

WALL TOWNSHIP PUBLIC SCHOOLS
OFFICE OF THE BUSINESS ADMINISTRATOR/BOARD SECRETARY
PO Box 1199
Wall, New Jersey 07719-1199

Brian J. Smyth
Custodian of Records

Phone: 732-556-2016
FAX: 732-556-2102

April 15, 2024

Betsy Cross

Re: OPRA 24-098

bcross517@aol.com

Good afternoon,

The Wall Township Board of Education is in receipt of your request dated March 27, 2024, wherein you requested records as follows:

“OPRA request for public information

It was mentioned at the BOE budget workshop meeting yesterday 3/26/24 that there was analysis done by Brown & Brown from only July 1, 2023 - December 31, 2023 showing Self Insurance was the better option than the state health plan. For the Wall BOE. Why are they not exploring other options regardless given you are projecting a 6% increase in Health Benefits budgeting an additional \$800,000 this year and using a larger time frame?

Kindly send me the Brown & Brown analysis under OPRA that was provided to Mr. Smyth and the backup proving what was mentioned at this meeting yesterday. I also have no idea why it would only be for data from July 1, 2023 - December 31, 2023. Who suggested it be done this way? It makes no sense given it is almost April why didn't you included January and February information as you would have the figures already and also look over the past 3 years of data. January 2024 claims were \$1,210,637.42. What were February? Can you also advise how many claims you have have over \$2,000,000 given the \$2,000,000 cap since the cap was given to the district. How are those claims payments processed? Has the district had any since 2011? Why have you not returned the stop loss payments to the district yet under OPRA? Why the hold up Mr. Smyth?

I think it is unusual to have Horizon be the carrier, the TPA and the stop loss carrier. We need alot more info on Health Insurance to prove what you are doing isn't lowering the rates the employee's pay and makes the taxpayers pay more for a benefits package costing over \$40,000 for each family and why you only got one quote this year for all. What is Brown & Brown doing to earn their \$55,000?

Did you share this new Brown and Brown information with Tracy Handerhan, all Board Members and Lester Richens with the budget information for 24/24. The public should also have access to it under OPRA.” [sic]

In response to your request, attached please find records that are responsive to your request consisting of 10 pages. Please be advised the redactions were made in accordance with the following exceptions to OPRA: confidential proprietary commercial or financial information; information which is a communication between a public agency and its insurance carrier, administrative service organization or risk management office. See, N.J.S.A. 47:1A-1.1. The redactions were also made in accordance with the advisory, consultative, and deliberative process exception to OPRA.

With regard to your additional comments, please be advised that your additional commentary seeks information or asks questions and does not identify specific government records. As such, your request is an invalid OPRA request and is denied. When a request is "complex" because it fails to specifically identify the documents sought, then that request is not "encompassed" by OPRA. See New Jersey Builders Association v. New Jersey Council on Affordable Housing, 390 N.J.Super. 166, 180 (App. Div. 2007). See Bent v. Stafford Police Department, 381 N.J.Super. 30, 37 (App. Div. 2005). Custodians are not required to conduct research or create new records in response to an OPRA request.

If your request for access to a government record has been denied or unfilled within the seven (7) business days required by law, you have a right to challenge the decision by the Wall Township Board of Education to deny access. At your option, you may either institute a proceeding in the Superior Court of New Jersey or file a complaint with the Government Records Council (GRC) by completing the Denial of Access Complaint Form. You may contact the GRC by toll-free telephone at 866-850-0511, by mail at P.O. Box 819, Trenton, NJ 08625, be-mail at grc@dca.state.nj.us, or at their web site at www.state.nj.us/grc. The GRC can also answer other questions about the law. All questions regarding complaints filed in Superior Court should be directed to the Court Clerk in your County.

Sincerely,

A handwritten signature in black ink, appearing to read "Brian J. Smyth".

Brian J. Smyth
Records Custodian

BJS/dc

**A Review of Employee Benefits
Coverage and Service
for:**



**Presented by:
Jacob Krakower
Vice President**



EMPLOYEE BENEFITS

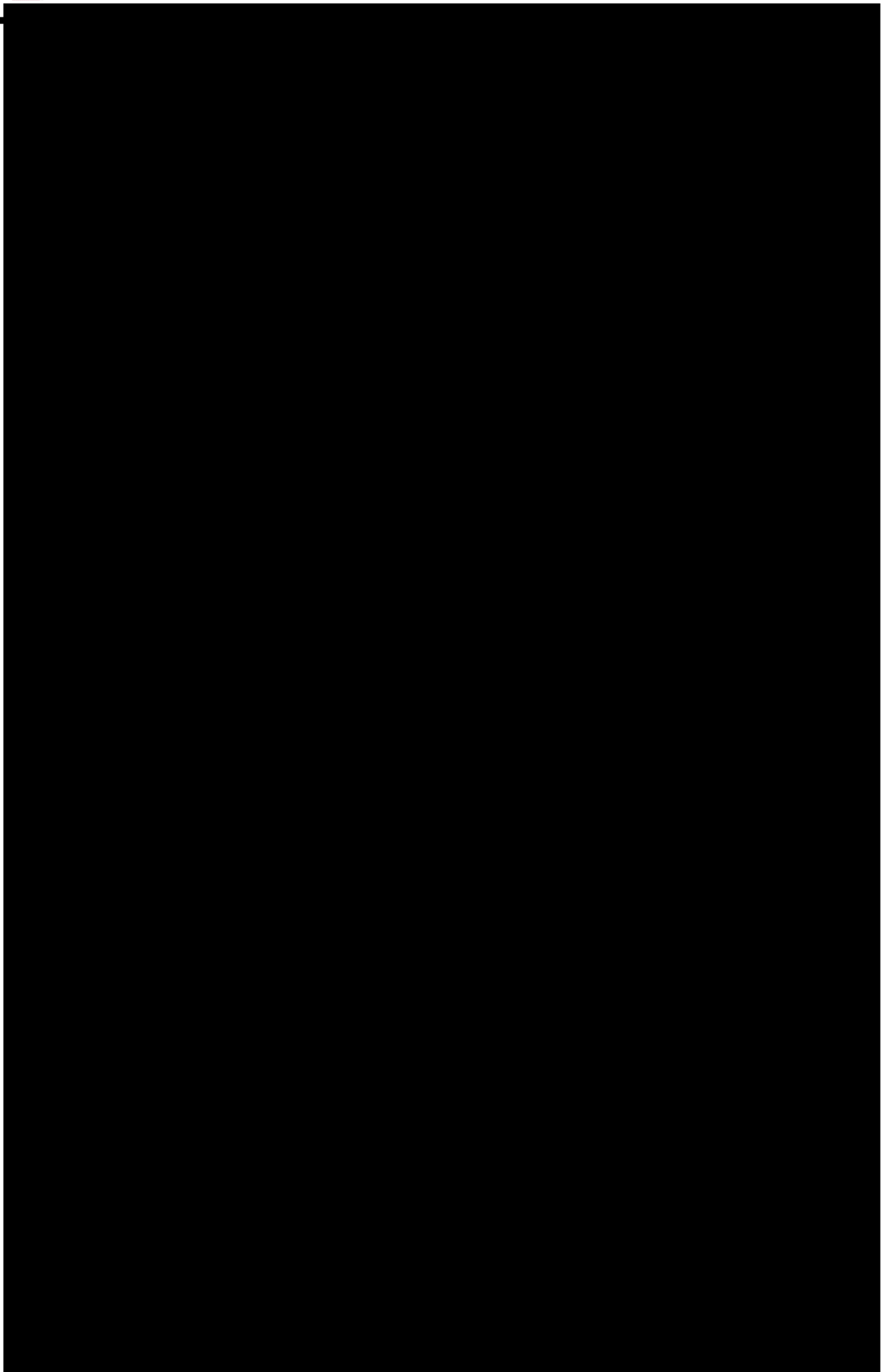
March 5th, 2024

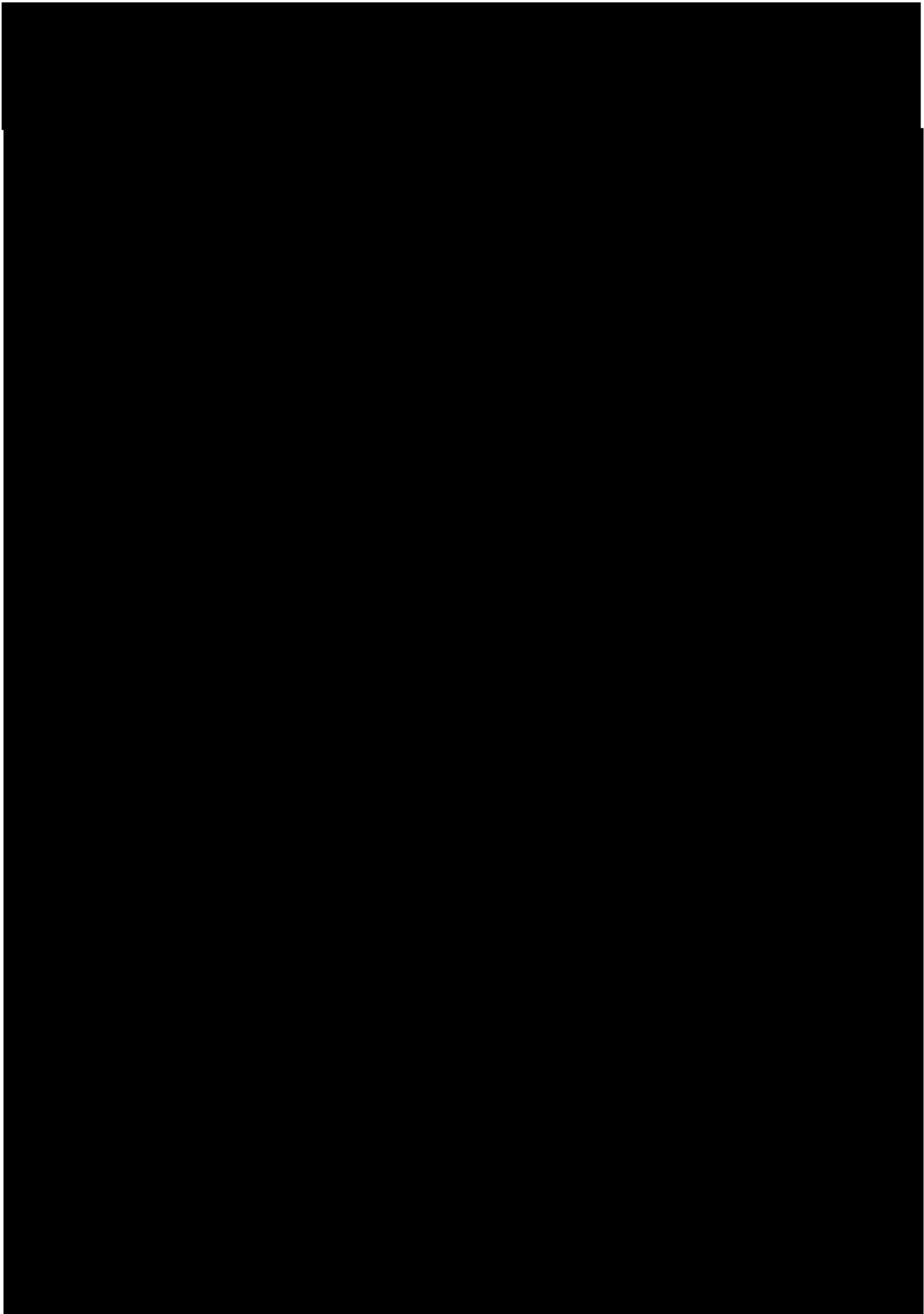
ALL INFORMATION IS STRICTLY CONFIDENTIAL

[REDACTED]

[REDACTED]

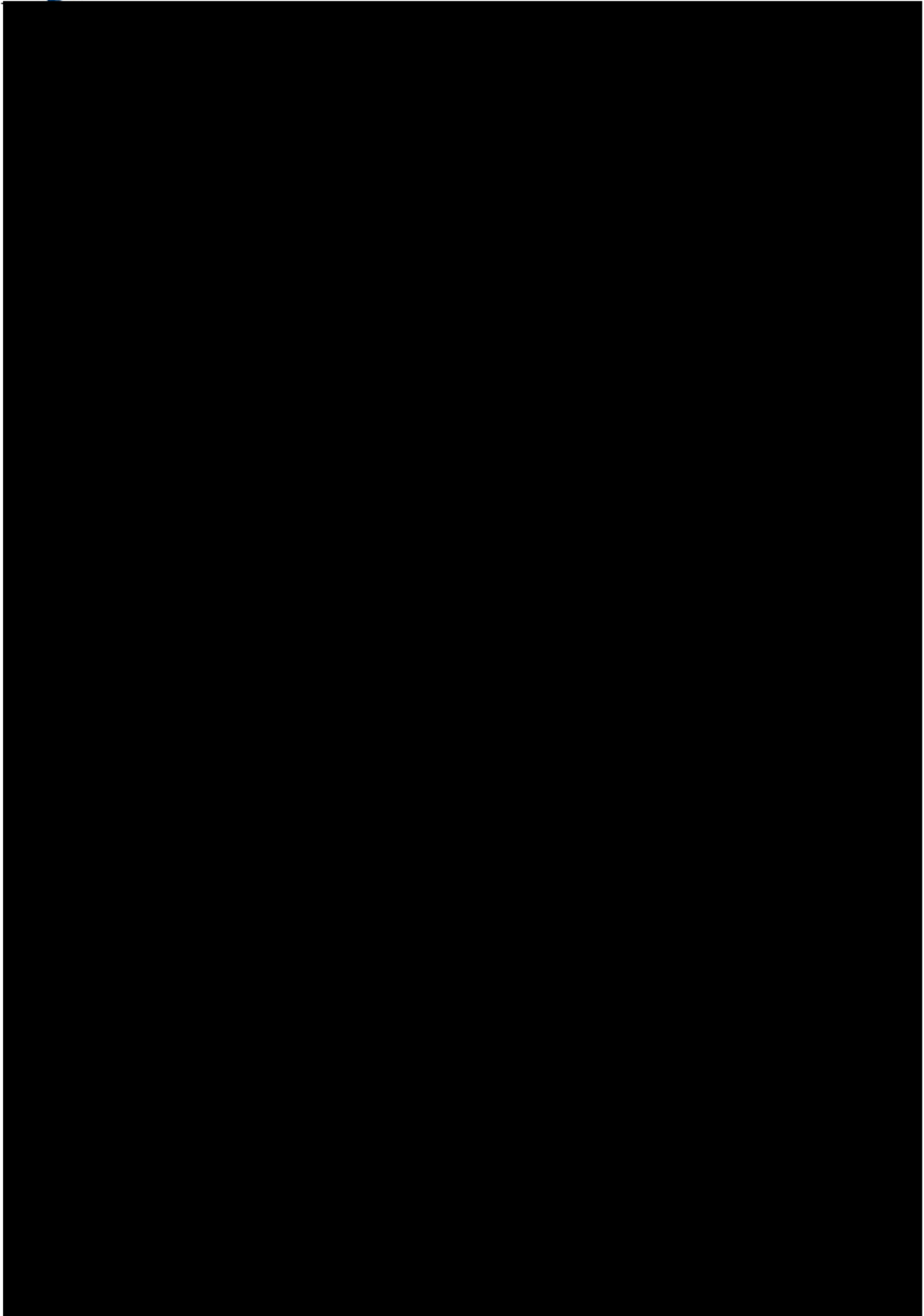
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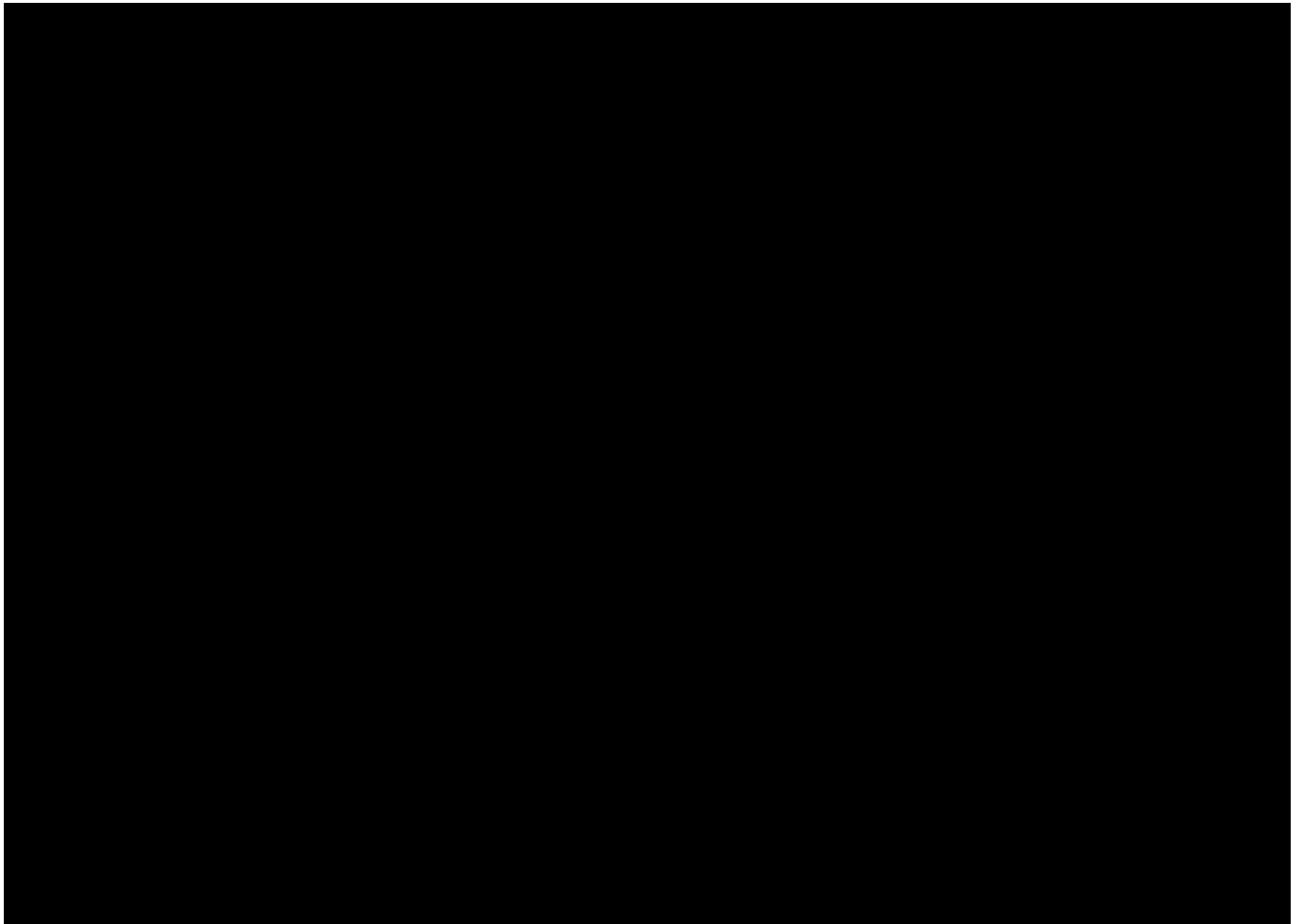


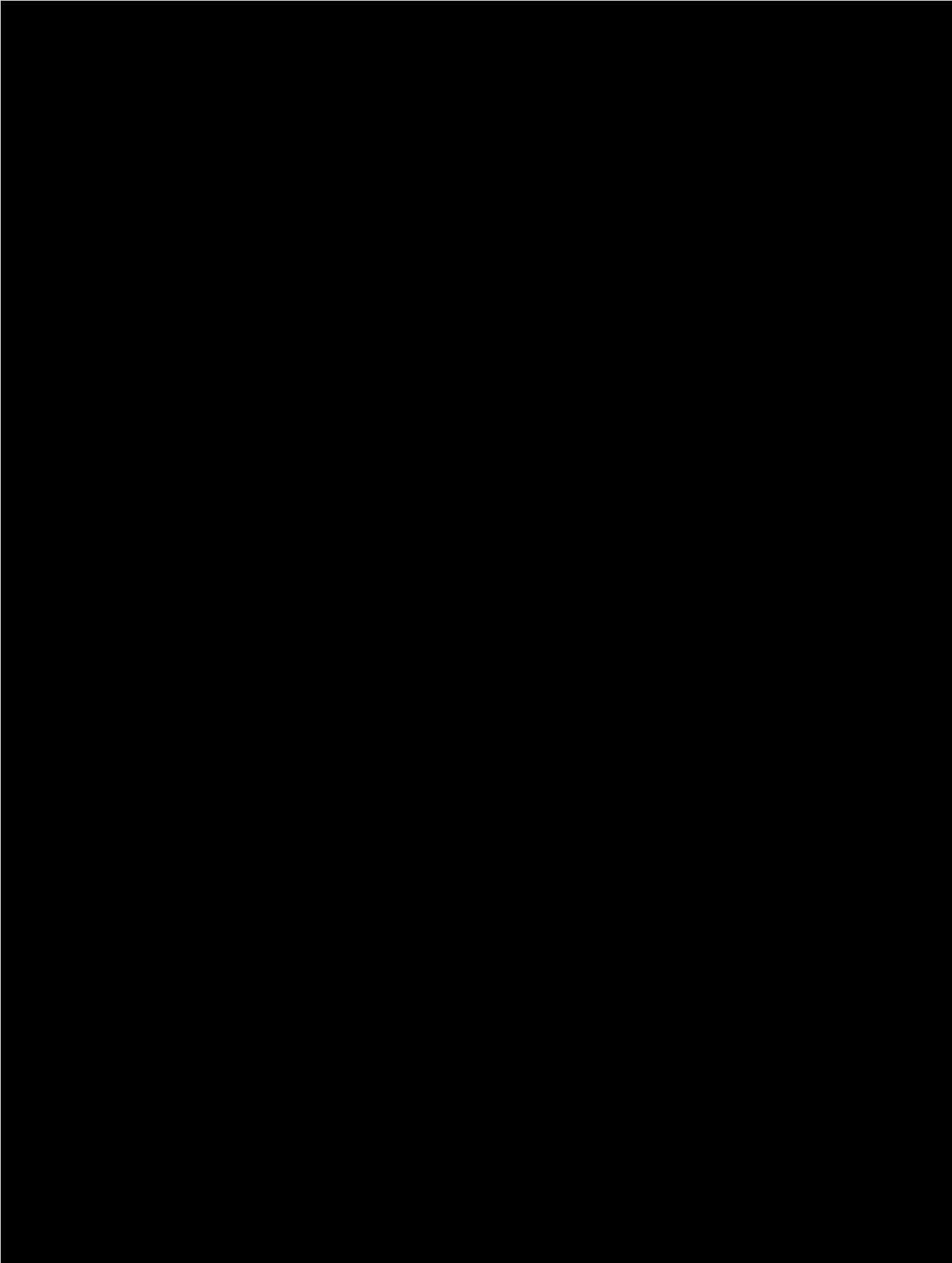




Brown & Brown
Consulting







WALL TOWNSHIP BOARD OF EDUCATION

