

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA**

**SPECIAL MEETING**

**WEDNESDAY, SEPTEMBER 13, 2023  
11:00 AM**

**To attend the meeting via teleconference  
Dial 1- 312-626-6799 and enter Meeting ID: 739 426 4615**

**OR**

**Join Zoom Meeting via computer Link**

**<https://permainc.zoom.us/j/7394264615>**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

The Gloucester County Insurance Commission will conduct its *September 13, 2023* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the South Jersey Times and Courier Post
- (2) Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,
- (3) Posting notice on the Public Bulletin Board of the Office of the County Clerk

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: September 13, 2023  
11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - ROLL CALL OF COMMISSIONERS**
  - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA**  
Executive Director’s Report .....Pages 2-5
  - OLD BUSINESS**
  - NEW BUSINESS**
  - PUBLIC COMMENT**
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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: September 27, 2023, 1:00 PM**

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
9 Campus Drive, Suite 216, Parsippany, NJ 07054  
*Telephone (201) 881-7632*

Date: September 13, 2023

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **Health Reimbursement Arrangement (Page 3-5)** Included in the agenda on pages 3-4 is a letter from Ms. Panto of Conner Strong & Buckelew regarding a Health Reimbursement Arrangement. Conner Strong & Buckelew solicited quotes for HRA services which included stop loss coverage. Included in the agenda on page 5 is Resolution 51-23, Appointing EB Employee Solutions, LLC, DBA as the Difference Card to Provide HRA Services Including Stop Loss Coverage for Gloucester County Including the Board of Social Services and Library and the Gloucester County Utilities Authority. The resolution was reviewed and approved by the Commission Attorney.
  
- ❑ **Motion to approve Resolution 51-23 Appointing EB Employee Solutions, LLC, DBA as The Difference Card to Provide HRA Services Including Stop Loss Coverage for Gloucester County Including the Board of Social Services and Library and the Gloucester County Utilities Authority**



INSURANCE | RISK MANAGEMENT | EMPLOYEE BENEFITS

**SUSAN PANTO**

Vice President, Consultant  
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September 5, 2023

Joseph Hrubash  
Senior Partner  
PERMA Risk Management Practice Leader  
PERMA Risk Management Services  
9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Re: Health Reimbursement Arrangement

Mr. Hrubash,

On behalf of the Gloucester County Health Insurance Commission, we solicited quotes from three vendors for HRA services, including WEX, The Difference Card, and Flores.

The requirements of the RFP included a provision for integrated stop loss coverage, in order to cap the employer’s exposure.

Of the three vendors, both WEX and Flores Declined to Quote. Only The Difference Card was able to provide a proposal for HRA services which included the stop loss coverage.

For Gloucester County (which includes the Library employees) and the Board of Social Services, we reviewed the proposals with Chad Bruner, Tim Sheehan, and Tracey Giordano. For Gloucester County Utilities Authority, we reviewed the proposal with John Vinci and Rocco Ficara. The proposals represent a savings to both the Employer and the Employees.

In order to have the HRA in place for an effective date of 1/1/2024, and to provide the State Plan with proper notification of the implementation, we are recommending that the Commission hold a special meeting to adopt The Difference Card HRA services via resolution.

In addition, Memorandum of Agreements must also be adopted with the unions. A sample MOA which has already been sent to the groups last week is also attached.



Please contact me if any further information is needed.

Thank you.

A handwritten signature in blue ink that reads "Susan Panto". The signature is written in a cursive, flowing style.

Susan Panto  
Vice President, Consultant

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING EB EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO  
PROVIDE HRA SERVICES INCLUDING STOP LOSS COVERAGE FOR GLOUCESTER COUNTY  
INCLUDING THE BOARD OF SOCIAL SERVICES AND LIBRARY AND THE GLOUCESTER  
COUNTY UTILITIES AUTHORITY**

**WHEREAS**, the Gloucester County Insurance Commission (hereinafter the “COMMISSION” or “COMMISSIONERS” as appropriate) is an agency of the County of Gloucester and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, the Gloucester County Insurance Commission is authorized to offer health benefits coverage and related coverage pursuant to Section IV, Coverages (5) of the Gloucester County Insurance Commission Rules and Regulations; and

**WHEREAS**, Conner Strong & Buckelew on behalf of the COMMISSION conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, for HRA Services including stop loss coverage pursuant to New Jersey law and the County of Gloucester Policy, as adopted by the Commission; and

**WHEREAS**, the COMMISSIONERS resolve to award a professional service agreement in accordance with a fair an open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.

**NOW THEREFORE BE IT RESOLVED THAT:**

1. The EB Employee Solutions, LLC, dba as The Difference Card (hereinafter the VENDOR) with a business address of 200 Business Park Drive, Suite 311, Armonk, NY 10504 is appointed to provide HRA Services including stop loss coverage for the period January 1, 2024 through December 31, 2024.

**BE IT FURTHER RESOLVED THAT:** All associated fees due to the VENDOR will be paid by each member of the COMMISSION directly to VENDOR.

**BE IT FURTHER RESOLVED THAT:** the Chair of the COMMISSION is hereby authorized to execute contracts between the COMMISSION and the VENDOR set forth in this resolution with terms and conditions as required by the COMMISSION.

**BE IT FURTHER RESOLVED THAT:** the VENDOR shall execute said contract prepared by the COMMISSION and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the COMMISSION.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 13, 2023.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**SCOTT BURNS, ESQ., VICE CHAIRMAN**