

**Mayor & Town Council**  
**WORK SESSION MINUTES**  
**February 13, 2023**

**Town of Boonton**  
**100 Washington Street**  
**Boonton, NJ 07005**

**Open Public Meeting – 4:30 p.m.**

You are invited to a Zoom webinar.  
 When: Feb 13, 2023 04:30 PM Eastern Time (US and Canada)  
 Topic: Town Council Work Session - February 13th, 2023

Please click the link below to join the webinar:

<https://us06web.zoom.us/j/82201030540>

Or iPhone one-tap :

US: +13092053325,,82201030540# or +13126266799,,82201030540#

Or Telephone:

Dial(for higher quality, dial a number based on your current location):

US: +1 309 205 3325 or +1 312 626 6799 or +1 646 931 3860 or +1 929 205 6099 or +1 301 715 8592 or +1 305 224 1968 or +1 689 278 1000 or +1 719 359 4580 or +1 253 205 0468 or +1 253 215 8782 or +1 346 248 7799 or +1 360 209 5623 or +1 386 347 5053 or +1 507 473 4847 or +1 564 217 2000 or +1 669 444 9171 or +1 669 900 6833

Webinar ID: 822 0103 0540

International numbers available: <https://us06web.zoom.us/j/82201030540>

**FLAG SALUTE AND ROLL CALL VOTE**

COUNCIL MEMBER	TITLE	PRESENT	ABSENT
Mr. Cyril Wekilsky	1 <sup>st</sup> Ward Council Member	X	
Mr. John Meehan	1 <sup>st</sup> Ward Council Member	X	
Ms. Marie DeVenezia	2 <sup>nd</sup> Ward Council Member	X	
Dr. Edina Renfro-Michel	2 <sup>nd</sup> Ward Council Member	X	
Mr. Joseph Bock	3 <sup>rd</sup> Ward Council Member	X	
Mr. Daniel Balan	3 <sup>rd</sup> Ward Council Member	X	
Mr. Michael Wade	4 <sup>th</sup> Ward Council Member	X	
Mr. Benjamin Weisman	4 <sup>th</sup> Ward Council Member	X	
Mr. Richard Corcoran	Mayor	X	
Mr. Fred Semrau	Town Attorney		X
Mr. Edward Pasternak	Town Attorney		X
Mr. Neil Henry	Town Administrator	X	
Ms. Cynthia Oravits	Town Clerk	X	

**ADEQUATE NOTICE**  
**MAYOR'S STATEMENT**

Pursuant to the requirements of R.S. 10:4-10, the clerk is directed to enter into the minutes of this meeting an accurate statement to the effect that:

1. Notice of the meeting was posted at Town Hall on December 28, 2022 and this agenda was posted on February 9, 2023.
2. Notice of the meeting was published in the Citizen of Morris County and the Daily Record Newspapers on Wednesday, December 28, 2022 and a copy of this agenda was forwarded to each of the Town's official newspapers on February 9, 2023.

Pursuant to the Open Public Meetings Act, adequate and electronic notice of this live and remote Zoom meeting have been provided as follows:

1. Notice of this meeting was published in the Citizen of Morris County and the Daily Record Newspapers and a copy of this agenda was forwarded to each of the town's official newspapers.
2. Notice of this meeting and the agenda were posted on the bulletin board at Town Hall, 100 Washington Street, Boonton, NJ 07005.
3. Notice of this meeting and the agenda were posted on the Town website and the Town of Boonton Facebook page.

During the meeting, members of the public will be muted until the public comment portion of the meeting is opened, and then unmuted to allow for public comment. Please note that while muted, the public will still be able to hear the governing body conduct business. The public portion will be opened by the Town Administrator following the conclusion of formal business. Once the public portion is concluded, the public will again be muted for the duration of the meeting.

1. Mute phone when not speaking. Do not log on through the computer and the telephone line as it creates audio issues. Choose only one.
2. If you wish to speak during public comment, please press "9" (telephone) or the "raise hand" icon (Zoom App) and wait to be recognized by the host. If you are speaking via telephone, unmute your phone when you are called on to speak.

3. Announce yourself when you are speaking – for instance “This is Mayor Corcoran .....” or “This is Richard Corcoran from Birch Street I would like to ....” Speakers must provide their full name and address.
4. Speak slowly and clearly as it helps with the recording.
5. There is a 3-minute limit per individual on all public comment

**1. Health Insurance Presentation**

Town of Boonton							Exhibit
Renewal & Marketing Results							
January 1, 2023 Through December 31, 2023							
	Current Enrollment	Current Annualized Premium	Horizon Proposal	% Change	SHIF Aetna Proposal	% Change	
<b>Medical / Rx</b>							
SHBP - Actives	44	\$1,260,342	\$1,155,836	-8.3%	\$1,110,996	-11.8%	
SHBP - Retirees	42	\$677,144	\$799,725	18.1%	\$602,856	-11.0%	
<b>Total Premium, All Plans:</b>	<b>86</b>	<b>\$1,937,486</b>	<b>\$1,955,562</b>	<b>0.9%</b>	<b>\$1,713,852</b>	<b>-11.5%</b>	
<b>Total Premium Change:</b>			<b>\$18,076</b>		<b>(\$223,634)</b>		

(1) Projections are gross annual premium, employee contributions are not taken into consideration.  
 (2) Enrollment as of December 2022.  
 (3) SHIF and Horizon Medicare Advantage plan would be a 'better than' benefit as all enrollees are under one plan.



2/10/2023

Town of Boonton							Exhibit 2
Medical & Prescription Drug Marketing Results - ACTIVES							
January 1, 2023 Through December 31, 2023							
	Enrollment	Current SHBP 2023 Rates	Horizon 2023 Proposal	SHIF Aetna 2023 Proposal			
<b>NJ Direct 10</b>							
Single:	14	\$1,193.75	\$1,094.25	\$1,082.00			
Employee+Child(ren):	0	\$2,136.82	\$1,958.70	\$1,884.00			
Two Adult:	6	\$2,387.51	\$2,188.48	\$2,105.00			
Family:	20	\$3,330.58	\$3,052.93	\$2,936.00			
Monthly Premium:		\$97,649	\$89,509	\$86,078			
Annual Premium:		\$1,171,790	\$1,074,108	\$1,032,936			
<b>NJ Direct 15/25</b>							
Single:	1	\$1,099.91	\$1,007.45	\$970.00			
Employee+Child(ren):	0	\$1,968.83	\$1,803.32	\$1,736.00			
Two Adult:	0	\$2,199.51	\$2,014.89	\$1,939.00			
Family:	0	\$3,068.74	\$2,810.77	\$2,705.00			
Monthly Premium:		\$1,100	\$1,007	\$970			
Annual Premium:		\$13,199	\$12,089	\$11,640			
<b>NJ Direct 15</b>							
Single:	0	\$1,142.24	\$1,046.01	\$1,007.00			
Employee+Child(ren):	1	\$2,044.62	\$1,872.35	\$1,802.00			
Two Adult:	0	\$2,284.49	\$2,092.02	\$2,014.00			
Family:	0	\$3,186.86	\$2,918.37	\$2,809.00			
Monthly Premium:		\$2,045	\$1,872	\$1,802			
Annual Premium:		\$24,535	\$22,468	\$21,624			
<b>HMO</b>							
Single:	1	\$1,117.37	\$1,037.18	\$985.00			
Employee+Child(ren):	0	\$2,000.10	\$1,856.55	\$1,763.00			
Two Adult:	0	\$2,234.74	\$2,074.36	\$1,970.00			
Family:	1	\$3,117.47	\$2,893.73	\$2,748.00			
Monthly Premium:		\$4,235	\$3,931	\$3,733			
Annual Premium:		\$50,818	\$47,171	\$44,796			
<b>Total Monthly Premium:</b>	<b>44</b>	<b>\$105,029</b>	<b>\$96,320</b>	<b>\$92,593</b>			
<b>Total Annual Premium:</b>		<b>\$1,260,342</b>	<b>\$1,155,836</b>	<b>\$1,110,996</b>			
<b>% Change:</b>			<b>-8.3%</b>	<b>-11.8%</b>			
<b>\$ Change:</b>			<b>(\$104,506)</b>	<b>(\$149,346)</b>			



2/10/2023

Town of Boonton					
Medical & Prescription Drug Marketing Results - RETIREES					
January 1, 2023 Through December 31, 2023					
		Current	Horizon	SHIF	
		SHBP	2023	Aetna	
		2023	2023	2023	
	Enrollment	Rates	Proposal	Proposal	
<b>NJ Direct 10</b>					
Single:	2	\$1,427.65	\$1,414.34	\$1,258.00	
Employee+Child(ren):	0	\$1,098.74	\$1,080.10	\$1,762.00	
Two Adult:	4	\$3,112.36	\$3,083.33	\$2,744.00	
Two Adults - 1+65:	2	\$1,664.71	\$1,522.50	\$1,465.00	
Family:	6	\$3,540.64	\$3,507.63	\$3,121.00	
	14				
<b>Monthly Premium:</b>		<b>\$39,918</b>	<b>\$39,253</b>	<b>\$35,188</b>	
<b>Annual Premium:</b>		<b>\$479,016</b>	<b>\$471,033</b>	<b>\$422,256</b>	
<b>Medicare Advantage</b>					
<b>PPO 10</b>					
Single:	12	\$384.38	\$637.00	\$350.00	
Employee+Child(ren):	0	\$955.47	\$0.00	\$0.00	
Two Adult:	15	\$768.76	\$1,274.00	\$700.00	
Family:	0	\$1,454.10	\$0.00	\$0.00	
	27				
<b>Monthly Premium:</b>		<b>\$16,144</b>	<b>\$26,754</b>	<b>\$14,700</b>	
<b>Annual Premium:</b>		<b>\$193,728</b>	<b>\$321,048</b>	<b>\$176,400</b>	
<b>Medicare Advantage</b>					
<b>PPO 15</b>					
Single:	1	\$365.68	\$637.00	\$350.00	
Employee+Child(ren):	0	\$908.24	\$0.00	\$0.00	
Two Adult:	0	\$733.36	\$1,274.00	\$700.00	
Family:	0	\$1,383.25	\$0.00	\$0.00	
	1				
<b>Monthly Premium:</b>		<b>\$367</b>	<b>\$637</b>	<b>\$350</b>	
<b>Annual Premium:</b>		<b>\$4,400</b>	<b>\$7,644</b>	<b>\$4,200</b>	
<b>Total Monthly Premium:</b>	<b>42</b>	<b>\$56,429</b>	<b>\$86,644</b>	<b>\$50,238</b>	
<b>Total Annual Premium:</b>		<b>\$677,144</b>	<b>\$799,725</b>	<b>\$602,856</b>	
<b>% Change:</b>			<b>18.1%</b>	<b>-11.0%</b>	
<b>\$ Change:</b>			<b>\$122,582</b>	<b>(\$74,289)</b>	



**North Jersey Municipal Employee Benefits Fund**  
**Office of the Program Manager**  
 PO Box 100, Park Ridge NJ, 07656  
 Tel. (201) 573-1000 Fax (201) 573-1004

February 8, 2023

Town of Boonton  
 Neil Henry, Administrator  
 100 Washington Street  
 Boonton, NJ 07005

**Reference: Town of Boonton membership in NJHIF for Medical & Rx**

Dear Mr. Henry,

We are pleased to provide you with rates for the Town of Boonton in the North Jersey Municipal Employee Benefits Fund (NJHIF) for medical and prescription coverage. Boonton's membership was presented to the NJHIF Operations Committee which was previously authorized by the Fund's Executive Committee to review your application for membership which will be ratified by the Executive Committee at their next meeting on February 23, 2023. Attached please find the proposed rates for an effective date of 5/1/2023 or later through 12/31/2023.

**Based on our calculations, it appears your 44 active employees and 44 retirees would save \$230,747 or 11.55% as compared to the SHBP 2023 projected rates.**

We propose to mirror / duplicate the following medical and RX plans that are currently in place for Boonton employees and retirees:

The NJ Direct 10, NJ Direct 15, NJ Direct 152S, and the Horizon HMO.

- All NJ Direct plans and the HMO plan will provide the same level of benefits that are currently in place. All limits such as medical copays, coinsurance amounts, deductibles and/or day/dollar limits will remain the same.
- The NJ Direct plans will be built on the Aetna Choice POS II (Open Access) network, the largest provider network that Aetna offers while the HMO will be built on Aetna's HMO provider network.
- The NJMEBF utilizes Express – Scripts for the Pharmacy Benefit Manager. As with the medical plans, the RX plans will be duplicated with the RX copays and any applicable coinsurance remaining the same. Express – Scripts provides a national network with all major pharmacy chains participating.

We propose to replace each of your existing medical plans on an Aetna platform. The plan of benefits is predicated on the benefits and plan materials supplied by you during the proposal process. This applies to the design of coverage, covered items and services, eligibility parameters, terms, and program exclusions.

*Retirees that are eligible for Medicare will be enrolled into an Aetna zero co-pay Medicare Advantage medical plan and a Prescription Drug copay plan that will be equal to or better than the existing copays (MAPDP), the rate is \$350.00 PEPM.* The North Jersey Municipal Employee Benefits Fund (NJMEBF) provides Medicare eligible retirees with a custom group Medicare Advantage PPO plan bundled with a prescription drug copay plan. This improved plan will have expanded benefits as well as national and international coverage. The Medicare Advantage PPO plan, insured through Aetna is part of the Medicare program, with all the rights and protections under their original Medicare. This custom plan will provide 100% coverage for all eligible medical benefits provided by Medicare-approved providers. The prescription would also be administered through the Aetna Medicare Advantage Plan. The Prescription copays will be better than the current plan as follows:

Retail Pharmacy – 34-day supply \$6 Generic; \$12 Preferred; \$24 Non-Preferred  
Mail Order – 90-day supply \$5 Generic; \$18 Preferred; \$30 Non-Preferred

Enrollment into the Medicare Advantage plan allows members to utilize any provider that accepts Medicare (regardless of whether they participate with the Actna Medicare Advantage provider network).

This letter shall memorialize that the plan of benefits contemplated in our proposal shall be equal to or better than the plan of benefits in place today. This representation of benefits equity is predicted on the benefit and plan materials supplied by you ("existing benefit plan") during the proposal process. We have relied solely and exclusively on the existing benefit plan supplied by you and used by us in developing the Fund's benefit and financial proposal. In the event that there are any inaccuracies, inconsistencies or errors in the existing benefit plan supplied by you and used by us to prepare the coverage and financial aspects of our proposal that may impact the Fund's underwriting and pricing for your account, we shall reserve the right to adjust the rates (at such time as issues are discovered) accordingly.

If an eligible, enrolled plan participant has a benefit paid under the Fund's program that is not equal to or better than the existing benefit plan, the Fund shall ensure he or she is made whole based on how the plan of benefits under the existing benefit plan would have been paid. Of course, this guarantee of duplication of the benefits does not apply to any errors in claim payments that may have been made by the prior TPA/Carrier. This does not apply to the application of any usual and reasonable amounts applied to out of network claims. Such claims will be paid under the Fund's selected schedule that can change from time to time. The Fund may offer alternative out of network fee schedules with corresponding rate adjustments. Please note that the commitment to provide equal to or better than coverage applies to the design of coverage, covered items and services, eligibility parameters, terms and program exclusions. For example, benefits equity applies to items like copayments, deductibles, out of pocket maximums, waiting periods, etc. Utilization management (UM) programs and like procedures administered by the Fund may vary from those administered by the prior carriers and/or pharmacy benefit managers. "UM" includes programs and procedures designed to assure medical necessity of rendered services, foster compliance with laws and regulations, promote best clinical practices, protect the safety of patients, and prevent fraud. Examples of UM programs include radiology and chiropractic review, prior authorization on certain classes of drugs, step therapy, drug quantity management, formulary management and compound prescription medical necessity review.

**Financial impact - Since the HIF's inception in 1993, the average surplus accumulated and/or dividends paid have equaled 6.8% of assessments paid which would lower the ultimate net cost accordingly.**

Since the HIF is a public entity formed in accordance with State laws and reviewed by the Department of Banking and Insurance its operations are governed by State Law, Fund Bylaws and Plan of Risk Management. The latter two can be found on the Fund's website: [WWW.NJMEBF.COM](http://WWW.NJMEBF.COM)

#### **Benefits of a HIF**

When an entity becomes a member of a Health Insurance Fund (HIF), they along with the other members control their own program. The Fund is owned and controlled by its member public entities whose focus has been to provide a quality, managed benefit programs for its employees at the most reasonable costs now and in the future. Rate stability has been a long-term goal of the Fund. Membership in the Fund allows the Municipality to vary its coverage as its needs change, reduce operating costs through volume purchasing power of the Fund, cap its overall risk exposure at a manageable level and share in any dividends issued by the Fund. The NJHIF along with other member HIF's of the [MRHIF](#) that covers approximately 267 public entities jointly leverage their purchasing power on many contracts such as TPA's, PBM's, networks, reinsurance, special auditors and consultants, legislative/lobbying efforts, etc.

#### **Advantages of expanding your membership in the North Jersey HIF for medical & Rx.**

The NJHIF has a proven track record of success. By becoming a member, you have:

- Multiple provider networks such as Aetna, Delta Dental, Express Scripts as well as other special arrangement(s) available through MRHIF as needed.

- 
- Ability to duplicate current plans going in, as well as plan design flexibility allowing you to modify plan designs as negotiated. The Fund's Program Manager provides extensive support to members during negotiations.
  - Low-cost model to fund your benefit programs that reduces or eliminates insurance company profit, overhead, commissions, premium taxes etc. The NJHIF budgets can be viewed at [NJHIF budgets](#).
  - We will work with you to act as a liaison to adjudicate difficult, transitional, or global claim problems. Also, all second level appeals are forwarded to our office for review and outside peer review if warranted. Final determinations are made not by a big insurance company but by the Executive Committee of the Fund.
  - Streamlined claims management and data reporting.
  - Availability of Wellness Programs with rewards for participants.

**To elect membership in the Fund, the entity must pass a Resolution to Join and execute the Indemnity and Trust Agreement that are attached with this letter.** Any significant change in loss experience or a 10% or larger change in the census may result in a change in proposal rates. In addition, final approval from the Department of Insurance is required once the Town of Boonton has agreed to join.

Following your review, if you have any questions, please do not hesitate to contact me to discuss.

Very truly yours,

NORTH JERSEY MUNICIPAL EMPLOYEE BENEFITS FUND

*David J. Vozza*  
David J. Vozza  
Program Manager

Attachments: Rate Quote, copy of sample resolution to join and Indemnity and Trust Agreement

Because of the increase of 22.1% in the State Health Benefits Plan, Mr. Steve Weiner and Dan Henry appeared before the Council to give a presentation on a proposal for a new health benefits plan, NJHIF (New Jersey Municipal Employee Benefits Fund). This fund covers municipalities within Morris, Sussex and Warren Counties and the gentlemen stated it is equal to, or better, than the current State Health Benefits Plan by the State of New Jersey.

Former PBA President Karl Mangino had several questions and comments regarding this new plan and its' comparison to the current one. He also noted that the current police contract specifically states the NJ State Health Benefits Plan is the plan covering members for several more years, and if the town were to change, arbitration would begin.

The gentlemen indicated that if a change is made, it should be done no later than May 1, 2023. They plan to meet with union representatives shortly to discuss further.

2. RVRSA Update – Liaison Patrick Laverty

Mr. Laverty gave the Council an update on the RVRSA, referencing current contracts they are working on. Specifically, Contract 41 (RVRSA Plan Phosphorous Removal and Expansion). This project has taken a very long time and they are hoping that it will be done shortly. He is making sure they are complying with the town's noise ordinance because of the proximity to the town borders.

Another project being done is Contract #43 (Bypass) which goes through Boonton's Canalside Park and Washington Street. Mr. Laverty is making sure there is no conflict with Boonton events when this work is being done. Council Member DeVenezia wanted to be sure the work didn't interfere with the Farmer's Market. Mr. Laverty confirmed this work is to repair and replace pipes which will be permanent. Mr. Laverty also indicated that litigation with Jersey City is continuing.

3. Upcoming Issues – Mr. Neil Henry

Mr. Henry gave a preview of items scheduled to be on the upcoming general meeting agenda on February 22, 2023, which include a Terminal Leave Contract for OIC Detective Sergeant Christian Trowbridge. PSD Gurney is currently interviewing for a new OIC. Mr. Henry said this Board wants to be a part of these interviews and they will take place on February 27, 2023. Newly appointed police officer K. Powderley has resigned from her position and has offered to reimburse the Town of anything she has received (uniforms, etc.). Mr. Henry said if any further hiring takes place, and the person resigns within a certain amount of time, they should be held responsible for reimbursing the Town for all costs.

Mr. Henry is also in the process of preparing RFQ's to see if the current DPW yard could be moved to the new proposed located at 100 Fulton Street.

Mr. Henry has received notification from Pequannock Township that they are interested in providing our health services upon the termination of a contract with Rockaway Township in March. These services would cover a nurse, the health department and its inspectors. We will still need to seek out services for water testing.

Mr. Henry connected with NJ Transit and they will look into the condition of the bridge on Main Street & Division Street over the RR tracks and Mr. Meehan asked that they also inspect the bridge on Wootton Street.

The NPP Presentation being scheduled by Laura Wagner has now been postponed until the February 27 meeting. A straw poll vote was taken to move this presentation to February 27, 2023.

### TOWN COUNCIL MEMBER COMMENTS

Mr. Bock asked what would they be voting on regarding the DPW yard and was told there will not be a vote. Mr. Henry explained that he is seeking information to make sure the proposed property would hold the DPW. He has secured three companies to give quotes. Mr. Bock then questioned what kind of study would be taken and was told that this would be an operational study for 100 Fulton Street.

Council Member Balan asked if we obtained a study on the current DPW site and Mayor Corcoran stated it (environmental study) will all be discussed during the upcoming Riverwalk Presentation. It was added that at a previous sub-committee meeting the "Don't ask, don't tell" discussion will be addressed at the upcoming River Walk presentation.

Council Member Wade, who had previously announced a diagnosis of cancer and now announced he is now "cancer free"!

### GENERAL DISCUSSION & DEPARTMENT REPORTS

None

**NEW BUSINESS**

**RESOLUTION 23-79**

**RESOLUTION APPOINTING JOSEPH A. SORCE AS A MEMBER OF THE BOONTON VOLUNTEER FIRE DEPARTMENT**

**BE IT RESOLVED** by the Mayor and Council of the Town of Boonton that Joseph A. Sorce, 325 Harrison Street, Boonton, NJ, be and is hereby appointed as a member of the Boonton Volunteer Fire Department, Maxfield Hook & Ladder Company #1, effective immediately.

*Mayor Corcoran made a motion to open this up for discussion, seconded by Mr. Meehen. Council Member Wekilsky made a motion to approve this resolution, which was seconded by Council Member DeVenezia. Motion carried upon voice vote.*

**TOWN COUNCIL MEMBER COMMENTS**

None

**GENERAL DISCUSSION & DEPARTMENT REPORTS**

None

**MEETING OPEN TO THE PUBLIC**

Mayor Corcoran opened the meeting to the public for comment-Having no one come forward, he closed this portion of the meeting.

**ADJOURN**

There being no further business, the meeting adjourned.

<b>MOVED:</b> Corcoran	<b>SECONDED:</b> DeVenezia	<b>TIME:</b> 6:35 p.m.
VOICE VOTE:	<b>IN FAVOR:</b> <u>X</u>	<b>AGAINST:</b> _____

\_\_\_\_\_  
Cynthia A. Oravits, Town Clerk

Date Approved: \_\_\_\_\_