 116,894,982
Surplus	\$ 39,929,947	\$ 57,392,994	\$ 46,508,807	\$ 37,918,109	\$ 35,050,973	\$ 42,115,306	\$ 42,417,370	\$ 36,584,270	\$ 37,872,613	\$ 34,651,781	\$ 30,953,781	\$ 24,751,678	\$ 9,897,082
Claims Paid -- Month	\$ 60,084,676	\$ 70,171,978	\$ 61,787,715	\$ 69,310,233	\$ 69,136,718	\$ 60,675,724	\$ 67,260,227	\$ 68,119,459	\$ 63,405,706	\$ 66,833,668	\$ 72,581,513	\$ 71,859,169	\$ 71,807,209
Claims Budget -- Month	\$ 54,119,738	\$ 59,782,744	\$ 60,796,868	\$ 61,700,594	\$ 61,597,637	\$ 61,697,581	\$ 61,735,909	\$ 61,979,680	\$ 63,167,122	\$ 63,319,654	\$ 64,852,947	\$ 64,953,861	\$ 64,638,331
Claims Paid -- YTD	\$ 669,488,020	\$ 70,171,978	\$ 131,959,693	\$ 201,269,925	\$ 270,406,644	\$ 331,082,368	\$ 398,342,595	\$ 466,462,054	\$ 529,867,760	\$ 596,701,429	\$ 669,282,941	\$ 741,142,110	\$ 812,949,319
Claims Budget -- YTD	\$ 629,538,515	\$ 59,782,744	\$ 120,579,612	\$ 182,280,206	\$ 243,877,843	\$ 305,575,424	\$ 367,311,333	\$ 429,291,013	\$ 492,458,135	\$ 555,777,789	\$ 620,630,736	\$ 685,584,597	\$ 750,222,928
RATIOS													
Cash Position to Claims Paid	2.38	1.74	2.28	2.04	2.04	2.2	1.85	1.39	1.62	2.11	1.51	1.58	1.14
Claims Paid to Claims Budget -- Month	1.11	1.17	1.02	1.12	1.12	0.98	1.09	1.1	1	1.06	1.12	1.11	1.11
Claims Paid to Claims Budget -- YTD	1.06	1.17	1.09	1.1	1.11	1.08	1.08	1.09	1.08	1.07	1.08	1.08	1.08
Cash Position to IBNR	1.86	1.62	1.63	1.62	1.7	1.68	1.69	1.28	1.4	1.93	1.46	1.49	0.91
Assets to Liabilities	1.35	1.55	1.40	1.32	1.31	1.37	1.39	1.34	1.35	1.31	1.27	1.22	1.08
Surplus as Months of Claims	0.74	0.96	0.76	0.61	0.57	0.68	0.69	0.59	0.6	0.55	0.48	0.38	0.15
IBNR to Claims Budget -- Month	1.42	1.26	1.43	1.41	1.35	1.29	1.2	1.19	1.16	1.15	1.15	1.18	1.39

Schools Health Insurance Fund
2025/2026 Budget Status Report
as of June 30, 2026

	Actual	Annualized	Certified	Actual	\$ Variance	% Variance
Expected Losses	Budget	Budget	as of 7/1/24	Expensed		
Subtotal Medical Claims	665,994,723	665,994,723	630,283,944	701,539,167	(35,544,444)	-5%
Subtotal Prescription Claims	78,472,614	78,472,614	75,448,857	99,239,106	(20,766,492)	-26%
Dental Claims	5,755,591	5,755,591	5,553,422	5,248,242	507,349	9%
Subtotal Claims	750,222,928	750,222,928	711,286,223	806,026,515	(55,803,587)	-7%
Loss Fund Contingency	2,000,000	2,000,000	2,000,000	0	2,000,000	0%
DMO Premiums	89,123	89,123	96,304	108,131	(19,008)	-21%
Reinsurance						
Specific	16,782,290	16,782,290	15,038,115	16,782,290	-	0%
Total Loss Fund	769,094,341	769,094,341	728,420,642	822,916,935	(53,822,594)	-7%
Expenses						
Legal	40,303	40,303	40,303	40,303	-	0%
Treasurer	28,046	28,046	28,046	28,046	-	0%
Administrator	3,204,611	3,204,611	3,033,830	3,204,611	-	0%
Program Manager	8,541,781	8,541,781	8,094,666	8,706,637	(164,856)	-2%
Risk Management Consultants	9,926,488	9,926,488	9,218,671	9,782,660	143,828	1%
TPA - Aetna	9,328,845	9,328,845	8,681,467	9,365,153	(29,656)	0%
Nurse Advocates	2,021,125	2,021,125	1,910,609	1,706,498	314,627	16%
TPA - AmeriHealth	2,166,087	2,166,087	2,219,651	2,135,356	30,731	1%
TPA - Horizon	12,647	12,647	14,135	12,647	(0)	0%
TPA - Vision	6,652	6,652	7,568	Included above in Med Aetna		
TPA - Dental	272,724	272,724	268,817	272,724	-	0%
Actuary	37,110	37,110	37,110	36,140	970	3%
Auditor	21,436	21,436	21,436	21,436	(0)	0%
QPA	5,000	5,000	5,000	3,000	2,000	40%
Subtotal Expenses	35,612,857	35,612,857	33,581,307	35,315,212	297,644	1%
Misc/Cont	75,000	75,000	75,000	211,994	(136,994)	-183%
Wellness, Disease, Case Management	1,024,365	1,024,365	966,862	555,582	468,783	46%
Affordable Care Act Taxes	209,401	209,401	197,928	241,439	(32,038)	-15%
A4 Surcharge	13,319,894	13,319,894	12,605,679	13,319,894	-	0%
Plan Documents	30,000	30,000	30,000	31,357	(1,357)	-5%
Total Expenses	50,271,516	50,271,516	47,456,776	49,675,479	596,038	1%
Total Budget	819,365,857	819,365,857	775,877,418	872,592,413	(53,226,557)	-6%

REGULATORY
SCHOOLS HEALTH INSURANCE FUND
YEAR: 2026/2027

<u>Monthly Items</u>	<u>Filing Status</u>
Budget	Filed
Assessments	Filed
Actuarial Certification	Filed
Reinsurance Policies	Filed
Fund Commissioners	Filed
Fund Officers	Filed
Renewal Resolutions	Filed
Indemnity and Trust	Filed
New Members	Filed
Withdrawals	N/A
Risk Management Plan and By Laws	To Be Filed
Cash Management Plan	Filed
Unaudited Financials	Filed
Annual Audit	June 30, 2026 – to be filed
Budget Changes	N/A
Transfers	N/A
Additional Assessments	N/A
Professional Changes	N/A
Officer Changes	Filed
RMP Changes	Filed
Bylaw Amendments	N/A
Contracts	Filed
Benefit Changes	N/A

SCHOOLS HEALTH INSURANCE FUND CONTACTS

YEAR: 2026-2027



Executive Director Team: This team handles all the administrative and financial aspects of the Fund such as rates, state regulatory compliance, and Board of Trustee and subcommittee meetings.

Role	Name	Email	Phone
Executive Director	Jim Rhodes	jrhodes@permainc.com	856-552-4920
Associate Executive Director	Emily Koval	emilyk@permainc.com	201-518-7028
Assistant Account Manager	Jordyn Robinson	jrobinson@permainc.com	856-446-9287

Program Management Team: This team handles all the benefits aspects of the Fund such as plan design, claim issues, cost containment strategies, and Third-Party communications.

Role	Name	Email	Phone
Public Entity & HIF Business Leader	Tammy Brown	tbrown@connerstrong.com	856-552-4694
HIF Business Leader	John Lajewski	jlajewski@connerstrong.com	856-552-4922
Senior Associate Consultant	Patrick Yacovelli	pyacovelli@connerstrong.com	856-446-9264
Senior Business Development Executive	Sean Critchley, Esq.	Scritchley@connerstrong.com	973-736-6511
Senior Business Development Executive	Jason Edelman	jedelman@connerstrong.com	856-552-4692

Client Services Team: This team handles all the enrollment and billing aspects of the Fund such as sending monthly invoices, open enrollment, and adjustments throughout the year.

Role	Name	Email	Phone
Senior Director, HIF Operations	Lenka Bystrianska	lbystrianska@permainc.com	856-479-2214
Director of HIF Policy, Process & Strategy	Crystal Bailey	cbailey@connerstrong.com	856-552-4914
Director of Benefits Operations	Karen Kidd	kkidd@connerstrong.com	856-552-4644



SCHOOLS HEALTH INSURANCE FUND
Program Manager Report – September 23, 2026

Agenda

- Executive Overview
- Industry Information
- Fund Performance/Observations
- Fund Strategic Initiatives
- New Fund Member Activity
- Legislative Updates
- Client Services/Eligibility/Enrollment
- Previously Reported Information

Executive Overview

The medical and pharmacy landscape continues to be challenging. Areas of increasing utilization for both medical & pharmacy claims have been identified, and strategic recommendations presented for consideration. The Office of the Program Manager looks forward to continuing discussions and implementing those solutions that will yield meaningful savings to ensure the long-term stability of the Schools Health Insurance Fund.

Industry Information

Medical

The Leapfrog Group, a nationally recognized independent, nonprofit organization dedicated to improving health care quality and patient safety, has released its 2026 Hospital Safety and Quality Ratings. We encouraged Fund members to utilize Leapfrog as one of several objective resources when evaluating where to receive elective hospital services. While no single rating system should be the sole basis for making health care decisions, Leapfrog provides an easy-to-understand, independent assessment of hospital quality and patient safety that can help consumers make more informed choices.

Leapfrog evaluates hospitals on numerous evidence-based measures related to patient safety, quality, outcomes, and clinical practices, and assigns each participating hospital a simple letter grade (A through F). This straightforward grading system allows patients to quickly compare hospitals and better understand how facilities perform against nationally recognized quality and safety standards. The 2026 publication represents the largest reporting effort in Leapfrog's 26-year history, measuring results for more than 2,400 hospitals—representing over 80% of all inpatient hospital beds in the US —publicly reporting quality and safety information. In addition, more than 3,900 ambulatory surgery centers are now participating through Leapfrog's expanded public reporting program, bringing the total number of facilities reporting to more than 6,000 nationwide.

We encourage plan members who are considering an elective hospital procedure to review their hospital's rating as part of their decision-making process, along with discussions with their physician and other available quality resources. To search for a hospital's rating, visit the Leapfrog Hospital Ratings database and simply enter the name of the hospital you wish to evaluate.

LINK: <https://www.hospitalsafetygrade.org/>

Pharmacy

The *International Foundation of Employee Benefit Plans (IFEBP)* has released the results of its 2026 survey examining employer and plan sponsor coverage of GLP-1 medications. As employers and plan sponsors continue to balance rising costs with employee health needs, the survey provides valuable insight into how benefit strategies are evolving around weight loss management. The results of the latest survey data is below:

Key Headlines

- 83% continue to exclude weight-loss coverage for solely weight loss purposes.
- 60% of employers cover GLP-1 medications for diabetes only, continuing an upward trend from 49% in 2023.
- 36% provide coverage for both diabetes and weight loss, unchanged from 2023 but significantly higher than 26% in 2023.
- 45% cover GLP-1 medications for other FDA-approved conditions, such as cardiovascular disease and sleep apnea.
- Among employers not covering GLP-1 drugs for weight loss, only 9% are considering adding coverage.
- Rather than expanding coverage, many employers are directing employees to alternative funding options:
 - 27% encourage the use of direct-to-consumer GLP-1 platforms.
 - 21% encourage employees to use FSA, HSA, or integrated HRA funds to help pay for GLP-1 medications.

Rather than relying solely on GLP-1 medications, many employers are investing in broader health management strategies. Among employers offering diabetes and weight-management support:

- 74% provide disease or case management programs.
- 61% offer nutritional counseling.
- 61% cover bariatric surgery.

Many employers and plan sponsors also continue to offer lifestyle modification programs, non-GLP-1 prescription therapies, and other non-medication weight-management interventions.

The survey confirms that rising costs continue to drive employer decision-making. GLP-1 medications represented 6.9% of annual health plan claims in 2023, increasing to 11.4% in 2026. When evaluating coverage for GLP-1 medications for weight loss, employers identified the following as their top considerations:

- Broker, consultant, or PBM recommendations (58%)
- Obesity's impact on chronic disease risk and long-term health costs (46%)
- Effectiveness of cost-control strategies on health plan premiums (44%)
- Long-term costs and challenges measuring outcomes (41%)
- Availability of direct-to-consumer options (39%)
- Availability of oral GLP-1 formulations (34%)
- Selection and oversight of specialty vendors (32%)
- Medication adherence (30%)
- Immediate financial impact (29%)
- Price transparency and flat-fee pricing options (26%)

Fund Performance/Observations

Medical & Pharmacy – Aetna/AHA/ESI

Data Review - Metrics compares Fund years July 2025-June 2026 vs. July 2024-June 2025.

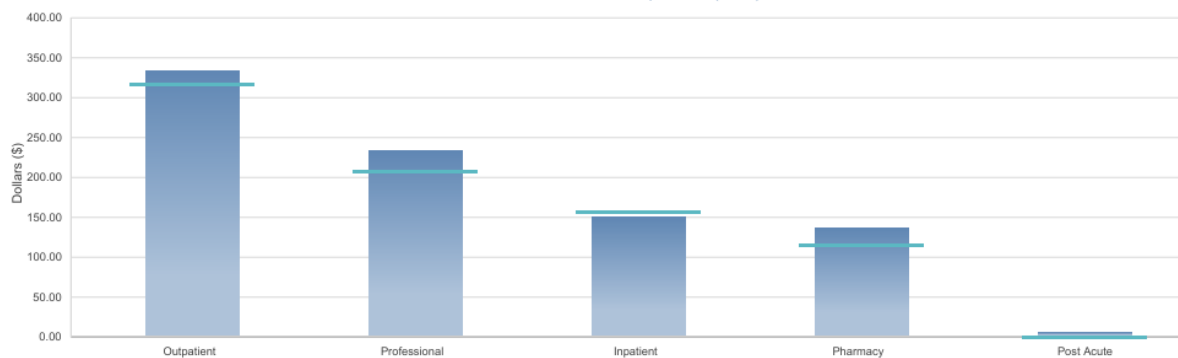
Cost & Utilization Variance:

A health insurance risk score (often called a Risk Adjustment Factor or RAF score) is a numerical value assigned to a patient, typically between 0.0 and 2.0+, indicating their expected healthcare costs compared to the average patient. Higher scores reflect more chronic conditions or higher risk, leading to higher payments for providers.

While both periods indicate a risk score of >1.0, the overall score has improved.

Member Avg Risk Score			Count of Members			Paid Claims Expense (PMPM)			Total Annual Spend - Paid		
1.37	1.35	1.56%	76,421	10.33%		\$856.45	\$810.27	5.70%	\$790.2M	15.70%	
Current	Comparison	vs Previous	Current	vs Previous		Current	Comparison	vs Previous	Current	vs Previous	

PMPM \$ Actual vs Comparison (Paid)



Place of Service PMPM Variance

- Outpatient 4.71%
- Professional 11.14%
- Inpatient (6.45%)
- Pharmacy 15.27%

Top 20 Drugs – Comparison:

This report presents the top drugs by total amount paid during the reporting and comparison periods. Drugs administered by the pharmacy benefit manager are included and drugs paid through medical claims are excluded. By looking at the total cost for a drug along with the prescription count it can be determined if the cost driver is a few individuals using a high-cost drug or high utilization of the drug. The chart shows the top drugs that had the most growth in terms of amount paid between the comparison period and reporting period.

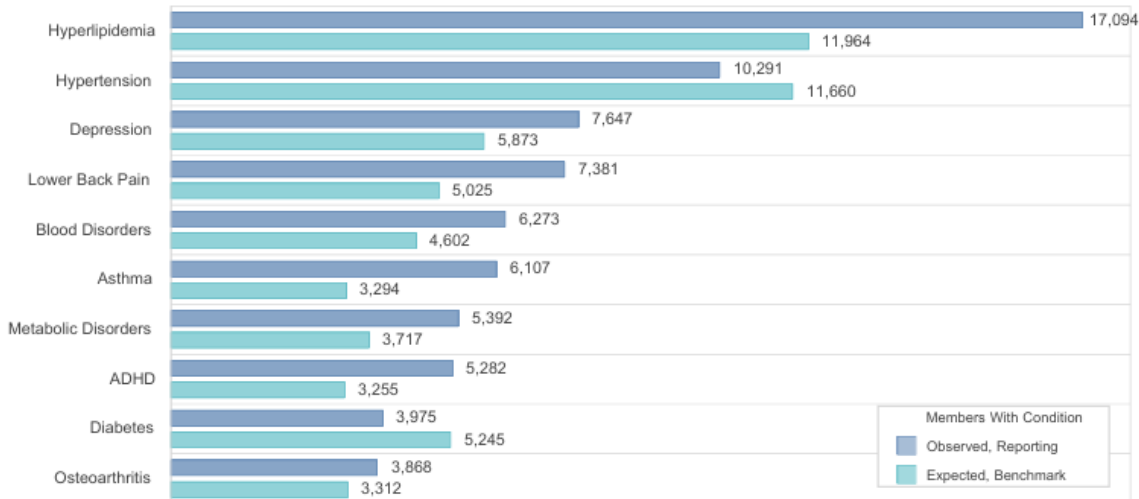
SN	Drug	Generic	Reporting Period Jul 2025 - Jun 2026				Comparison Period Jul 2024 - Jun 2025	%Δ	Prior Period Rank
			Total Paid Amount	Script Count	Member Count*	PMPM	Total Paid Amount		
1	Zepbound	No	\$18,050,723	15,482	2,127	\$19.56	\$8,629,824	109%	2
2	Wegovy	No	\$8,847,135	6,200	936	\$9.59	\$8,984,080	-2%	1
3	Mounjaro	No	\$4,940,694	3,857	572	\$5.35	\$3,199,332	54%	5
4	Dupixent Pen	No	\$3,438,895	595	121	\$3.73	\$1,998,509	72%	7
5	Skyrizi Pen	No	\$2,983,679	153	50	\$3.23	\$2,063,757	45%	6
6	Strensiq	No	\$2,785,585	26	2	\$3.02	--	--	>5000
7	Ozempic	No	\$2,644,037	2,191	351	\$2.87	\$3,239,162	-18%	4
8	Rinvoq	No	\$2,537,470	203	41	\$2.75	\$1,710,878	48%	9
9	Skyrizi On-Body	No	\$2,412,922	120	25	\$2.62	\$886,925	172%	18
10	Trikafta	No	\$1,513,350	30	5	\$1.64	\$1,327,100	14%	10
11	Taltz Autoinjector	No	\$1,356,870	122	24	\$1.47	\$1,094,513	24%	13
12	Jardiance	No	\$1,199,507	1,513	292	\$1.30	\$1,312,114	-9%	11
13	Stelara	No	\$1,144,780	45	13	\$1.24	\$3,536,804	-68%	3
14	Nurtec Odt	No	\$1,129,162	760	205	\$1.22	\$903,141	25%	17
15	Enbrel Sureclick	No	\$1,087,130	99	22	\$1.18	\$808,527	34%	19
16	Gonal-F Rff Redi-Ject	No	\$1,032,657	132	70	\$1.12	\$1,157,475	-11%	12
17	Otezla	No	\$1,025,748	109	30	\$1.11	\$1,038,809	-1%	14
18	Eliquis	No	\$1,015,719	1,437	310	\$1.10	\$1,000,882	1%	15
19	Genotropin	No	\$1,010,966	110	19	\$1.10	\$475,368	113%	33
20	Qulipta	No	\$966,448	639	126	\$1.05	\$624,208	55%	24
All Others			\$64,317,075	427,352	32,449		\$55,425,173	16%	
Total			\$125,440,553	461,175	32,573		\$99,416,580		

*Values are approximate.

Chronic Conditions Prevalence:

This report presents the prevalence of specific chronic conditions in the population. According to the Centers for Disease Control (CDC) more than 40% of Americans have one or more chronic conditions and people with chronic diseases in the US account for 75% of healthcare spending. In addition to driving up healthcare costs for employers, chronic conditions also adversely impact employee productivity, attendance, and morale.

Top Conditions by Prevalence



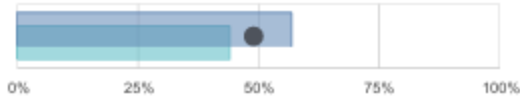
Lifestyle Management:

This overview shows how the SHIF population is performing vs. the comparison period and vs. benchmark in four wellness metrics.

Colorectal Cancer Screens

Colorectal cancer screening ages 45-75 within the appropriate time period

The vast majority of new cases of colorectal cancer (about 90%) occur in people who are 50 or older. Millions of people in the United States are not getting screened as recommended. They are missing the chance to prevent colorectal cancer or find it early, when treatment often leads to a cure.*



		# Members in Group	# Meeting the Metric	% Meeting Metric
■	Reporting	25,467	14,487	56.89%
■	Benchmark	--	--	44.03%
■	Comparison	24,545	12,019	48.97%

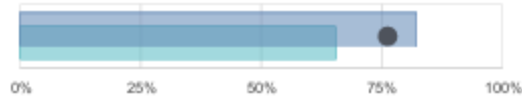
↑ **12.86%**
from Benchmark

↑ **7.92%**
from Comparison

Cervical Cancer Screens

Women age 21-65 with cervical cancer screen in last 36 months

All women are at risk for cervical cancer. It occurs most often in women over age 30. Long-lasting infection with certain types of HPV is the main cause of cervical cancer. When cervical cancer is found early, it is highly treatable and associated with long survival and good quality of life.*



		# Members in Group	# Meeting the Metric	% Meeting Metric
■	Reporting	26,378	21,685	82.21%
■	Benchmark	--	--	65.46%
■	Comparison	25,818	19,681	76.23%

↑ **16.75%**
from Benchmark

↑ **5.98%**
from Comparison

Flu Vaccination

Annual Flu Vaccination (All Ages)

A flu vaccine is needed every season. The seasonal flu vaccine protects against the influenza viruses that research indicates will be most common during the upcoming season. Vaccination has been shown to have many benefits including reducing the risk of flu illnesses, hospitalizations, and even the risk of flu-related death in children.*



		# Members in Group	# Meeting the Metric	% Meeting Metric
■	Reporting	76,120	23,361	30.69%
■	Benchmark	--	--	20.87%
■	Comparison	72,958	21,148	28.99%

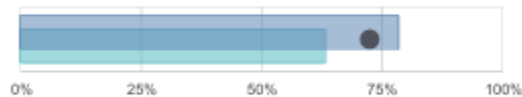
↑ **9.82%**
from Benchmark

↑ **1.70%**
from Comparison

Mammography

Women age 40 to 75 with a screening mammogram in last 24 months

Mammograms are the best way to find breast cancer early, when it is easier to treat and before it is big enough to feel or cause symptoms. Having regular mammograms can lower the risk of dying from breast cancer. At this time, a mammogram is the best way to find breast cancer for most women.*



		# Members in Group	# Meeting the Metric	% Meeting Metric
■	Reporting	17,694	13,887	78.48%
■	Benchmark	--	--	63.28%
■	Comparison	17,425	12,624	72.45%

↑ **15.20%**
from Benchmark

↑ **6.04%**
from Comparison

Through an extensive review of the historical medical & pharmacy utilization of the Funds, opportunities to impact key cost drivers were identified, vetted, and presented to multiple Fund Subcommittees for discussion and consideration.

The following were key strategic recommendations which continued to be discussed:

- GLP-1 for weight loss – Amending clinical protocols/formulary placement/oral version eligibility/direct to consumer options
- Site of Care – Steering of care to high-value providers & settings
- High performance provider network plan option/replacement
- Reference based pricing model
- Vendor procurement – TPA/PBM

New Fund Member Activity

All requests for new Fund member participation are coordinated by Sean Critchley or Jason Edelman. There is no new Fund member activity to be reported.

Legislative Updates

The various Federal agencies regularly release Affordable Care Act (ACA) and other indexed dollar limits for health and group benefit plans. The chart below reflects the recently released ACA affordability percentage threshold and Federal Poverty Level Affordability Monthly Amount applicable for 2027.

	2023	2024	2025	2026	2027
PCORI Fee*	\$3.22	\$3.47	\$3.84	Not Available	Not Available
Health FSA Salary Reduction Cap	\$3,050	\$3,200	\$3,300	\$3,400	Not Available
4980H(a) – Failure to Offer Coverage	\$2,880	\$2,970	\$2,900	\$3,340	\$3,780
4980H(b) – Failure to Offer Affordable Minimum Value Affordability Safe Harbor Coverage	\$4,320	\$4,460	\$4,350	\$5,010	\$5,670
Affordability Safe Harbor %	9.12%	8.39%	9.02%	9.96%	10.22%
Federal Poverty Level Affordability Monthly Amount	\$103.28	\$101.94	\$113.20	\$129.89	\$135.93
ACA Out of Pocket (OOP) Maximum – Self Only	\$9,100	\$9,450	\$9,200	\$10,600	\$12,000
ACA OOP Maximum – Other than Self Only	\$18,200	\$18,900	\$18,400	\$21,200	\$24,000
Health Savings and High Deductible Health Plan (HSA/HDHP) OOP Maximum – Self Only	\$7,500	\$8,050	\$8,300	\$8,500	\$8,700
HSA/HDHP OOP Maximum – Family	\$15,000	\$16,100	\$16,600	\$17,000	\$17,400
HSA Contribution Limit – Self Only HDHP	\$3,850	\$4,150	\$4,300	\$4,400	\$4,500
HSA Contribution Limit – Family HDHP	\$7,750	\$8,300	\$8,550	\$8,750	\$9,000
HDHP Minimum Required Deductible – Self Only	\$1,500	\$1,600	\$1,650	\$1,700	\$1,750
HDHP Minimum Required Deductible – Family	\$3,000	\$3,200	\$3,300	\$3,400	\$3,500

*PCORI fee amounts are generally effective for plan years ending on or after October 1st of the referenced year and before October 1st of the following year. For example, the 2025 PCORI fee amount is applicable for plan years ending on or after October 1, 2025, and before October 1, 2026. The 2025 PCORI fee is due July 31, 2026, for self-insured plan years ending in 2025. Note this chart is for illustrative purposes only, and in some cases the effective date of a limit may not be January 1 of the referenced year, but rather may depend on the applicable "plan year."

Client Services/Eligibility/Enrollment Team

Client Service Contacts & Systems Training

Lenka Bystrianska has joined the client service team as Senior Director of HIF Operations.

Service Team - Please direct all service requests to the following service team members.

- Lenka Bystrianska
- Crystal Gibson
- Renny Maier
- Liz Cronrath

System training (new and refresher) is provided to all contacts with WEX access every 3rd Wednesday at 10AM. Please contact HIFtraining@permainc.com for additional information or to request an invite.

SHIF Appeals/IRO Submissions

Carrier Appeals

Submission Date	Appeal Type	Appeal Number	Reason	Determination	Determination Date
5/13/2026	Aetna/Medical	SHIF 2026 05 08	Complex Imaging	IRO	7/13/2026
5/14/2026	Aetna/Medical	SHIF 2026 05 11	Gastroenterology	IRO	7/13/2026
5/21/2026	Aetna/Medical	SHIF 2026 06 01	Complex Imaging	IRO	7/13/2026
5/21/2026	Aetna/Medical	SHIF 2026 06 04	Oncology	IRO	7/13/2026
5/22/2026	Aetna/Medical	SHIF 2026 06 05	Oncology	IRO	7/13/2026
6/3/2026	Aetna/Medical	SHIF 2026 06 06	Oncology	IRO	7/13/2026
6/9/2026	Aetna/Medical	SHIF 2026 06 08	Orthopedic	IRO	7/13/2026
6/02/2026	Aetna/Medical	SHIF 2026 06 09	Complex Imaging	IRO	7/10/2026
6/9/2026	Aetna/Medical	SHIF 2026 06 10	Physician Administered Medication	IRO	7/13/2026
5/18/2026	Aetna/Medical	SHIF 2026 06 13	Behavioral Health	IRO	7/13/2026
06/22/2026	Aetna/Medical	SHIF 2026 06 20	Chiropractic Services	IRO	7/8/2026
6/1/2026	Aetna/Medical	SHIF 2026 07 01	Network Deficiency	Upheld	9/10/2026
7/2/2026	Aetna/Medical	SHIF 2026 07 03	Provider Administered Medication	IRO	7/14/2026
7/9/2026	Aetna/Medical	SHIF 2026 0704	Orthopedic	IRO	7/16/2026
7/2/2026	Aetna/Medical	SHIF 2026 07 05	Anesthesia	Upheld	8/3/2026
7/13/2026	Aetna/Medical	SHIF 2026 07 06	Spinal	IRO	8/3/2026
7/6/2026	Aetna/Medical	SHIF 2026 07 07	ER medical necessity claim	Upheld	8/3/2026
7/7/2026	Aetna/Medical	SHIF 2026 07 08	Investigational/ Experimental Claim	IRO	8/3/2026
7/8/2026	Aetna/Medical	SHIF 2026 07 09	Anesthesia (NSA)	Upheld	8/3/2026

7/14/2026	Aetna/Medical	SHIF 2026 07 10	ER medical necessity claim	IRO	8/3/2026
7/14/2026	Aetna/Medical	SHIF 2026 07 11	Gastroenterology	IRO	8/3/2026
8/4/2026	Aetna/Medical	SHIF 2026 08 01	Behavioral Health	IRO	8/5/2026
8/3/2026	Aetna/Medical	SHIF 2026 08 03	Anesthesia	Upheld	8/14/2026
8/6/2026	Aetna/Medical	SHIF 2026 08 04	Anesthesia/Timely Filing	Upheld	8/11/2026
8/4/2026	Aetna/Medical	SHIF 2026 08 05	Disabled Dependent Continuous Coverage	Overturned	9/3/2026
8/5/2026	Aetna/Medical	SHIF 2026 08 06	Laboratory Testing	IRO	9/15/2026
8/7/2026	Aetna/Medical	SHIF 2026 08 07	Anesthesia	Upheld	8/11/2026
8/6/2026	Aetna/Medical	SHIF 2026 08 08	Preventive Visit/Timely Filing	Under Review	
8/13/2026	Aetna/Medical	SHIF 2026 08 09	Surgery	IRO	9/15/2026
8/18/2026	Aetna/Medical	SHIF 2026 08 10	Surgery	IRO	9/8/2026
8/20/2026	Aetna/Medical	SHIF 2026 08 11	Surgery	IRO	8/31/2026

IRO Submissions:

7/13/2026	Aetna/Medical	SHIF 2026 05 11	Gastroenterology	Upheld	7/16/2026
7/13/2026	Aetna/Medical	SHIF 2026 06 01	Complex Imaging	Overturned	7/15/2026
7/13/2026	Aetna/Medical	SHIF 2026 06 04	Oncology	Upheld	7/23/2026
7/13/2026	Aetna/Medical	SHIF 2026 0605	Oncology	Partial Approval	7/17/2026
7/13/2026	Aetna/Medical	SHIF 2026 0606	Oncology	Upheld	7/24/2026
7/13/2026	Aetna/Medical	SHIF 2026 06 08	Orthopedic	Upheld	7/15/2026
7/10/2026	Aetna/Medical	SHIF 2026 06 09	Complex Imaging	Under Review	7/13/2026
7/13/2026	Aetna/Medical	SHIF 2026 06 10	Physician Administered Medication	Overturned	7/16/2026
7/13/2026	Aetna/Medical	SHIF 2026 06 13	Behavioral Health	Upheld	7/15/2026

7/8/2026	Aetna/Medical	SHIF 2026 06 20	Chiropractic Services	Upheld	7/20/2026
7/14/2026	Aetna/Medical	SHIF 2026 07 03	Provider Administered Medication	Upheld	7/16/2026
7/16/2026	Aetna/Medical	SHIF 2026 0704	Orthopedic	Upheld	7/20/2026
8/3/2026	Aetna/Medical	SHIF 2026 07 06	Spinal	Upheld	8/4/2026
8/3/2026	Aetna/Medical	SHIF 2026 07 08	Investigational/ Experimental Claim	Upheld	8/10/2026
8/3/2026	Aetna/Medical	SHIF 2026 07 10	ER medical necessity claim	Overtured	8/7/2026
8/3/2026	Aetna/Medical	SHIF 2026 07 11	Gastroenterology	Upheld	8/10/2026
8/5/2026	Aetna/Medical	SHIF 2026 08 01	Behavioral Health	Upheld	8/7/2026
9/15/2026	Aetna/Medical	SHIF 2026 08 09	Cosmetic Surgery	Upheld	9/16/2026
9/15/2026	Aetna/Medical	SHIF 2026 08 06	Laboratory Testing	Overtured	9/22/2026
9/8/2026	Aetna/Medical	SHIF 2026 08 10	Surgery	Upheld	9/10/2026
8/31/2026	Aetna/Medical	SHIF 2026 08 11	Surgery	Overtured	9/2/2026

Previously Reported Information

Medical: Aetna

Provider network -Hackensack Meridian contract renewal 7/1/2026 - FINALIZED
-Abilities in Action – Par in all networks excluding AWH effective 5/1/2026

Medical – AHA

Provider network - Hackensack Meridian contract renewal 4/14/2026 finalized
- Saint Peter’s contract renewal 8/15/2026
- RWJ Barnabas contract renewal 9/1/2026
- Holy Name contract renewal 9/1/2026
- Inspira contract renewal 10/1/2026
- AtlantiCare contract renewal 1/1/2027
- Cooper contract renewal 1/1/2027
- Abilities in Action – Participating in all networks effective TBD

Pharmacy - ESI

- 2026 National Preferred Formulary (NPF) – Effective 7/1/2026 (Attached)
- NPF Exclusions list– Effective 7/1/2026
- SaveOn List – Effective 7/1/2026

All impacted members were sent communications from ESI letting them know about the upcoming change(s) to their medications. The communications also include preferred alternatives medication(s). We recommend impacted members share communication with their provider to discuss next steps. Those that are unable to take the preferred alternative medication(s) will need an approved PA to continue to take their current medication(s).

No Surprise Billing and Transparency Act

- Transition to State Arbitration - Effective January 1, 2026:
- As a result of the transition, enrolled members will be receiving new ID cards from Aetna prior to January 1st. subscriber ID numbers and Fund member group numbers will not be changing.

New Jersey Newborn Coverage Mandate

- New Jersey has enacted an updated newborn coverage mandate which extends the period of automatic newborn coverage from 60 days to 90 days under certain health plans. This NJ State mandate expanded the previous mandate enacted in 2018 which extends the period of automatic newborn coverage from 30 days to 61 days.
- It is recommended the SCHOOLS HEALTH INSURANCE FUND comply with the Mandate effective July 1, 2026, and January 1, 2027, based on the respective Fund member’s plan(s) renewal date.

Annual Notice of Credible Coverage (NOCC)

- Express Scripts (ESI) has been provided with all information required for them to send the 2027 NOCC letters. CMS Annual Enrollment Period is October 15, 2026, through December 7, 2026.
- A sample letter is included with this report that ESI will be sending to all members, ages 65 and older who enrolled in CJHIF pharmacy benefits. The highlighted sections will be completed by ESI and mailed beginning the week of September 21, 2026.

HR Portal - Conner Strong & Buckelew makes available to all Fund members a robust HR Portal. For HR professionals, this is a valuable tool. Online resources and tools include:

- HR Policy and Resource Center
- Sample Forms and Policy Resource Center
- Salary Benchmarking Tools and Information
- Recruitment and Hiring Center
- Discipline and Employment Termination Center
- State Law Resource Center
- Sample Standard Documents

Included with the meeting materials is a presentation which overviews in detail the HR portal and its content. Communications materials are being prepared for all Fund stakeholders and will be distributed when completed.

TO ALL FUND COMMISSIONERS

January 2026

Pursuant to N.J.A.C Title 11, Chapter 15, Subchapter 5, Conner Strong & Buckelew Companies, LLC, as a servicing organization of the **Schools Health Insurance Fund (“the Fund”)**, and its employees, officers and directors hereby provide notice that they have direct and indirect financial interests in PERMA, LLC, which is the Administrator for the Fund.



Executive Summary
Year 8 Quarter 2
Reporting on Dates: 4/1/26 – 6/30/2026

This report shows how our nurses improve care, enhance member experience, and reduce costs. Interventions and outcomes estimate projected cost savings/avoidance and are **highlighted in green**.

Highlights of This Reporting Period:

- Strong estimated cost savings related to diligent care coordination
- **Estimated Projected Cost Savings of \$1,756,000 in just this period of Y8Q2**
- Significant reduction in avoidable readmissions (see below)
- Maternal Health MCC Program Launched 2/1/2026 - 51 referrals to date

Improving Care: Cost Avoidance

Goals: Improve timeliness, appropriateness, and quality of care

Acute and Chronic Care Programs

- **632 cases supported (570 unique members); 72% engagement rate**
- **465 new referrals; 501 mobilizations**
- **360 inpatients**

Inpatient Impact: Among **360 inpatients with a 68% engagement rate**, nurses coordinated in hospital/facility care interventions for **243 members**, including transfers to appropriate levels of care, preventing projected readmissions. Significance of high engagement and proactive coordination reduce readmissions, ensure safe transitions, and improves the quality outcomes for hospitalized members.

Improving Members' Experience: Cost Avoidance & Containment

Goals: Positive clinical outcomes, accessibility and equality, patient centered goals

- Coordinating outpatient care for **410 members** including pediatric and complex/chronic diagnosis

Impact of Care Coordination: Nurses delivered **913 clinical and social interventions** — This work shows the breadth of clinical advocacy: timely access, preventing delays, connecting members to the right care, reflects both immediate impact (expedited/urgent needs, second opinions) and long-term support (addressing prevention, gaps in care, appropriate level of care, clinical and community resources,).

Managing or Reducing Cost---Interventions & Outcomes: Cost Savings & Avoidance

Goals: Prevent unnecessary hospitalizations, ICU admissions and bounce backs

Projected Cost Savings (Directly Avoided Utilization)

Intervention Type	# of times	Cost Benchmark	Total Projected Savings
Prevented ER Visits	70	\$2,715	\$190,050
Prevented Admissions	10	\$30,000	\$300,000
Prevented Readmissions	49	\$15,200	\$744,800
Prevented Urgent Care Visits	13	\$400	\$5,200
Total Quantified Savings			\$1,240,050

Benchmarks sourced from industry-standard datasets (FAIR Health, AHRQ, People Keep, Sidecar Health), ensuring validation of assumptions.

Impact Cost Avoidance

Estimated Projected Cost Avoidance	\$516,800
Readmission Rate	5%
Actual Readmissions	19
Expected Readmissions	53
Readmissions Avoided	34
Average Cost per Readmission	\$15,200

Rationale: \$516,800 in projected cost avoidance driven by 34 fewer readmissions than expected based on commercial insurance readmission benchmark 14.6%.

Respectfully submitted,

Rebecca Czarkowski

Rebecca Czarkowski, MSN, RN

Vice President

References:

- Bengfort, H. (2024, January 18). *Infographic: How much does a hospital stay cost?* Health Benefits: People Keep. <https://www.peoplekeep.com/blog/infographic-how-much-does-a-hospital-stay-cost>
- Definitive Healthcare. (2024, October 28). *Top U.S. hospitals by readmission scores*. Definitive Healthcare. <https://www.definitivehc.com/resources/healthcare-insights/top-hospitals-readmission-scores>
- Smith, B. (2025, February 25). *Emergency room visit cost with and without insurance (2025 update)*. Mira Health. <https://www.talktomira.com/post/how-much-does-an-er-visit-cost>
- Weiss, A. J., & Jiang, H. J. (2018). *Overview of clinical conditions with frequent and costly hospital readmissions by payer (Statistical Brief #278)*. Agency for Healthcare Research and Quality. <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb278-Clinical-Conditions-Readmissions-by-Payer.pdf>
- FAIR Health Consumer. (2025). *Medical cost lookup: ZIP 11790 – Suffolk County, NY*. FAIR Health.

Guardian Nurses Healthcare Advocates, Inc.

Office: 888-836-0260

Web: GuardianNurses.com

SCHOOL HEALTH INSURANCE FUND

ACH/WIRE BILLS LIST

AUGUST 2026

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

BE IT RESOLVED that the School Health Insurance 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 2025-2026

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
SOUTHERN NEW JERSEY H.I.F	REIMB. OSC FEES 04/26-06/26	5,924.08 5,924.08
ROUND HILL RISK PARTNERS LLC	BROKER FEES 06/26	19,159.70 19,159.70
GREENBERG TRAUIG, LLP	OSC REVIEW THRU 06/26	13,256.00 13,256.00
Total Payments FY 2025-2026		38,339.78

FUND YEAR 2026-2027

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER IOT A# F1-7871700003 07/26	259.20
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER SSSD A# F1-7871700004 07/26	1,288.75
DELTA DENTAL INSURANCE CO (DELTACARE USA)	DEPTFORD/LENAPE/CINNAM. A#F1-7872100000	6,896.49
		8,444.44
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER SSSD A# F1-7871700004 08/26	1,288.75
DELTA DENTAL INSURANCE CO (DELTACARE USA)	DEPTFORD/LENAPE/CINNAM. A#F1-7872100000	5,445.53
DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER IOT A# F1-7871700003 08/26	259.20
		6,993.48
AETNA LIFE INSURANCE COMPANY	MEDICAL TPA FEES 08/26	841,413.30
AETNA LIFE INSURANCE COMPANY	VISION TPA FEES 08/26	471.38
		841,884.68
DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 08/26	21,846.94
		21,846.94
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 08/26	175,829.44
		175,829.44
J. KENNETH HARRIS, ATTY AT LAW	PLAN DOCS 07/26	414.00
J. KENNETH HARRIS, ATTY AT LAW	OSC PROG MGR RFP 07/26	288.00
J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 08/26	3,425.75
		4,127.75
VERRILL & VERRILL, LLC	TREASURER FEE 08/26	2,384.00
		2,384.00
CONNER STRONG & BUCKELEW	DENTAL- PROG MGR FEES 08/26	18,850.54
CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 08/26	11,324.83
CONNER STRONG & BUCKELEW	RX- PROG MGR FEES 08/26	93,585.94
CONNER STRONG & BUCKELEW	MEDICAL- PROG MGR FEES 08/26	627,148.28
		750,909.59
CONNER STRONG & BUCKELEW	BROKER FEES 08/26	92,152.78
		92,152.78

INSPIRA FINANCIAL HEALTH, INC	W. WIND. PLAINSBORO 147194-2183426 07/26	7.50
INSPIRA FINANCIAL HEALTH, INC	CHATHAMS - 148762-2186066 FOR 07/26	9.00
INSPIRA FINANCIAL HEALTH, INC	MOORESTOWN 137768-2183484 FOR 07/26	3.00
INSPIRA FINANCIAL HEALTH, INC	WATCHUNG - 154108-2184972 FOR 07/26	1.85
		21.35
ALLEN ASSOCIATES	BROKER FEES 08/26	74,658.49
		74,658.49
BROWN & BROWN METRO, LLC	BROKER FEES 08/26	434,999.97
BROWN & BROWN METRO, LLC	CREDIT FOR NETCONG BOE	-3,769.60
		431,230.37
EMPLOYEE BENEFITS CONSULTING SERVICES	BROKER FEES 08/26	5,916.90
		5,916.90
FOUNDATION RISK PARTERS, CORP	BROKER FEES 08/26	21,833.12
		21,833.12
INSURANCE SOLUTIONS INC	BROKER FEES 08/26	20,493.90
		20,493.90
INTEGRITY CONSULTING GROUP	BROKER FEES 08/26	190,796.62
		190,796.62
ROUND HILL RISK PARTNERS LLC	BROKER FEES 08/26	14,764.95
		14,764.95
STEVE ANUSZEWSKI FINANCIAL SERVICES	BROKER FEES 08/26	10,080.45
		10,080.45
GUARDIAN NURSES HEALTHCARE ADVOCATES, INC	GUARDIAN NURSES INV 5463 08/26	146,474.45
		146,474.45
CONCOURSE TECH INC.	WELLNESS GRANT MGMT SYSTEM INV 272930-0	45,000.00
		45,000.00
	Total Payments FY 2026-2027	2,865,843.70
	TOTAL PAYMENTS ALL FUND YEARS	2,904,183.48

Chairperson

Attest:

Dated:

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

Treasurer

SCHOOL HEALTH INSURANCE FUND

CHECKS BILLS LIST

AUGUST 2026

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

BE IT RESOLVED that the School Health Insurance 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 2025-2026

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
TEACHERCOACH LLC dba JARED SCHERZ	WELLNESS PLATFORM W. ORANGE FY25-26	45,000.00 45,000.00
US WELLNESS, INC.	06/26 CHAIR MASSAGE N. HUNT.VOORHES	2,205.00
US WELLNESS, INC.	06/26 HEALTH FAIR OAKLAND BOE	15,150.00
US WELLNESS, INC.	06/26 SCREENINGS MT LAUREL	1,900.00
US WELLNESS, INC.	05/26 CLASSES LOGAN TWP	3,900.00
US WELLNESS, INC.	06/26 FAIR/COACH W.WIND PLAINSBORO SD	10,156.00
US WELLNESS, INC.	06/26 HEALTH FAIR WEST DEPTFORD	9,770.00
US WELLNESS, INC.	05/26 HEALTH FAIR W. WINDSOR PLAINS. SD	9,968.51
US WELLNESS, INC.	04/26 SCREENING&MESSAGE BETHLEHAM	1,606.14
US WELLNESS, INC.	06/26 RAFFLES EWING TWP BOE	3,000.00
US WELLNESS, INC.	05/26 SCREEN/FAIR/NAS GLOUCESTER TECH	3,200.00
US WELLNESS, INC.	04/26 CHAIR MASSAGE BETHLEHAM	840.00
US WELLNESS, INC.	05/26 CLASSES HANOVER PARK	2,500.00
US WELLNESS, INC.	04/26 7HR EVENT HANOVER PARK	2,700.00
US WELLNESS, INC.	05/26 FAIR/COACH/B12 GLOUCESTER SD	8,562.50
		75,458.15
ADVANTA HEALTH SOLUTIONS	MAY INCENTIVE CREDITS - LENAPE	3,080.00
ADVANTA HEALTH SOLUTIONS	MAY INCENTIVE CREDITS - CHESTERFIELD	60.00
		3,140.00
	Total Payments FY 2025-2026	123,598.15

FUND YEAR 2026-2027

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
EVERSIDE HEALTH, LLC	07/26 MEMBERSHIP FEES 08/26	2,546.00 2,546.00
HORIZON BCBSNJ	MED TPA GROUP # 8503Q & 8513R 08/26	995.04 995.04
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/26	163.06
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 08/26	288,233.58
		288,396.64
TREADSTONE RISK MANAGEMENT LLC	BROKER FEES 08/26	8,530.06 8,530.06
GALLAGHER BENEFIT SERVICES, INC	BROKER FEES 08/26	37,949.47 37,949.47
HARDENBERG INSURANCE GROUP, INC	BROKER FEES 08/26	8,640.70 8,640.70
THE CANNING GROUP LLC	QPA SERVICES INV 2026-08 FOR 08/26	250.00 250.00

MEDICAL EVALUATION SPECIALISTS	MES CASE # 5443556 FOR 07/26	250.00
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5443559 FOR 07/26	225.00
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5443551 FOR 07/26	225.00
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5451016 FOR 07/26	225.00
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5448497 FOR 07/26	245.00
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5440907 FOR 07/26	306.25
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5442068 FOR 07/26	306.25
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5442126 FOR 07/26	397.50
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5442474 FOR 07/26	397.50
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5442368 FOR 07/26	250.00
MEDICAL EVALUATION SPECIALISTS	MES CASE # 5442171 FOR 07/26	918.75
		3,746.25
USA TODAY MEDIA CORP.	ORDER# 12069705 A# 1123724 07/2026	40.14
		40.14
GEORGETT'S PASTA AND SAUCE MARKET	CATERING 07/22 MEETING INV SHIF2607-22	675.00
		675.00
HQSI, INC	INV 260731-MRHIF-3 08/26	2,900.00
HQSI, INC	INV 260715-MRHIF-1 08/26	1,800.00
		4,700.00
AETNA BEHAVIORAL HEALTH LLC	LEAP- FOR 09/26 INV E0375418 08/26	470.00
		470.00
NJ ADVANCE MEDIA	AD# 11073816 A#1000890210 08/18/26	200.00
NJ ADVANCE MEDIA	AD# 11073814 A#1000890210 07/21/26	200.00
		400.00
ADVANTA HEALTH SOLUTIONS	JULY 26 MGMT FEE - CHESTERFIELD	144.00
ADVANTA HEALTH SOLUTIONS	JULY 2026 MGMT FEE - SOMERSET	190.26
ADVANTA HEALTH SOLUTIONS	JULY 2026 MGMT FEE- LENAPE	2,065.00
		2,399.26
ACCESS	INV 12306735 DEPT 962 07/31/26 FOR 08/26	41.44
		41.44
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 08/26	1,796,372.56
		1,796,372.56
	Total Payments FY 2026-2027	2,156,152.56
	TOTAL PAYMENTS ALL FUND YEARS	2,279,750.71

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOL HEALTH INSURANCE FUND
WELLNESS CHECKS BILLS LIST

AUGUST 2026

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

BE IT RESOLVED that the School Health Insurance 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 2025-2026

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
BELLMAWR BOARD OF EDUCATION	WELLNESS REIMB. 25-26 08/26	10,665.94
		10,665.94
KINGSWAY REGIONAL SCHOOL DISTRICT	WELLNESS REIMB. 25-26 08/26	23,366.96
		23,366.96
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	350.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	384.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	1,750.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	700.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	510.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	385.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	490.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	663.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	700.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	780.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	150.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	350.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	300.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	300.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	308.16
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	146.73
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	203.95
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	240.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	51.51
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	663.58
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	259.40
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	104.26
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	864.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	1,054.77
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	750.00
HUNTERDON CENTRAL REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	1,300.67
		13,759.03
MAPLE SHADE BOARD OF EDUCATION	WELLNESS REIMB. 25-26 08/26	3,980.14
		3,980.14
LUMBERTON BOARD OF EDUCATION	WELLNESS REIMB. 25-26 08/26	6,254.20
LUMBERTON BOARD OF EDUCATION	WELLNESS REIMB. 25-26 08/26	9,077.99
		15,332.19
LENAPE VALLEY REGIONAL HIGH SCHOOL	WELLNESS REIMB. 25-26 08/26	20,200.00
		20,200.00
	Total Payments FY 2025-2026	87,304.26
	TOTAL PAYMENTS ALL FUND YEARS	87,304.26

Chairperson

Attest:

Dated: _____

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

31 Treasurer

SCHOOL HEALTH INSURANCE FUND

ACH/WIRE BILLS LIST

SEPTEMBER 2026

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

BE IT RESOLVED that the School Health Insurance 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 2026-2027

<u>CheckNumber</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER IOT A# F1-7871700003 09/26	259.20
	DELTA DENTAL INSURANCE CO (DELTACARE USA)	GLOUCESTER SSSD A# F1-7871700004 09/26	1,288.75
	DELTA DENTAL INSURANCE CO (DELTACARE USA)	DEPTFORD/LENAPE/CINNAM. A#F1-7872100000	5,687.19
			7,235.14
	AETNA LIFE INSURANCE COMPANY	MEDICAL TPA FEES 09/26	834,244.60
	AETNA LIFE INSURANCE COMPANY	VISION TPA FEES 09/26	447.72
			834,692.32
	DELTA DENTAL OF NEW JERSEY INC.	DENTAL TPA FEES 09/26	21,309.20
			21,309.20
	AMERIHEALTH ADMINISTRATORS	MEDICAL TPA 09/26	173,555.38
			173,555.38
	J. KENNETH HARRIS, ATTY AT LAW	OSC PROG MGR RFP 08/26	72.00
	J. KENNETH HARRIS, ATTY AT LAW	ATTORNEY FEES 09/26	3,425.75
			3,497.75
	VERRILL & VERRILL, LLC	TREASURER FEE 09/26	2,384.00
			2,384.00
	CONNER STRONG & BUCKELEW	DENTAL- PROG MGR FEES 09/26	18,386.59
	CONNER STRONG & BUCKELEW	RX- PROG MGR FEES 09/26	78,952.00
	CONNER STRONG & BUCKELEW	MEDICAL- PROG MGR FEES 09/26	621,349.83
	CONNER STRONG & BUCKELEW	HEALTH CARE REFORM 09/26	11,220.04
			729,908.46
	CONNER STRONG & BUCKELEW	BROKER FEES 09/26	92,113.75
			92,113.75
	INSPIRA FINANCIAL HEALTH, INC	WATCHUNG - 154108-2198680 FOR 08/26	1.85
	INSPIRA FINANCIAL HEALTH, INC	W. WIND. PLAINSBORO 147194-2197844 08/26	7.50
	INSPIRA FINANCIAL HEALTH, INC	CHATHAMS - 148762-2199870 FOR 08/26	9.00
	INSPIRA FINANCIAL HEALTH, INC	MOORESTOWN 137768-2198608 FOR 08/26	3.00
			21.35
	GREENBERG TRAUIG, LLP	OSC REVIEW INV 1001488176 07/26	4,395.00
			4,395.00
	ALLEN ASSOCIATES	BROKER FEES 09/26	72,350.29
			72,350.29
	BROWN & BROWN METRO, LLC	BROKER FEES 09/26	397,910.97
	BROWN & BROWN METRO, LLC	SOMERSET HILLS ADJ 07/26-08/26	-30,966.52
			366,944.45

EMPLOYEE BENEFITS CONSULTING SERVICES	BROKER FEES 09/26	5,916.90 5,916.90
FOUNDATION RISK PARTERS, CORP	BROKER FEES 09/26 - SYNERGIES	14,042.00 14,042.00
INSURANCE SOLUTIONS INC	BROKER FEES 09/26	13,617.90 13,617.90
INTEGRITY CONSULTING GROUP	BROKER FEES 09/26	168,909.19
INTEGRITY CONSULTING GROUP	SOMERSET HILLS BOE ADJ 07/26-08/26	30,966.52 199,875.71
ROUND HILL RISK PARTNERS LLC	BROKER FEES 09/26	11,731.50 11,731.50
STEVE ANUSZEWSKI FINANCIAL SERVICES	BROKER FEES 09/26	9,549.90 9,549.90
GUARDIAN NURSES HEALTHCARE ADVOCATES, INC	GUARDIAN NURSES INV 5512 09/26	146,474.45 146,474.45
	Total Payments FY 2026-2027	2,709,615.45
	TOTAL PAYMENTS ALL FUND YEARS	2,709,615.45

Chairperson

Attest:

Dated:

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

Treasurer

SCHOOL HEALTH INSURANCE FUND

CHECKS BILLS LIST

SEPTEMBER 2026

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

BE IT RESOLVED that the School Health Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

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FUND YEAR 2024-2025

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
CLEARVIEW REGIONAL HIGH SCHOOL DISTRICT	2024-2025 WELLNESS REIMB. 09/26	5,711.28
		5,711.28
	Total Payments FY 2024-2025	5,711.28

FUND YEAR 2025-2026

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
HQSI, INC	REVIEW CASE INV# 260430-MRHIF-3 09/26	900.00
		900.00
ADVANTA HEALTH SOLUTIONS	JUNE INCENTIVE CREDITS - CHESTERFIELD	160.00
ADVANTA HEALTH SOLUTIONS	JUNE INCENTIVE CREDIT - LENAPE	2,680.00
		2,840.00
	Total Payments FY 2025-2026	3,740.00

FUND YEAR 2026-2027

<u>Vendor Name</u>	<u>Comment</u>	<u>InvoiceAmount</u>
EVERSIDE HEALTH, LLC	08/26 MEMBERSHIP FEES 09/26	2,546.00
		2,546.00
HORIZON BCBSNJ	MED TPA GROUP # 8503Q & 8513R 09/26	994.98
		994.98
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/26	106.29
PERMA RISK MANAGEMENT SERVICES	ADMINISTRATION FEES 09/26	285,535.38
		285,641.67
TREADSTONE RISK MANAGEMENT LLC	BROKER FEES 09/26	8,995.92
		8,995.92
HARDENBERG INSURANCE GROUP, INC	BROKER FEES 09/26	7,800.80
		7,800.80
USA TODAY MEDIA CORP.	ORDER# 12069724 A# 1123724 08/2026	40.14
		40.14
HQSI, INC	INV 260815-MRHIF-2 09/26	1,000.00
		1,000.00

US WELLNESS, INC.	WELLNESS PORTAL MT LAUREL 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL READINGTON 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL MT HOLLY 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL METUCHEN 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL W. DEPTFORD 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL TABERNACLE 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL BURLINGTON 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL COLLINGSWOOD 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL CITY OF SUMMIT 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL MEDFORD 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL LINDENWOLD 09/26	10,000.00
US WELLNESS, INC.	WELLNESS PORTAL EWING TWP 09/26	10,000.00
		120,000.00
AETNA BEHAVIORAL HEALTH LLC	LEAP- FOR 10/26 INV E0376723 09/26	470.00
		470.00
NJ ADVANCE MEDIA	AD# 11073817 A#1000890210 09/15/26	200.00
		200.00
ADVANTA HEALTH SOLUTIONS	SEPTEMBER 2026 MGMT FEE - SOMERSET	451.49
ADVANTA HEALTH SOLUTIONS	SEPTEMBER 2026 MGMT FEE - LENAPE	2,037.50
ADVANTA HEALTH SOLUTIONS	JULY 26 INCENTIVE CRED. CHESTERFIELD	60.00
ADVANTA HEALTH SOLUTIONS	SEPTEMBER 26 MGMT FEE - CHESTERFIELD	132.48
ADVANTA HEALTH SOLUTIONS	AUGUST 2026 MGMT FEE - SOMERSET	190.26
ADVANTA HEALTH SOLUTIONS	AUGUST 2026 MGMT FEE - LANAPE	2,000.00
ADVANTA HEALTH SOLUTIONS	JULY 2026 INCENTIVE CRED. LENAPE	3,060.00
ADVANTA HEALTH SOLUTIONS	AUGUST 26 MGMT FEE - CHESTERFIELD	144.00
		8,075.73
ACCESS	INV 12358638 DEPT 962 08/31/26 FOR 09/26	40.50
		40.50
MUNICIPAL REINSURANCE HIF	SPECIFIC REINSURANCE 09/26	1,779,763.80
		1,779,763.80
	Total Payments FY 2026-2027	2,215,569.54
	TOTAL PAYMENTS ALL FUND YEARS	2,225,020.82

Chairperson

Attest:

Dated: _____

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

Treasurer

SCHOOLS HEALTH INSURANCE FUND								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2025-26								
Month Ending: June								
	Medical	Dental	Rx	Reinsurance	Admin	Closed Year	Retained Dividend	TOTAL
OPEN BALANCE	3,826,141.22	7,025,060.93	(47,023,771.46)	2,299,511.15	22,835,329.42	104,805,262.98	19,703,812.02	113,471,346.26
RECEIPTS								
Assessments	42,366,453.19	343,901.55	4,813,316.12	1,057,100.22	3,053,502.70	0.00	0.00	51,634,273.78
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	64,033.25	11,479.42	0.00	4,179.30	37,314.46	171,258.79	32,197.34	320,462.56
Invest Adj	(0.02)	0.00	0.00	0.00	0.00	0.00	0.00	(0.02)
Subtotal Invest	64,033.23	11,479.42	0.00	4,179.30	37,314.46	171,258.79	32,197.34	320,462.54
Other *	1,088,781.44	0.00	8,060,221.53	0.00	0.00	0.00	0.00	9,149,002.97
TOTAL	43,519,267.86	355,380.97	12,873,537.65	1,061,279.52	3,090,817.16	171,258.79	32,197.34	61,103,739.29
EXPENSES								
Claims Transfers	63,231,556.64	487,184.98	11,566,824.99	0.00	0.00	0.00	0.00	75,285,566.61
Expenses	11,505,771.00	6,844.20	0.00	1,449,160.74	3,186,710.71	0.00	964,353.61	17,112,840.26
Other *	0.00	0.00	0.00	0.00	339.90	0.00	0.00	339.90
TOTAL	74,737,327.64	494,029.18	11,566,824.99	1,449,160.74	3,187,050.61	0.00	964,353.61	92,398,746.77
END BALANCE	(27,391,918.56)	6,886,412.72	(45,717,058.80)	1,911,629.93	22,739,095.97	104,976,521.77	18,771,655.75	82,176,338.78

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS																									
SCHOOLS HEALTH INSURANCE FUND																									
ALL FUND YEARS COMBINED																									
CURRENT MONTH		June																							
CURRENT FUND YEAR		2025-26																							
Description:		Fulton Bank - General Account	Fulton Bank - Expense Account	Fulton Bank Investment Account	Ocean First Bank	Wilmington Trust Investment Account	New Jersey Cash Management Investment Account	Parke Bank Investment Account #8626	TD Bank Money Market Account	Fulton Bank Money Market Account	Four Leaf Federal Credit Union Money Market Account	First Harvest Federal Credit Union Money Market Account													
ID Number:																									
Maturity (Yrs)																									
Purchase Yield:		3.77	3.77	3.77	1.26	3.36	3.62	4.00	0.70	3.77	4.00	4.00													
TOTAL for All Accts & instruments																									
Opening Cash & Investment Balance	\$113,471,346.24	\$	20,972,048.45	\$	684,204.16	\$	22,382,867.66	\$	40,672.29	\$	1,048.31	\$	7,224,483.79	\$	9,932,696.54	\$	11,068.03	\$	20,545,304.54	\$	25,601,480.44	\$	6,075,472.03		
Opening Interest Accrual Balance	\$3.01	\$	-	\$	-	\$	-	\$	-	\$	3.01	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
1	Interest Accrued and/or Interest Cost	-\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	-\$0.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00												
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00												
5	Interest Paid - Cash Instr.s	\$320,462.56	\$33,888.82	\$4,186.02	\$57,329.02	\$41.81	\$3.01	\$21,485.41	\$32,655.44	\$6.37	\$66,837.52	\$84,347.81	\$19,681.33												
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00												
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00												
8	Net Investment Income	\$320,462.51	\$33,888.82	\$4,186.02	\$57,329.02	\$41.81	\$2.96	\$21,485.41	\$32,655.44	\$6.37	\$66,837.52	\$84,347.81	\$19,681.33												
9	Deposits - Purchases	\$121,901,237.38	\$94,783,276.75	\$17,117,960.63	\$10,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00												
10	(Withdrawals - Sales)	-\$153,516,707.40	-\$102,403,867.14	-\$17,112,840.26	-\$20,000,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$14,000,000.00	\$0.00	\$0.00												
			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK												
Ending Cash & Investment Balance	\$82,176,338.78	\$13,385,346.88	\$693,510.55	\$12,440,196.68	\$40,714.10	\$1,051.32	\$7,245,969.20	\$9,965,351.98	\$11,074.40	\$6,612,142.06	\$25,685,828.25	\$6,095,153.36													
Ending Interest Accrual Balance	\$2.96	\$0.00	\$0.00	\$0.00	\$0.00	\$2.96	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00													
Plus Outstanding Checks	\$14,366,554.78	\$0.00	\$14,366,554.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00													
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00													
Balance per Bank	\$96,542,893.56	\$13,385,346.88	\$15,060,065.33	\$12,440,196.68	\$40,714.10	\$1,051.32	\$7,245,969.20	\$9,965,351.98	\$11,074.40	\$6,612,142.06	\$25,685,828.25	\$6,095,153.36													

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES									
SCHOOLS HEALTH INSURANCE FUND									
Month		June							
Current Fund Year		2026							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2025-26	Medical	649,489,277.43	63,231,556.64	0.00	712,720,834.07	0.00	712,720,834.07	649,489,277.43	63,231,556.64
	Dental	4,915,588.62	487,184.98	0.00	5,402,773.60	0.00	5,402,773.60	4,915,588.62	487,184.98
	Rx	119,070,620.06	11,566,824.99	0.00	130,637,445.05	0.00	130,637,445.05	119,070,620.06	11,566,824.99
	Vision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	773,475,486.11	75,285,566.61	0.00	848,761,052.72	0.00	848,761,052.72	773,475,486.11	75,285,566.61



SCHOOLS HEALTH INSURANCE FUND

Monthly Claim Activity Report

September 23, 2026



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2024-2025	# OF EES	PER EE	MEDICAL CLAIMS PAID 2025-2026	# OF EES	PER EE
JULY	\$38,797,567	19,761	\$1,963	\$48,404,317	21,972	\$2,203
AUGUST	\$36,500,908	19,558	\$1,866	\$47,966,624	21,901	\$2,190
SEPTEMBER	\$33,695,184	19,940	\$1,690	\$54,656,888	22,514	\$2,428
OCTOBER	\$41,785,038	19,992	\$2,090	\$45,040,233	22,416	\$2,009
NOVEMBER	\$38,020,508	19,923	\$1,908	\$43,610,400	22,507	\$1,938
DECEMBER	\$39,989,716	19,934	\$2,006	\$57,728,233	22,451	\$2,571
JANUARY	\$35,748,691	21,134	\$1,692	\$45,808,108	22,544	\$2,032
FEBRUARY	\$38,598,420	21,165	\$1,824	\$44,121,161	23,017	\$1,917
MARCH	\$41,556,482	21,199	\$1,960	\$54,502,200	23,059	\$2,364
APRIL	\$47,668,605	21,280	\$2,240	\$50,309,515	23,754	\$2,118
MAY	\$44,073,924	21,283	\$2,071	\$57,589,968	23,856	\$2,414
JUNE	\$47,164,579	21,384	\$2,206	\$63,812,409	23,860	\$2,674
TOTALS	\$483,599,620			\$613,550,056		
				2025-2026 Avg.	22,821	\$ 2,238
				2024-2025 Avg.	20,546	\$ 1,960



SCHOOLS HEALTH INSURANCE FUND

	MEDICAL CLAIMS PAID 2025-2026	# OF EES	PER EE	MEDICAL CLAIMS PAID 2026-2027	# OF EES	PER EE
JULY	\$48,404,317	21,972	\$2,203	\$51,613,310	24,923	\$2,071
AUGUST	\$47,966,624	21,901	\$2,190			
SEPTEMBER	\$54,656,888	22,514	\$2,428			
OCTOBER	\$45,040,233	22,416	\$2,009			
NOVEMBER	\$43,610,400	22,507	\$1,938			
DECEMBER	\$57,728,233	22,451	\$2,571			
JANUARY	\$45,808,108	22,544	\$2,032			
FEBRUARY	\$44,121,161	23,017	\$1,917			
MARCH	\$54,502,200	23,059	\$2,364			
APRIL	\$50,309,515	23,754	\$2,118			
MAY	\$57,589,968	23,856	\$2,414			
JUNE	\$63,812,409	23,860	\$2,674			
TOTALS	\$613,550,056			\$51,613,310		
				2025-2026 Avg.	22,821	\$2,238
				2026-2027 Avg.	24,923	\$2,071

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

Plan Sponsor Unique ID : All
Customer: SCHOOLS HEALTH INSURANCE FUND
Group / Control: 00141839,00169498,00169659,00737392,00737419

Paid Dates: 06/01/2026 - 06/30/2026
Service Dates: 01/01/2011 - 06/30/2026
Line of Business: All

Paid Amt	Diagnosis/Treatment
\$612,834.09	PARAVISCERAL ANEURYSM OF THE
\$274,279.89	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION
\$262,972.88	ENCOUNTER FOR ANTINEOPLASTIC
\$255,567.51	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
\$222,858.61	SINGLE LIVEBORN INFANT, DELIVERED VAGINALLY
\$194,841.74	OTHER BURSAL CYST, OTHER SITE
\$194,089.49	ENCOUNTER FOR ANTINEOPLASTIC
\$181,843.10	DISPLACED FRACTURE OF DISTAL PHALANX OF LEFT
\$164,950.37	INTERVERTEBRAL DISC DISORDERS WITH
\$162,739.26	SPONDYLOSIS WITHOUT MYELOPATHY OR
\$160,172.44	IGG4-RELATED DISEASE
\$155,548.40	NONRHEUMATIC AORTIC (VALVE) STENOSIS
\$149,902.10	SPINAL STENOSIS, LUMBAR REGION WITHOUT
\$149,225.74	MALIGNANT NEOPLASM OF BASE OF TONGUE
\$148,876.98	GASTRO-ESOPHAGEAL REFLUX DISEASE WITH ESOPHAGITIS

\$146,385.98	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$141,949.25	INTERVERTEBRAL DISC DISORDERS WITH
\$141,493.50	MALIGNANT NEOPLASM OF PROSTATE
\$137,881.48	BIPOLAR DISORDER, CURRENT EPISODE
\$136,154.45	HYPERTENSIVE HEART AND CHRONIC KIDNEY DISEASE
\$128,067.36	DEFECTS IN THE COMPLEMENT SYSTEM
\$125,004.16	INTRADUCTAL CARCINOMA IN SITU OF LEFT BREAST
\$122,047.77	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$119,973.28	EPILEPSY, UNSPECIFIED, NOT INTRACTABLE, WITH STATUS
\$117,015.86	ENCOUNTER FOR ANTINEOPLASTIC
\$116,360.67	SPONDYLOSIS WITHOUT MYELOPATHY OR
\$115,974.82	BURN OF SECOND DEGREE OF MULTIPLE SITES OF
\$114,807.65	CEREBRAL ANEURYSM, NONRUPTURED
\$112,673.86	ABSCESS OF LIVER
\$111,147.81	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
\$110,940.28	AMYOTROPHIC LATERAL SCLEROSIS
\$110,053.50	ENCOUNTER FOR ANTINEOPLASTIC
\$106,641.72	RELAPSING-REMITTING MULTIPLE SCLEROSIS
\$106,289.98	SEPSIS, UNSPECIFIED ORGANISM
\$105,855.41	INTRASPINAL ABSCESS AND GRANULOMA
\$104,431.50	SPINAL STENOSIS, LUMBAR REGION WITHOUT
\$104,120.55	ENCOUNTER FOR ANTINEOPLASTIC
\$100,377.22	INFECTION FOLLOWING A PROCEDURE, SUPERFICIAL
\$100,194.75	UNSPECIFIED BACTERIAL PNEUMONIA

Total:

\$6,126,545.41

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

Plan Sponsor Unique ID :	All	Paid Dates:	07/01/2026 - 07/31/2026
Customer:	SCHOOLS HEALTH INSURANCE FUND	Service Dates:	01/01/2011 - 07/31/2026
Group / Control:	00141839,00169498,00169659,00737392,00737419	Line of Business:	All

Paid Amt	Diagnosis/Treatment
\$572,362.37	UNSPECIFIED KYPHOSIS, CERVICAL REGION
\$409,773.05	OTHER COMPLICATIONS OF LUNG TRANSPLANT
\$307,656.55	POMPE DISEASE
\$234,087.59	SPONDYLOSIS WITHOUT MYELOPATHY OR
\$228,794.88	NONRHEUMATIC MITRAL (VALVE) INSUFFICIENCY
\$226,037.48	INJURY OF DIGITAL NERVE OF RIGHT INDEX FINGER,
\$221,532.92	NONTRAUMATIC INTRACEREBRAL
\$204,525.67	RADICULOPATHY, LUMBAR REGION
\$174,761.77	ENDOMETRIOSIS OF BILATERAL FALLOPIAN TUBES, UNSPECIFIED
\$170,647.89	OTHER AND UNSPECIFIED VENTRAL HERNIA WITH
\$168,465.20	MULTIPLE MYELOMA NOT HAVING ACHIEVED
\$166,321.92	SPONDYLOSIS WITHOUT MYELOPATHY OR
\$160,864.18	MALIGNANT NEOPLASM OF HEAD OF PANCREAS
\$160,026.15	NONRHEUMATIC AORTIC (VALVE) STENOSIS
\$152,347.59	ENCOUNTER FOR ATTENTION TO ILEOSTOMY

\$149,734.36	MALIGNANT NEOPLASM OF GLOTTIS
\$147,848.33	CERVICAL DISC DISORDER WITH RADICULOPATHY, HIGH
\$142,421.80	ATHEROSCLEROTIC HEART DISEASE OF NATIVE
\$142,158.78	UNSPECIFIED BACTERIAL PNEUMONIA
\$135,544.18	SINGLE LIVEBORN INFANT, DELIVERED BY CESAREAN
\$128,750.50	ENCOUNTER FOR ANTINEOPLASTIC
\$122,896.58	SPINAL STENOSIS, LUMBAR REGION WITH NEUROGENIC
\$121,762.49	PSEUDARTHROSIS AFTER FUSION OR ARTHRODESIS
\$120,470.35	NON-ST ELEVATION (NSTEMI) MYOCARDIAL INFARCTION
\$120,288.50	SPONDYLOSIS WITHOUT MYELOPATHY OR
\$119,715.09	MALIGNANT NEOPLASM OF PROSTATE
\$118,548.83	HEMIPLEGIA AND HEMIPARESIS FOLLOWING
\$115,426.44	OTHER CERVICAL DISC DISPLACEMENT, HIGH
\$115,222.62	EMBOLISM AND THROMBOSIS OF ARTERIES
\$115,002.10	SPINAL STENOSIS, CERVICAL REGION
\$114,560.53	ENCOUNTER FOR ANTINEOPLASTIC
\$113,636.81	OTHER GRAM-NEGATIVE SEPSIS
\$112,835.15	PRIMARY OSTEOARTHRITIS, LEFT SHOULDER
\$109,089.14	AMYOTROPHIC LATERAL SCLEROSIS
\$100,745.46	ATHEROSCLEROTIC HEART DISEASE OF NATIVE

Total:

\$6,024,863.25



Medical Claims Paid

**Average Per Employee Per Month
(PEPM)**

July 2025 – June 2026

Total Medical Paid per Employee: \$2,238

Network Discounts

Inpatient: **67.5%**
Ambulatory: **70.8%**
Physician/Other: **61.8%**
TOTAL: 66.3%

Provider Network

% Admissions In-Network: **97.3%**
% Physician Office: **97.3%**

Aetna Book of Business:

Admissions 97.9%; Physician 91.9%

Top Facilities Utilized

(by total Medical Spend)

- Virtua-West Jersey
- Morristown Medical Center
- Cooper University Hospital
- Capital Health Medical Center
- Children's Hospital of Philadelphia

Catastrophic Claim Impact

(January 2026 - July 2026)

Number of Claims Over \$50,000: **977**

Claimants per 1000 members: **15.7**

Avg. Paid per Claimant: **\$135,811**

Percent of Total Paid: **37.2%**

- Aetna BOB- HCC account for an average of 45.0% of total Medical Cost

Aetna One Flex Care Mgmt

Member Outreach:

Total Members Identified: **6,212**

Members Targeted for 1:1 Nurse Support
: **1,208**

Members identified for Digital Activity:
9,893

Members receiving Aetna Advice:
25,608

Average Aetna Advice outreaches per
member: **2.0**



CVS Virtual Care

Completed Visits this month : **198**

Unique Patients this month : **185**

Completed Visits in 2026 : **2,149**

Unique Patients in 2026: **1,543**

BoB Average First Available 24/7 Care:
32 Minutes

BoB Average First Available MH : **5 Days**

**Service Center Performance Goal Metrics
YTD 2026**

Customer Service Performance

1st Call Resolution: **93.5%**

Abandonment Rate: **0.15%**

Avg. Speed of Answer: **4.7 sec**

Claims Performance

Financial Accuracy: **98.53%**

90% processed w/in: **8.1 days**

95% processed w/in: **17.4 days**

Claims Performance (Monthly)

(June 2026)

90% processed w/in: **8.2 days**

95% processed w/in: **14.9 days**

(Note: This is not a PG metric)

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**





Schools Health Insurance Fund

	Medical Claim 2025-2026	# of EE'S 2025-2026	PER EE		Medical Claim 2026-2027	# of EE'S 2025-2026	PER EE
JULY	\$12,109,044.78	4948	\$2,447.26	JULY	\$14,105,605.50	5006	\$2,817.74
AUGUST	\$8,419,637.02	4934	\$1,706.45	AUGUST	\$12,602,316.09	4995	\$2,522.99
SEPTEMBER	\$9,299,136.89	5022	\$1,851.37	SEPTEMBER			
OCTOBER	\$9,505,824.85	5026	\$1,891.33	OCTOBER			
NOVEMBER	\$8,513,228.55	5040	\$1,689.13	NOVEMBER			
DECEMBER	\$6,819,836.26	5042	\$1,352.60	DECEMBER			
JANUARY	\$5,646,053.57	5065	\$1,114.71	JANUARY			
FEBRUARY	\$10,729,953.24	5083	\$2,110.95	FEBRUARY			
MARCH	\$9,960,795.17	5081	\$1,960.40	MARCH			
APRIL	\$13,140,616.65	5083	\$2,585.20	APRIL			
MAY	\$9,254,528.80	5084	\$1,820.32	MAY			
JUNE	\$8,874,267.50	4927	\$1,801.15	JUNE			
TOTAL	\$112,272,923.28			TOTAL	\$26,707,921.59		
AVERAGE		5027.92	\$1,860.91	AVERAGE		5000.50	\$2,670.37



PLAN SPONSOR INFORMATION SERVICES
Large Claimant Report- Claims Over \$100,000.00

Group:	Schools Health Insurance Fund	Service Dates:	-
Paid Dates:	8/1/2026 - 8/30/2026	Line of Business:	All
Network Service	ALL	Product Line:	All
Claimant	Relationship	Paid Amount	Diagnosis
1	Dependent	\$1,296,231.17	Liveborn
2	Spouse	\$482,040.21	Chronic Kidney Disease
3	Spouse	\$446,123.42	Postprocedural Or Postoperative Digestive System Complication
4	Spouse	\$227,644.34	Nonrheumatic And Unspecified Valve Disorders
5	Subscriber	\$155,787.19	Acute Myocardial Infarction
6	Subscriber	\$139,113.31	Chronic Kidney Disease
7	Dependent	\$125,938.92	Liveborn
8	Dependent	\$103,115.95	Neurodevelopmental Disorders
Total		\$2,975,994.51	



Schools HIF

Paid Claims 7/1/26 - 6/30/27

Average payment per member PMPM 7/1/26 - 6/30/27	\$1,039.26
Number of claimants with paid claims over \$100,000 for YTD	26
Total paid on those claimants:	\$6,850,793.59

Top Facilities Utilized based on paid claims:
VIRTUA WEST JERSEY HOSPITAL MARLTON, NJ
KENNEDY UNIVERSITY HOSPITAL, NJ
COOPER UNIVERSITY HOSPITAL MEDICAL CENTER, NJ
CHILDRENS HOSPITAL OF PHILADELPHIA, PA
VIRTUA OUR LADY OF LOURDES HOSPITAL, NJ

Provider Network
% Inpatient In- Network: 96.3%
% Professional providers In-Network: 94.4%
% Outpatient providers In-Network: 96.5%

Metric	AHA January MTD	AHA February MTD	AHA March MTD	AHA April MTD	AHA MAY MTD	AHA JUNE MYD	AHA JULY MTD
1st Call Resolution	88.70%	98.42%	95.51%	88.68%	88.29%	89.50%	88.50%
ASA	14.00	3.25	7.27	24.17	26.71	60.69	84.24
Abandonment Rate	0.22%	0.48%	0.45%	1.56%	1.78%	3.02%	4.83%

Totals	2026 -27 YTD
Total Inpatient Admissions	114
Total Inpatient Days	865
Total ER visits	485



EXPRESS SCRIPTS®

School Health Insurance Fund

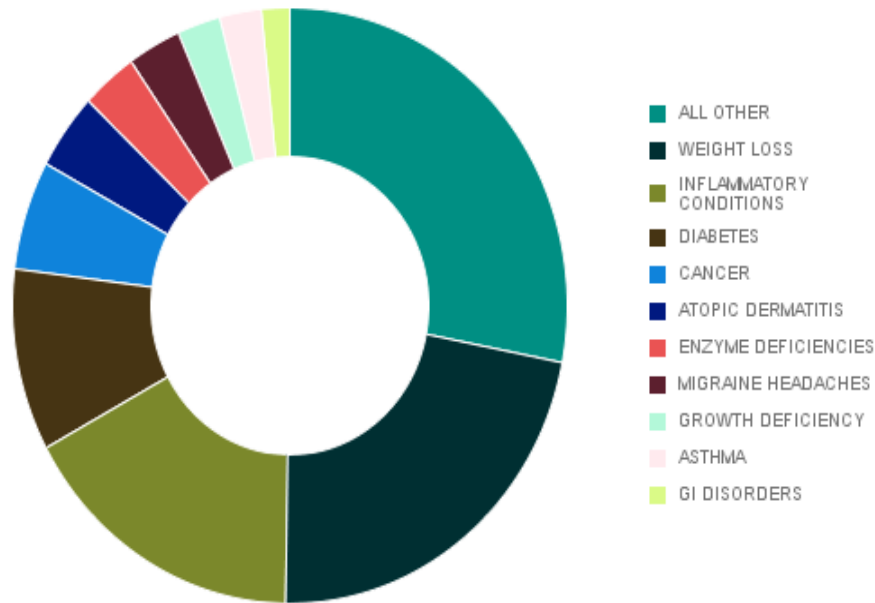
Total Component/Date of Service (Month)	2025 07	2025 08	2025 09	Q1	2025 10	2025 11	2025 12	Q2	2026 01	2026 02	2026 03	Q3	2026 04	2026 05	2026 06	Q4
Membership	36,178	36,566	36,800	36,515	36,785	36,840	36,924	36,850	36,712	36,631	36,771	36,705	36,788	36,435	36,080	36,434
Total Days	1,386,810	1,374,729	1,328,638	4,090,177	1,423,871	1,357,454	1,478,345	4,259,670	1,453,964	1,373,296	1,504,504	4,327,848	1,474,933	1,465,028	1,528,580	4,468,541
Total Patients	14,891	14,882	15,026	22,379	16,844	16,223	17,163	23,980	16,680	16,182	16,902	23,701	16,428	16,292	16,220	22,967
Total Plan Cost	\$9,729,437	\$9,410,806	\$10,162,671	\$29,302,914	\$10,958,257	\$9,177,165	\$11,356,644	\$31,492,066	\$9,822,038	\$9,285,953	\$11,093,587	\$30,610,300	\$11,638,995	\$11,239,241	\$11,449,622	\$34,327,858
Generic Fill Rate (GFR) - Total	85.1%	84.2%	80.4%	83.2%	78.9%	81.9%	83.9%	81.6%	84.5%	85.6%	85.0%	85.0%	84.5%	84.6%	84.2%	84.4%
Plan Cost PMPM	\$268.93	\$257.36	\$276.16	\$267.50	\$297.90	\$249.11	\$307.57	\$284.87	\$267.54	\$253.50	\$301.69	\$277.99	\$316.38	\$308.47	\$317.34	\$314.06
Total Specialty Plan Cost	\$4,438,423	\$4,054,203	\$4,579,454	\$13,072,079	\$4,926,030	\$3,546,082	\$5,076,980	\$13,549,092	\$3,959,350	\$3,801,365	\$4,613,453	\$12,522,517	\$5,260,884	\$4,973,977	\$4,517,734	\$14,752,594
Specialty % of Total Specialty Plan Cost	45.6%	43.1%	45.1%	44.6%	45.0%	38.6%	44.7%	43.0%	40.3%	40.9%	41.6%	40.9%	45.2%	44.3%	39.5%	43.0%

Total Component/Date of Service (Month)	2026 07	2026 08	2026 09	Q1	2026 10	2026 11	2026 12	Q2	2027 01	2027 02	2027 03	Q3	2027 04	2027 05	2027 06	Q4
Membership	36,185	34,739														
Total Days	1,440,923	1,437,696														
Total Patients	15,878	15,829														
Total Plan Cost	\$11,118,748	\$10,826,762														
Generic Fill Rate (GFR) - Total	86.1%	84.1%														
Plan Cost PMPM	\$307.28	\$311.66														
% Change Plan Cost PMPM	14.2%	21.0%														
Total Specialty Plan Cost	\$5,807,126	\$4,719,866														
Specialty % of Total Specialty Plan Cost	52.2%	43.6%														

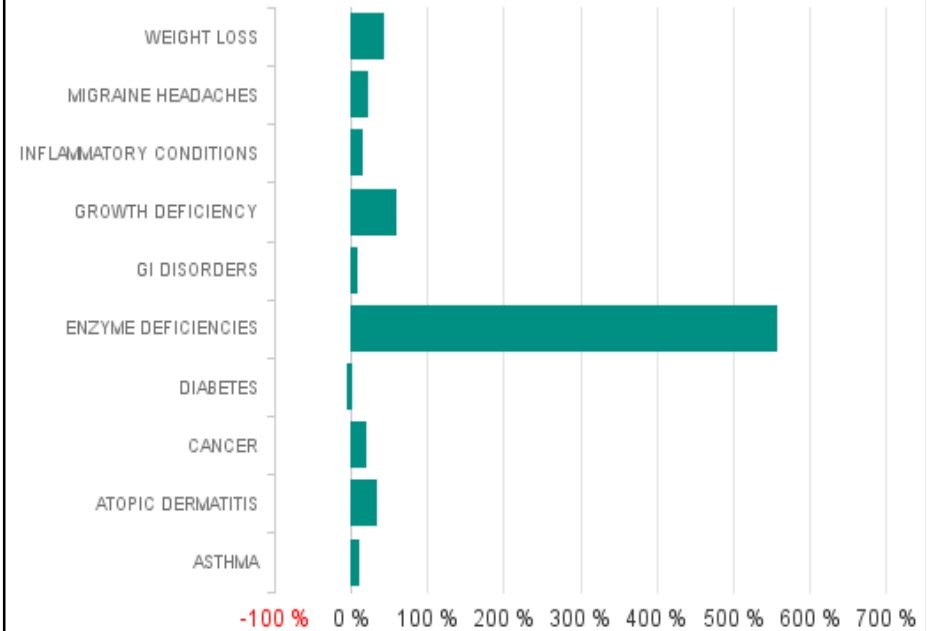
Top Indications

SCHOOL ALLIANCE INS FUND (Current Period 01/2026 - 08/2026 vs. Previous Period 01/2025 - 08/2025) Peer = Government - National Preferred Formulary

Top Indications by Plan Cost



Plan Cost PMPM Trend



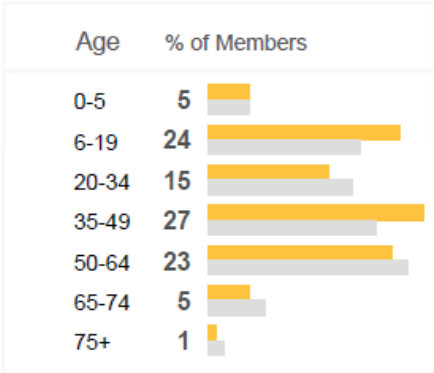
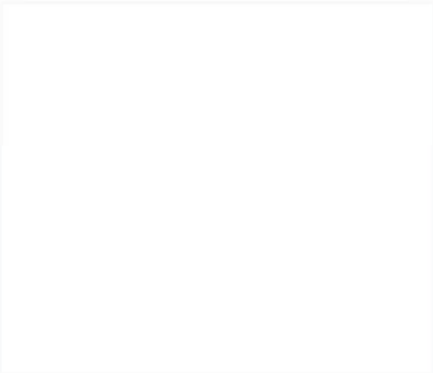
			Current Period							Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM	
1	3	WEIGHT LOSS	30.8 %	18,300	\$19,493,122	\$67.14	1.5 %	3.2 %	27.1 %	12,509	\$13,396,207	\$47.29	1.7 %	5.0 %	42.0 %	
2	2	INFLAMMATORY CONDITIONS	23.5 %	4,039	\$14,919,537	\$51.39	32.4 %	29.9 %	26.1 %	3,710	\$12,888,188	\$45.50	35.8 %	32.6 %	12.9 %	
3	1	DIABETES	13.7 %	25,676	\$8,698,157	\$29.96	30.7 %	27.7 %	17.9 %	25,771	\$8,864,016	\$31.29	28.7 %	26.3 %	-4.3 %	
4	4	CANCER	8.2 %	1,941	\$5,203,339	\$17.92	84.0 %	78.0 %	8.6 %	1,752	\$4,272,453	\$15.08	84.1 %	77.3 %	18.8 %	
5	5	ATOPIC DERMATITIS	5.8 %	5,759	\$3,663,862	\$12.62	78.7 %	79.7 %	5.5 %	5,320	\$2,716,759	\$9.59	81.4 %	83.4 %	31.6 %	
6	9	ENZYME DEFICIENCIES	4.5 %	49	\$2,848,812	\$9.81	10.2 %	9.6 %	0.9 %	26	\$423,246	\$1.49	3.8 %	11.5 %	556.7 %	
7	6	MIGRAINE HEADACHES	4.3 %	4,031	\$2,738,244	\$9.43	43.7 %	51.2 %	4.5 %	3,529	\$2,231,880	\$7.88	43.8 %	54.3 %	19.7 %	
8	10	GROWTH DEFICIENCY	3.5 %	332	\$2,237,487	\$7.71	0.0 %	0.0 %	2.8 %	223	\$1,392,831	\$4.92	0.0 %	0.0 %	56.7 %	
9	7	ASTHMA	3.4 %	14,057	\$2,135,206	\$7.35	84.8 %	89.6 %	3.9 %	14,548	\$1,905,075	\$6.73	84.2 %	89.3 %	9.3 %	
10	8	GI DISORDERS	2.3 %	2,446	\$1,454,327	\$5.01	57.2 %	58.2 %	2.7 %	2,180	\$1,319,939	\$4.66	57.9 %	58.2 %	7.5 %	
Total Top 10				76,630	\$63,392,093	\$218.34	40.1 %	43.4 %		69,568	\$49,410,594	\$174.44	42.8 %	44.9 %	25.2 %	

Top Drugs

SCHOOL ALLIANCE INS FUND (Current Period 01/2026 - 08/2026 vs. Previous Period 01/2025 - 08/2025) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	3	ZEPBOUND	WEIGHT LOSS	N	13,365	2,137	\$13,662,212	\$47.06	7,632	1,317	\$7,672,152	\$27.09	73.7 %
2	9	WEGOVY	WEIGHT LOSS	N	4,409	797	\$5,599,440	\$19.29	4,532	834	\$5,679,120	\$20.05	-3.8 %
3	1	MOUNJARO	DIABETES	N	3,567	549	\$3,751,764	\$12.92	2,398	396	\$2,407,178	\$8.50	52.1 %
4	98	STRENSIQ	ENZYME DEFICIENCIES	Y	25	2	\$2,572,959	\$8.86	2	1	\$242,245	\$0.86	936.2 %
5	7	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	326	43	\$2,338,849	\$8.06	247	37	\$1,721,500	\$6.08	32.5 %
6	21	SKYRIZI ON-BODY	INFLAMMATORY CONDITIONS	Y	182	28	\$2,020,475	\$6.96	90	16	\$922,791	\$3.26	113.6 %
7	8	DUPIXENT PEN	ATOPIC DERMATITIS	N	503	108	\$1,776,528	\$6.12	NA	NA	NA	NA	NA
8	14	RINVOQ	INFLAMMATORY CONDITIONS	Y	270	40	\$1,655,373	\$5.70	246	36	\$1,387,977	\$4.90	16.4 %
9	5	OZEMPIC	DIABETES	N	1,730	292	\$1,647,222	\$5.67	2,213	358	\$2,028,271	\$7.16	-20.8 %
10	16	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	136	21	\$966,769	\$3.33	81	13	\$499,479	\$1.76	88.8 %
11	22	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	139	24	\$959,446	\$3.30	149	21	\$866,586	\$3.06	8.0 %
12	27	NURTEC ODT	MIGRAINE HEADACHES	N	564	195	\$840,015	\$2.89	455	130	\$672,328	\$2.37	21.9 %
13	95	GENOTROPIN	GROWTH DEFICIENCY	Y	143	19	\$838,233	\$2.89	90	14	\$431,879	\$1.52	89.4 %
14	8	DUPIXENT PEN	ATOPIC DERMATITIS	Y	225	83	\$726,735	\$2.50	552	92	\$1,739,475	\$6.14	-59.2 %
15	41	QULIPTA	MIGRAINE HEADACHES	N	637	128	\$716,804	\$2.47	454	83	\$489,272	\$1.73	42.9 %
16	150	OMNITROPE	GROWTH DEFICIENCY	Y	100	17	\$699,578	\$2.41	59	10	\$365,013	\$1.29	87.0 %
17	52	UBRELVY	MIGRAINE HEADACHES	N	537	199	\$698,629	\$2.41	448	163	\$554,363	\$1.96	22.9 %
18	30	OTEZLA	INFLAMMATORY CONDITIONS	Y	149	23	\$660,548	\$2.28	189	32	\$818,902	\$2.89	-21.3 %
19	43	KISQALI	CANCER	Y	48	8	\$618,406	\$2.13	30	5	\$382,384	\$1.35	57.8 %
20	23	JARDIANCE	DIABETES	N	1,740	268	\$560,928	\$1.93	1,629	248	\$950,273	\$3.35	-42.4 %
21	86	NGENLA	GROWTH DEFICIENCY	Y	66	10	\$538,788	\$1.86	56	8	\$418,436	\$1.48	25.6 %
22	48	STELARA	INFLAMMATORY CONDITIONS	Y	33	7	\$525,948	\$1.81	139	31	\$1,704,047	\$6.02	-69.9 %
23	18	TREMFYA ONE-PRESS	INFLAMMATORY CONDITIONS	Y	72	13	\$508,877	\$1.75	100	16	\$622,222	\$2.20	-20.2 %
24	45	LENALIDOMIDE	CANCER	Y	30	4	\$496,529	\$1.71	20	4	\$311,143	\$1.10	55.7 %
25	54	OMNIPOD 5 DEXG7G6 PODS (	DIABETES	N	614	90	\$457,112	\$1.57	558	83	\$400,638	\$1.41	11.3 %
Total Top 25					29,610		\$45,838,167	\$157.88	22,369		\$33,287,675	\$117.52	34.3 %





Your Group
Peers

Your Peer Comparison

17 groups in Insurance Carriers and Related Activities, statewide

100+ members

High % of visits in NJ (your group has 97%)

Dental Action Report

Crista C. O'Donnell
Account Manager
codonnell@deltadentalnj.com



**SCHOOLS HEALTH INSURANCE FUND
CONSENT AGENDA
SEPTEMBER 23, 2026**

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 26-26: QPA Contract Award.....	Page 58
Resolution 27-26: August and September 2026 Bills List	Page 59

RESOLUTION NO. 26-26

SCHOOLS HEALTH INSURANCE FUND

**RESOLUTION APPOINTING A QUALIFIED PURCHASING AGENT CONTRACT FOR THE
2026-2027 FUND YEAR**

WHEREAS, the Schools Health Insurance Fund ("Fund") requires the services of a Qualified Purchasing Agent ("QPA") as a non-fair and open contract pursuant to the provisions of N.J.S.A. 19:44A-20.4 et seq.; and

WHEREAS, the QPA position will not exceed the bidding threshold of \$17,500; and

WHEREAS, the anticipated term of this contract will begin on September 1, 2026, and terminate on June 30, 2027; and

WHEREAS, requests for quotes were sent to multiple known QPAs, and two responses were received in accordance with N.J.S.A. 18A:18A-4; and

WHEREAS, the Contracts Committee reviewed the responses received and recommended the appointment of Katelyn R. Haroldson, QPA, having determined that she possesses the qualifications and experience necessary to perform the required services for the Fund; and

WHEREAS, the Fund Treasurer hereby certifies that funds are available in the amount of \$5,000.00 for the QPA services in the Fund's 2026-2027 Budget;

NOW, THEREFORE, BE IT RESOLVED that the Fund hereby appoints Katelyn R. Haroldson, QPA, as Qualified Purchasing Agent for the balance of Fund Year 2026-2027 in accordance with N.J.S.A. 18A:18A-4 and

BE IT FURTHER RESOLVED the Fund Administrator is hereby authorized to execute the Services Agreement

ADOPTED: SEPTEMBER 23, 2026

BY: _____
CHAIRPERSON

ATTEST:

SECRETARY

RESOLUTION NO. 27-26

**SCHOOLS HEALTH INSURANCE FUND
APPROVAL OF AUGUST AND SEPTEMBER 2026 BILLS LISTS, WELLNESS BILLS LISTS AND
TREASURERS REPORT**

WHEREAS, the **Schools Health Insurance Fund** (the “Fund”) held a Public Meeting on **September 23, 2026** 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 August and September 2026 for consideration and approval of the Board of Trustees; 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 June for all Fund Years for consideration and approval of the Board of Trustees; and

WHEREAS, a quorum of the Board of Trustees was present thereby conforming with the By-laws of the Fund to conduct official business of the Fund,

NOW THEREFORE BE IT RESOLVED the Board of Trustees of the **Fund** hereby approves the Bills List for August and September 2026 bills list 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 School Board Joint Insurance Funds.

NOW, THEREFORE BE IT FURTHER RESOLVED, the Board of Trustees of the **Fund** hereby approves the Treasurer’s 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 School Board Joint Insurance Funds.

SCHOOLS HEALTH INSURANCE FUND

ADOPTED: SEPTEMBER 23, 2026

BY: _____
CHAIRPERSON

ATTEST: _____
SECRETARY

APPENDIX I

**SCHOOLS HEALTH INSURANCE FUND
OPEN MINUTES
JULY 22, 2026
MOORESTOWN COMMUNITY HOUSE
12:00 PM**

MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ BY EXECUTIVE DIRECTOR

ROLL CALL 2025-2026 BOARD OF TRUSTEES

Trustee	BOE		
Joseph Collins	Delsea Regional BOE	Chairman	Present
Beth Ann Coleman	Collingswood BOE	Secretary	Present
Christopher Lessard	Frankford Township BOE		Present
Evon Digangi	Medford Twp BOE		Present
Nicholas Bice	Burlington Township BOE		Present
Helen Haley	Voorhees Township BOE		Present
John Bilodeau	Gloucester Twp BOE		Present
Fran Adler	Clayton BOE		Present
Katie Blew	North Hunterdon-Voorhees Regional HS		Absent
Derek Jess	Summit BOE		Absent
Scott Kipers	Black Horse Pike BOE		Present
Stephen Jakubowski	West Deptford BOE		Absent
Janice Grassia	Gateway		Present
Donna DiLapo	Mt. Holly BOE		Present

FUND ADMINISTRATOR:

PERMA Risk Management

Emily Koval, Associate Executive Director

Caitlin Perkins, Account Manager

PROGRAM MANAGER:

Conner Strong & Buckelew

John Lajewski

FUND ATTORNEY:

Ken Harris

FUND TREASURER:

Lorraine Verrill

FUND ACTUARY:

Absent

FUND AUDITOR:

Dennis Skalkowski

MEDICAL TPA AETNA:

Jason Silverstein

MEDICAL TPA AMERIHEALTH:

Tyler Jackson

MEDICAL TPA HORIZON:

Michelle Witherspoon

EXPRESS SCRIPTS: Hiteksha Patel

DELTA DENTAL Crista O'Donnell

GUARDIAN NURSES: Absent

MOTION TO APPROVE OPEN MINUTES OF MAY 27, 2026

Moved:	Trustee Coleman
Second:	Trustee DiLapo
Vote:	Unanimous

ELECTION RESULTS ANNOUNCED BY MS. KOVAL

Officers

Joseph Collins, Delsea Regional BOE-Chairman
Beth Ann Coleman, Collingswood BOE

Board of Trustees

Christopher Lessard, Frankford Twp BOE
Evon DiGangi, Medford Twp BOE
Nicholas Bice, Burlington Twp BOE
Helen Haley, Voorhees Township BOE
John Bilodeau, Gloucester Twp BOE
Fran Adler, Clayton BOE
Katie Blew, North Hunterdon-Voorhees Regional HS
Scott Kipers, Black Horse Pike BOE
Stephen Jakubowski, West Deptford BOE
Janice Grassia, Gateway Regional BOE
Donna DiLapo, Mt. Holly BOE
Patrick Doyle, Bellmawr BOE
Michael Colling, Ewing BOE

MOTION OF APPROVAL OF SLATE

Moved:	Secretary Coleman
Second:	Trustee Lessard
Vote:	Unanimous by vote below

School District	Fund Commissioner	Present	Selection on Ballot
Alexandria Township BOE	Marisa Preston		
Andover Regional BOE			
Avon Borough BOE	Amy Lemer		
Bellmaw Public School District	Patrick Doyle	x	Full Slate
Berlin Borough BOE	Kristen Mari		
Bethlehem Township School District	Kirby Hendershot		Full Slate
Black Horse Pike Regional BOE	Scott Kipers	x	Full Slate
Blairtown BOE	Kathleen Kane		
Bloomsbury BOE	Timothy Mantz		
Bogota BOE	Irvin Evick		
Burlington Township BOE	Nicholas Bice	x	Full Slate
Byram Township BOE	Theresa Radline	x	Full Slate
Calton BOE	Matthew Herzer		
Chesterfield BOE	Scott J. Hoggan	x	Full Slate
Cinnaminson Township BOE	Melissa Wilke		
City of Burlington BOE	Ray Bonnette		Full Slate
Clark BOE	Gretchen Dempsey		
Clayton BOE	Fran Adler	x	
Clearview Regional BOE	Robert Miles		Full Slate
Clinton Township BOE	Murat Yazici		
Collingswood BOE	Beth Ann Coleman	x	Full Slate
Delran Township School District	Barbara Farquhar	x	
Delsea Regional BOE	Joseph Collins	x	Full Slate
Deptford Township BOE	Ronald Latham		
East Greenwich BOE	Gregory Wilson		Full Slate
Eastern Camden County School District	Dr. Sarah Bilotti	x	Full Slate
Eatontown BOE	Gregory Hillman		
ESC of Morris County	Cassandra Bilotta		
Ewing Township BOE	Michael Colling	x	
Florence Township BOE	Luis Valencia	x	
Foundation Academy Charter School	Christopher Lessard		
Frankford Township BOE	Christopher Lessard	x	
Franklin Township School District (H)	Mark Kramer		
Fredon Town BOE	Erin Sipola		Full Slate
Frelinghuysen Township BOE	Danielle Tarvin		
Gateway Regional BOE	Janice Grassia	x	Full Slate
Glassboro BOE	Michael Sloan		Full Slate
Glen Ridge Public Schools	Michael Rothel		
Gloucester City BOE	Sarah Bell	x	
Gloucester County Special Services School District			
Gloucester County Vocational School District	Amy Capriotti		Full Slate
Gloucester Township BOE	John Blodeau	x	Full Slate
Greenwich Township BOE	Timothy Mantz		
Hampton Township BOE	Kate Fedge	x	
Hanover Park BOE	William Albert		
Hardyston Township BOE	Susan Verso		
Harrison Township BOE	Christopher DeSanto		Full Slate
High Point Regional BOE	Kathy Kolbusch		Full Slate
Hope Township School District			
Hunterdon Central Regional HS BOE	Heather Spitzer		
Jamesburg BOE	Brian Falkowski		
Kingsway Regional School District	Sharon Omsbee		
Lawrence Township BOE	Thomas Eldridge		
Leap Academy University Charter School	Yusein Durakov		
Lebanon Township BOE	Michele LaFave		Full Slate
Lenape Regional High School	Kara Huber		Full Slate
Lenape Valley Regional BOE	Danielle Tarvin		
Leonia BOE	Phil Nixonoff		
Lindemead BOE	Kathleen Huder		
Logan Township BOE	Christian Albadine		
Lower Alloways Creek BOE	Karen Stoms		
Lumberton Township BOE	Robert Kraft		Full Slate
Mansfield Township BOE	Danielle Dolci	x	Full Slate
Mantua Township BOE	Michelle Jankauskas		Full Slate
Maple Shade BOE	Michael Blake	x	Full Slate
Medford Lakes BOE	Lynn Shugars		Full Slate
Medford Township BOE	Evan DiGangi	x	Full Slate
Mendham Borough School District	Vanessa Wolsky		
Mendham Township BOE	Donna Mosner		
Metuchen BOE	Michael A. Harver		Full Slate
Middlesex BOE	Annette Giordano		
Milburn Twp BOE			
Monmouth Beach BOE			
Montgomery Township BOE	Jack Trent		
Moorestown Township Public Schools	James Heiser		
Morris County Vo-Tech	Michael Davidson		
Morris Hills BOE	Danielle Matowski		
MT Laurel Township	Robert Wachter	x	Full Slate
MT. Holly Township BOE	Donna DiLupo	x	Full Slate
Netcong BOE	Paul Stabile		
Newton BOE	James Sekelsky		
North Hunterdon-Voorhees BOE	Kathryn Blew		Full Slate
Northern Burlington County Regional School District	Jamie Williams		Full Slate
Oakland BOE	Annette Wells		
Ogdensburg Borough School District	haina Gray		
Oxford Central School	Nicholas Sarlo		
Paramus BOE			
Paulsboro Public Schools	Douglas McGarry		Full Slate
Pennsauken BOE	John Ogunkanmi	x	
Pinelands Regional School District	Amanda Miller		
Pohatcong Township BOE	Timothy Mantz		
Princeton Charter School	Lawrence Patton		
Rahway BOE			
Ramapo Indian Hills Regional High School	Matthew Bouldin		
Rancocas Valley Regional BOE	Connie Stewart		
Randolph BOE	Stephen Frost		
Readington BOE	Jason Bohm		Full Slate
Ringwood BOE			
Riverside Township BOE	Robert OBrien		
Robbinsville BOE	Nick Mackres		Full Slate
Roxbury Township BOE	Joseph Mondanaro		
Sandy-Son-Walpack Consolidated School District	Vincent Occhino		
School District of the Chathams	Peter Daquila		Full Slate
Shamong Township BOE	John Scavelli		Full Slate
Somerset Hills BOE	Richard Ligouri		Full Slate
South Harrison BOE	Christian Albadine		
Southampton Township BOE	Mary Conroy		
Sparta BOE	Barbara Decker		Full Slate
Springfield Township BOE	Nikolas Vrettos		
Sterling Regional High School	James McCullough		
Stillwater Township BOE	Rene Metzgar		
Summit BOE			
Sweedesboro Woodwich BOE	Korey Jeffries		
Tabernacle BOE	Patricia Palmieri	x	
Township of Franklin Public Schools (GC)	Lawren Birmingham		Full Slate
Union Beach BOE			
Upper Pittsgrove BOE	Jessica Pate		
Voorhees Township BOE	Helen Haley	x	Full Slate
Walkkill Valley Regional BOE	Joseph Hurley		
Washington Borough BOE	Brian Latzke		Full Slate
Washington Township BOE	Janie Wechter		
Watchung Borough BOE	Karen Bishop-Johnson		
Watchung Hills Regional High School	William Scholtis		
West Deptford BOE	Steven Jakubowski		Full Slate
West Morris Regional High School			
West Orange BOE	Tonya Flowers		
West Windsor Plainsboro BOE	Deak Mead	x	
White Township BOE	Loi Timne		Full Slate
Woodbury City BOE	Nancy McCabe		
Woodbury Heights BOE	Scott Campbell		
Woodland Township BOE	Laura Archer		
Woodstown-Pilesgrove BOE	Shannon DuBois-Brody		Full Slate

ATTORNEY SWEARS IN 2026-2027 OFFICERS AND BOARD OF TRUSTEES

ROLL CALL OF 2026-2027 BOARD OF TRUSTEES

Officers

Joseph Collins, Delsea Regional BOE-Chairman	Present
Beth Ann Coleman, Collingswood BOE	Present

Board of Trustees

Christopher Lessard, Frankford Twp BOE	Present
Evon DiGangi, Medford Twp BOE	Present
Nicholas Bice, Burlington Twp BOE	Present
Helen Haley, Voorhees Township BOE	Present
John Bilodeau, Gloucester Twp BOE	Present
Fran Adler, Clayton BOE	Present
Katie Blew, North Hunterdon-Voorhees Regional HS	Absent
Derek Jess, Summit BOE	Absent
Scott Kipers, Black Horse Pike BOE	Present
Stephen Jakubowski, West Deptford BOE	Absent
Janice Grassia, Gateway Regional BOE	Present
Donna DiLapo, Mt. Holly BOE	Present
Patrick Doyle, Bellmawr BOE	Present
Michael Colling, Ewing BOE	Present

Chair Collins thanked the Fund Commissioners to allow him to continue to be Chair for another year, and a special welcome back to Michael Colling, who is back on the board.

MOTION TO OPEN THE MEETING TO THE PUBLIC FOR AGENDA ITEMS ONLY

Moved:	Trustee Grassia
Second:	Trustee Bice
Vote:	All in favor

No public comment was made.

MOTION TO CLOSE THE MEETING TO THE PUBLIC FOR AGENDA ITEMS ONLY

Moved:	Trustee Grassia
Second:	Trustee DiGangi
Vote:	All in favor

EXECUTIVE DIRECTORS REPORT

Fast Track Financial Reports – Ms. Koval noted the Financial Fast Track reports for April and May are in the agenda, but since the reports are cumulative, the focus will be on the May fast track. The report showed a year-to-date deficit of approximately \$37 million. The Administrator noted that, relative to the Fund's overall budget of approximately \$1 billion, this deficit represents only about 5% under budget. She noted how cost-containment steps already underway include raising the BMI threshold used for prescription-benefit eligibility to 35, which is expected to affect pharmacy spend. A premium increase effective July 1 is expected to be sufficient to address current trends going into next year. Finances will continue to be monitored.

REORGANIZATIONAL RESOLUTIONS – Ms. Koval reviewed the following reorganizational resolutions:

1. Resolution 19-26: Risk Management Plan was updated to reflect the stop loss adjustment. This change modestly increases the Fund's exposure to a higher-retention layer.
2. Resolution 20-26: Designation of Fund's record custodian includes Secretary Coleman as she has been officially approved for 2026-2027 year.
3. Resolution 21-26: Authorizes signatories in the Fund's bank account, where there were no changes from the previous year.

FUND QUALIFIED PURCHASING AGENT (QPA) – It was reported the Contracts Committee continues to evaluate the two submissions that were received. A recommendation will be provided at the September meeting and Ms. Koval confirmed that there are no planned Request for Proposals for the Fund at this time.

MRHIF UPDATES – Ms. Koval provided three updates regarding the MRHIF, noting the first and second reading of the bylaw amendment, including renaming the Fund to reference public schools, given that school members make up more than 50% of the total membership. Additionally, revising the bylaw language to align with the State regulations where the Program Manager will be reclassified out of the contracted professional category into servicing organization category. Since bylaw changes require approval by resolution from 75% of the membership, a corresponding resolution is including on the consent agenda.

Ms. Koval updated the long-anticipated RFP for a Medical Third-Party Administrator (TPA) through the MRHIF is proceeding towards a release, pending required OSC approval. She noted the Fund Attorney will provide an update in his report.

Ms. Koval provided a quick audit regarding the Express Script's pharmacy rebates for Fund year 2025, noting it is running a month behind schedule due to the volume of data and required on-site work. Lastly, a required I&T agreement for SHIF's membership in MRHIF is expired at the end of the 2025-2026 Fund year. A new I&T agreement is included on consent agenda.

PCORI AND A4 SURCHARGE FEES – The Fund continues to pay the PCORI and A4 surcharge fees on behalf of each member. Ms. Koval commented that if any member receives related notices to please contact the Fund office to confirm the payment was processed on their behalf.

WELLNESS PROGRAM – Ms. Koval reviewed the 2026-2027 wellness applications, that were due on July 1st. There were 84 applications processed this year that came in slightly over budget. The Wellness Committee is recommending going over the budget, as the past three years we have had an average of 11-12% unused monies. The resolution approving the wellness grant applications is included on the consent agenda.

Mr. Lessard, who is the Wellness Committee Chair, added that historically the program has never fully used its budget and it was intentionally planned for this year's allocation to go over the nominal per-group budget rather than reducing awards for high-utilizing groups in favor of low-utilizing groups. The Committee also discussed the ongoing challenge of a flat per-employ per-month limit as it affects smaller districts differently than large ones.

Ms. Koval commented the approval of the resolution will trigger award letters to brokers. It was highlighted that an upcoming rollout of a new wellness management system will be occurring this year to streamline the grant application, award-letter, and reimbursement process for the overall program.

There were no additional questions or comments for the Executive Directors report.

PROGRAM MANAGERS REPORT

MARKET TREND AND COSTS - Mr. Lajewski referenced projections from the Centers for Medicare & Medicaid Services (CMS) that U.S. healthcare spending will rise from approximately \$5.8 trillion in 2024 to approximately \$9 trillion by 2034, and noted that plan sponsors nationally are shifting focus away from traditional deductible and co-pay plan design changes, towards alternative funding arrangements, pharmacy optimization, population health initiatives, provider contracting strategies, reference-based pricing, and clinical navigation/advocacy programs, all areas the Fund is already exploring.

Mr. Lajewski highlighted that GLP-1 medications remain the top pharmacy cost driver, primarily for weight loss. Express Scripts data suggests a coming shift toward GLP-1 use for additional indications, including Alzheimer's disease and substance-use and addiction-related conditions. The Fund will continue to monitor this with Express Scripts.

Aetna is rolling out an enhanced "Smart Compare"-type provider-matching tool for 2027 that will use artificial intelligence to match members with providers based on individual needs, quality standards, and cost-effectiveness – supporting the Fund's ongoing work on site-of-service optimization.

UTILIZATION AND COST REPORTING - Mr. Lajewski reviewed cost and utilization data for the period of July 2025 through May 2026 compared with the prior year. The population's overall risk score decreased year over year. Overall claims costs rose approximately 10%, but per-member-per-month claims costs rose by a smaller amount, tracking well below trend.

GLP-1 medications continue to top the drug-cost list; anti-inflammatory medications also remain among the top categories. Prevalent chronic conditions (hyperlipidemia, hypertension, and depression) are largely unchanged from the prior report.

STRATEGIC INITIATIVES - Mr. Lajewski highlighted the following strategic initiatives:

- Continued focus on GLP-1 management, supported by Aetna's forthcoming 2027 provider-matching technology.
- Continued offering of a high-performance provider network option, selected on both cost and clinical-outcome criteria.
- Reference-based pricing services to be incorporated into the forthcoming TPA/vendor RFP.
- Continued close coordination with Guardian Nurses case management to ensure member needs are addressed and services maximized.

NEW MEMBERS AND MARKED UPDATE - No new fund members to report currently. The consultant noted that the State Health School Employees Health Benefits Program recently announced a premium increase of approximately 34% for 2027, which is expected to drive increased RFP activity from school districts; the Fund is prepared to evaluate and underwrite that activity as it arises.

NEW JERSEY NEWBORN MANDATE - New Jersey has extended its newborn-coverage mandate, increasing the period of automatic newborn coverage under applicable health plans from 60 days to 90 days. It was recommended the Fund's plan documents be amended to comply with, effective July 1, 2026.

MOTION TO AMEND THE MEMBER PLAN DOCUMENTS TO COMPLY WITH THE NEW JERSEY STATE NEWBORN-COVERAGE MANDATE EFFECTIVE JULY 1, 2026:

Moved:	Secretary Coleman
Second:	Trustee Grassia
Vote:	All in favor

CLIENT SERVICES REPORT - Mr. Lajewski provided an update on Ms. Lenka Byystrianska, who is the Senior Director of the HIF Operations. He noted the annual Notices of Creditable Coverage are being issued by Express Scripts and expected to be distributed around September 21st. He reviewed the appeals and IRO submissions.

There were no additional questions or comments for the Program Managers report.

FUND PROFESSIONAL REPORTS

GUARDIAN NURSES ("GN") - No report as no one was in attendance.

TREASURER- Fund Treasurer reviewed the June and July Bills List is listed in the agenda. She reviewed the current cash on hand and investments, as reported in the agenda. The Treasurer noted cash flow has been slower in the month of July, which is expected, attributed to delays on the State's funding and July reorganization for School Boards.

FUND ATTORNEY - Fund Attorney provided an update on the Medical TPA, highlighting conversations have been occurring with OSC and DOBI, where DOBI is suggesting that OSC approves the Medical TPA as allowing the RFP to be released at the MRHIF level is allowed by the statute and procurement laws. He noted the RFP is currently being finalized with the Fund professionals. Mr. Harris commented that Robert Kennedy announced a reinstatement of the Presidential Fitness Test within the schools.

AETNA - Mr. Silverstien reviewed the paid claims for the months of April and May 2026 and the report in the agenda. He commented there were 34 high claimants for the month of April and 43 high claimants for the month of May and the dashboard metrics continue to perform well. He provided a network update, noting the Hackensack Meridian negotiation has a verbal agreement and extension to September 1st and Virtua Health negotiations have begun for January 1, 2027.

AMERIHEALTH - Mr. Jackson reviewed the AmeriHealth report through June 2026. He reviewed the five high claimants for the month of June and the customer service metrics, which continue to perform well.

HORIZON- No updates.

EXPRESS SCRIPTS – Mrs. Patel reviewed the reporting for the Q4 2026, highlighting that the percentage change plan cost PMPM has an 18.8% increase from Q4 2025. For the top indications, there are two members with the indication of Enzyme Deficiencies, a significant outlier to monitor, which also corresponds to the fourth rated drug by cost. She commented there will continue to be a decrease with the drug Stelara as it is being excluded from the Formulary as of July 1, 2026, with biosimilars being available.

DELTA DENTAL – Ms. O'Donnell reviewed the health report regarding the carryover maximum data, which is a program that allows members to carry over a portion of unused annual maximum into the following year.

CONSENT AGENDA: MOTION TO APPROVE RESOLUTION 19-26 THROUGH 25-26 AS PREVIOUSLY LISTED AND DISCUSSED:

MOTION:	Trustee Grassia
SECOND:	Secretary Coleman
VOTE:	All in favor

OLD BUSINESS - None.

NEW BUSINESS – None.

PUBLIC COMMENT – In response to a question from the public, Mr. Lajewski noted he will get clarification on the dependent children and/or spouses that are under the age of 65 but eligible for Medicare due to a disability and if they are receive a Notice of Creditable Coverage.

Chair Collins wished everyone a healthy and happy remaining Summer.

MOTION TO ADJOURN:

MOTION:	Trustee DiGangi
SECOND:	Trustee Bice
VOTE:	Unanimous

MEETING ADJOURNED: 12:59 pm

NEXT MEETING: September 23, 2026

Moorestown Community House

12:00pm

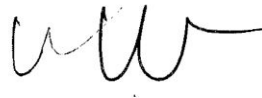
School District	Fund Commissioner	Present	Selection on Ballot
Alexandria Township BOE	Marisa Preston		
Andover Regional BOE			
Avon Borough BOE	Amy Lerner		
Bellmawr Public School District	Patrick Doyle	x	Full Slate
Berlin Borough BOE	Kristen Mari		
Bethlehem Township School District	Kirby Hendershot		Full Slate
Black Horse Pike Regional BOE	Scott Kipers	x	Full Slate
Blairstown BOE	Kathleen Kane		
Bloomsbury BOE	Timothy Mantz		
Bogota BOE	Irfan Evcil		
Burlington Township BOE	Nicholas Bice	x	Full Slate
Byram Township BOE	Theresa Radline	x	Full Slate
Califon BOE	Matthew Herzer		
Chesterfield BOE	Scott J. Hoggan	x	Full Slate
Cinnaminson Township BOE	Melissa Wilke		
City of Burlington BOE	Ray Bonnette		Full Slate
Clark BOE	Gretchen Dempsey		
Clayton BOE	Fran Adler	x	
Clearview Regional BOE	Robert Miles		Full Slate
Clinton Township BOE	Murat Yazici		
Collingswood BOE	Beth Ann Coleman	x	Full Slate
Delran Township School District	Barbara Farquhar	x	
Delsea Regional BOE	Joseph Collins	x	Full Slate
Deptford Township BOE	Ronald Latham		
East Greenwich BOE	Gregory Wilson		Full Slate
Eastern Camden County School District	Dr. Sarah Bilotti	x	Full Slate
Eatontown BOE	Gregory Hillman		
ESC of Morris County	Catarina Bilotta		
Ewing Township BOE	Michael Colling	x	
Florence Township BOE	Luis Valencia	x	
Foundation Academy Charter School	Christopher Lessard		
Frankford Township BOE	Christopher Lessard	x	
Franklin Township School District (H)	Mark Kramer		
Fredon Town BOE	Erin Siipola		Full Slate
Frelinghuysen Township BOE	Danielle Tarvin		
Gateway Regional BOE	Janice Grassia	x	Full Slate
Glassboro BOE	Michael Sloan		Full Slate
Glen Ridge Public Schools	Michael Rohal		
Gloucester City BOE	Sarah Bell	x	
Gloucester County Special Services School District			
Gloucester County Vocational School District	Amy Capriotti		Full Slate
Gloucester Township BOE	John Bilodeau	x	Full Slate
Greenwich Township BOE	Timothy Mantz		
Hampton Township BOE	Kate Fedge	x	
Hanover Park BOE	William Albert		
Hardyston Township BOE	Susan Verso		

High Point Regional BOE	Kathy Kolbusch		Full Slate
Hope Township School District			
Hunterdon Central Regional HS BOE	Heather Spitzer		
Jamesburg BOE	Brian Falkowski		
Kingsway Regional School District	Sharon Ormsbee		
Lawrence Township BOE	Thomas Eldridge		
Leap Academy University Charter School	Yusein Durakov		
Lebanon Township BOE	Michele LaFevre		Full Slate
Lenape Regional High School	Kara Huber		Full Slate
Lenape Valley Regional BOE	Danielle Tarvin		
Leonia BOE	Phil Nisonoff		
Lindenwold BOE	Kathleen Huder		
Logan Township BOE	Christian Albadine		
Lower Alloways Creek BOE	Karen Stoms		
Lumberton Township BOE	Robert Kraft		Full Slate
Mansfield Township BOE	Danielle Dolci	x	Full Slate
Mantua Township BOE	Michelle Jankauskas		Full Slate
Maple Shade BOE	Michael Blake		Full Slate
Medford Lakes BOE	Lynn Shugars		Full Slate
Medford Township BOE	Evon DiGangi	x	Full Slate
Mendham Borough School District	Vanessa Wolsky		
Mendham Township BOE	Donna Mosner		
Metuchen BOE	Michael A. Harvier		Full Slate
Middlesex BOE	Annette Giordano		
Millburn Twp BOE			
Monmouth Beach BOE			
Montgomery Township BOE	Jack Trent		
Moorestown Township Public Schools	James Heiser		
Morris County Vo-Tech	Michael Davidson		
Morris Hills BOE	Danielle Matovski		
Mt Laurel Township	Robert Wachter	x	Full Slate
MT. Holly Township BOE	Donna DiLapo	x	Full Slate
Netcong BOE	Paul Stabile		
Newton BOE	James Sekelsky		
North Hunterdon-Voorhees BOE	Kathryn Blew		Full Slate
Northern Burlington County Regional School Dstrct	Jamie Williams		Full Slate
Oakland BOE	Annette Wells		
Ogdensburg Borough School District	Ivana Gray		
Oxford Central School	Nicholas Sarlo		
Paramus BOE			
Paulsboro Public Schools	Douglas McGarry		Full Slate
Pennsauken BOE	John Ogunkanmi	x	
Pinelands Regional School District	Amanda Miller		
Pohatcong Township BOE	Timothy Mantz		
Princeton Charter School	Lawrence Patton		
Rahway BOE			
Ramapo Indian Hills Regional High School	Matthew Bouldin		

Rancocas Valley Regional BOE	Connie Stewart		
Randolph BOE	Stephen Frost		
Readington BOE	Jason Bohm		Full Slate
Ringwood BOE			
Riverside Township BOE	Robert O'Brien		
Robbinsville BOE	Nick Mackres		Full Slate
Roxbury Township BOE	Joseph Mondanaro		
Sandyston-Walpack Consolidated School District	Vincent Occhino		
School District of the Chathams	Peter Daquila		Full Slate
Shamong Township BOE	John Scavelli		Full Slate
Somerset Hills BOE	Richard Liguori		Full Slate
South Harrison BOE	Christian Albadine		
Southampton Township BOE	Mary Conroy		
Sparta BOE	Barbara Decker		Full Slate
Springfield Township BOE	Nikolas Vrettos		
Sterling Regional High School	James McCullough		
Stillwater Township BOE	Rene Metzgar		
Summit BOE			
Swedesboro Woolwich BOE	Korey Jeffries		
Tabernacle BOE	Patricia Palmieri		
Township of Franklin Public Schools (GC)	Lawren Birmingham		Full Slate
Union Beach BOE			
Upper Pittsgrove BOE	Jessica Pate		
Voorhees Township BOE	Helen Haley	x	Full Slate
Wallkill Valley Regional BOE	Joseph Hurley		
Washington Borough BOE	Brian Latzke		Full Slate
Washington Township BOE	Janie Wechter		
Watchung Borough BOE	Karen Bishop-Johnson		
Watchung Hills Regional High School	William Scholts		
West Deptford BOE	Steven Jakubowski		Full Slate
West Morris Regional High School			
West Orange BOE	Tonya Flowers		
West Windsor Plainsboro BOE	Derek Mead	x	
White Township BOE	Lori Tirone		Full Slate
Woodbury City BOE	Nancy McCabe		
Woodbury Heights BOE	Scott Campbell		
Woodland Township BOE	Laura Archer		
Woodstown-Piles Grove BOE	Shannon DuBois-Brody		Full Slate

PERMA

RISK
MANAGEMENT
SERVICES



SIGN IN SHEET

SHIF - July 22, 2026

NAME	AGENCY
Amy Ingo	Integrity Consulting Group
Jenine Duncie	Duncie + Duncie
Joe Madera	Hardenbergh Ins. Group
Rob Wachter	Mount Laurel BOE
B.A. Coleman	Collingswood
Evon Digby	Mecklenburg
Lois Manzella Machetto	Fitness Knockout
Tyler Jackson	AHA
Joel Sand	Round Hill Risk
Ken Wapars	Attorney
Hitesha Patel	ESI
Kim Porter	CORP Syn
Mary Muscarella	Brown & Brown
Barb Ferguson	Delran
Scott Kibler	BMP
Michael Collins	Ewing BOE
Susan Panto	Conner Strong
Derek Mead	West Windsor Plainsboro
Patrick Doyle	Bellmawr BOE
Sarah Bell	Gloucester City BOE

PERMA

RISK
MANAGEMENT
SERVICES

Scott Hogan	Chesterfield
Danielle Dodi	Mansfield
Scott Davenport	CSB
Chris Lessard	Frankford
Hum Haley	Voorhees
TRICIA Mcleedy	Voorhees BOE
Nicholas Bice	Burlington Twp. BOE
Kae Vercell	Easton
Donna Dilapa	Mt Holly
Crista C O'Donnell	Delta Dental
Ken Duffy	Integrity
Jania Grassini	Gutwray
Stella Riginos	Corp Syn
Dina Murray	Allen Associates
John O'Connor	Rensselaer BOE
John Bilodem	GTBOE