

BOROUGH OF OCEAN GATE

SPECIAL COUNCIL MEETING

AGENDA

October 27, 2025

CALL TO ORDER:

SUNSHINE STATEMENT: Notice of this meeting was advertised in the Star Ledger issue of October 27, 2025 and posted in the Municipal Office Building, Adrian Hall and the Ocean Gate Post Office.

SALUTE TO THE FLAG AND MOMENT OF SILENCE

ROLL CALL: Mayor Curtin, Council President McGrath, Councilman Haug, Councilwoman Nicastro, Councilman Fry, Councilman Zieser, Councilman Ernst

PUBLIC COMMENT

The Governing Body of the Borough of Ocean Gate offers members of the public an opportunity to address issues regarding the operation of the Borough. Individuals that take this opportunity need to state their name and address and limit their comments to 5 minutes. All comments will be considered, and a response will be forthcoming when appropriate. The Governing Body asks that members of the public be courteous when speaking.

CONSENT AGENDA

The items listed below are considered to be routine by the Borough of Ocean Gate and will be enacted by one motion. There will be no formal discussion of these items. If discussion is desired, this item will be removed from the consent agenda and will be considered separately.

RESOLUTION 2025-216 Appointing Marsh McLennan Agency as Broker of Record

RESOLUTION 2025-217 Appointing EB Employee Solutions, LLC (dba The Difference Card) to Provide HRA Services- \$16,960 for each employee

RESOLUTION 2025-218 Appointing EB Employee Solutions, LLC (dba The Difference Card) to Provide HRA Services- \$12,400 for each employee

RESOLUTION 2025-219 A Resolution to Terminate All Participation Under the SHBP and SEHBP Including Prescription and Dental Coverage

Motion: _____ Second: _____

Roll call vote: McGrath, Haug, Nicastro, Fry, Zieser, Ernst

Motion to adjourn:

Motion: _____ Second: _____

Roll call vote: McGrath, Haug, Nicastro, Fry, Zieser, Ernst

RESOLUTION 2025-216

**RESOLUTION AUTHORIZING THE APPOINTMENT OF MARSH McLENNAN
AGENCY AS BROKER OF RECORD FOR EMPLOYEE BENEFITS EFFECTIVE
NOVEMBER 1, 2025 AND AUTHORIZING AGREEMENTS EQUAL TO OR BETTER
FOR HEALTH INSURANCE EFFECTIVE JANUARY 1, 2026.**

WHEREAS, the Borough of Ocean Gate ("Borough") provides employee benefits for eligible employees and their dependents; and

WHEREAS, the Borough has determined that it is in the best interest of the municipality and its employees to appoint a licensed insurance broker of record to advise and represent the Borough with respect to employee benefits; and

WHEREAS, Marsh McLennan Agency has the qualifications and experience to serve as Broker of Record for the Borough; and

WHEREAS, the further seeks to enter into an agreement to provide health insurance coverage for Township employees effective January 1, 2026; and

NOW, THEREFORE, BE IT RESOLVED, by the Borough of Ocean Gate, County of Ocean, State of New Jersey, that:

1. Appointment of Broker of Record: Marsh McLennan Agency is hereby appointed as the Township's Broker of Record for employee benefits (medical, prescription, dental, vision, hra) effective November 1, 2025.
2. Authorization of Agreements: The Township is hereby authorized to enter into an agreement for health insurance coverage effective January 1, 2026.
3. Execution of Documents: The Mayor, Township Administrator/Clerk, and other appropriate officials are hereby authorized and directed to execute all documents and take all actions necessary to effectuate the intent of this resolution.

CERTIFICATION

I, Emily Lord, Deputy Municipal Clerk of the Borough of Ocean Gate, hereby certify that the foregoing resolution is a true and correct copy of a resolution adopted at a Council Workshop Meeting held on October 27, 2025.

Emily Lord, CMR

Deputy Municipal Clerk

RESOLUTON 2025-217

BOROUGH OF OCEAN GATE APPOINTING EB EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO PROVIDE HRA SERVICES FOR BOROUGH OF OCEAN GATE

WHEREAS, the Borough of Ocean Gate Insurance Commission (hereinafter the "Commission" or "Commissioners" as appropriate) is an agency of the Borough of Ocean Gate and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, it is the Borough of Ocean Gate's intention to offer our employees the opportunity to enroll in NJD/FRE 2035+ Difference Card with a fully funded Health Reimbursement Account in the amount of \$16,960 for each employee regardless of level of coverage (single, member/spouse, parent/child and family) to be effective January 1, 2026; and

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 the period of January 1, 2026 through December 31, 2026.

BE IT FURTHER RESOLVED THAT, all associated fees due to the Vendor will be paid by the Brough directly to the Vendor.

BE IT FURTHER RESOLVED THAT, the Borough is hereby authorized to execute contracts between the Borough and the Vendor set forth in this resolution with terms and conditions as required by the Borough.

CERTIFICATION

I, Emily Lord, Deputy Municipal Clerk of the Borough of Ocean Gate, hereby certify that the foregoing resolution is a true and correct copy of a resolution adopted at a Council Workshop Meeting held on October 27, 2025.

Emily Lord, CMR
Deputy Municipal Clerk

RESOLUTON 2025-218

BOROUGH OF OCEAN GATE APPOINTING EB EMPLOYEE SOLUTIONS,
LLC, DBA AS THE DIFFERENCE CARD TO PROVIDE HRA SERVICES
FOR BOROUGH OF OCEAN GATE

WHEREAS, the Borough of Ocean Gate Insurance Commission (hereinafter the "Commission" or "Commissioners" as appropriate) is an agency of the Borough of Ocean Gate and is subject to certain requirements of the Local Public Contracts Law: and

WHEREAS, it is the Borough of Ocean Gate's intention to offer our employees the opportunity to enroll in NJD/FRE 2035+ Difference Card with a fully funded Health Reimbursement Account in the amount of \$12,400 for each employee regardless of level of coverage (single, member/spouse, parent/child and family) to be effective January 1, 2026; and

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 the period of January 1, 2026 through December 31, 2026.

BE IT FURTHER RESOLVED THAT, all associated fees due to the Vendor will be paid by the Brough directly to the Vendor.

BE IT FURTHER RESOLVED THAT, the Borough is hereby authorized to execute contracts between the Borough and the Vendor set forth in this resolution with terms and conditions as required by the Borough.

CERTIFICATION

I, Emily Lord, Deputy Municipal Clerk of the Borough of Ocean Gate, hereby certify that the foregoing resolution is a true and correct copy of a resolution adopted at a Council Workshop Meeting held on October 27, 2025.

Emily Lord, CMR
Deputy Municipal Clerk

RESOLUTION 2025-219

**A RESOLUTION TO TERMINATE ALL PARTICIPATION UNDER THE SHBP
AND SEHBP INCLUDING PRESCRIPTION DRUG PLAN AND DENTAL PLAN
COVERAGE**

WHEREAS, The Borough of Ocean Gate wishes to terminate its participation in the SHBP and/or SEHBP for all its active and retired employees.

WHEREAS, We shall notify all active employees of the date of their termination of coverage under the program; and

WHEREAS, we understand that the NJDPB will notify retired employees of the cancellation of their coverage.

WHEREAS, we understand that all COBRA participants will be notified by the NJDPB and advised to contact our office concerning a possible alternative health, prescription drug and dental insurance plan; and

WHEREAS, we understand that this resolution shall take effect the first of the month following a 60-day period beginning with the receipt of the resolution by the State Health Benefits Commission.

NOW, THEREFORE BE IT RESOLVED, The Borough of Ocean Gate hereby resolved to terminate its participation in the Program (Medical Plan, Prescription Drug Plan and or Dental Plan Coverage) thereby canceling coverage provided by the SHBP and/or SEHBP for all its active and retired employees.

CERTIFICATION

I, Emily Lord, Deputy Municipal Clerk of the Borough of Ocean Gate, hereby certify that the foregoing resolution is a true and correct copy of a resolution adopted at a Council Workshop Meeting held on October 27, 2025.

Emily Lord, CMR
Deputy Municipal Clerk