



2022 Annual Meeting

Agenda

December 22, 2022

- | | |
|---------|---|
| 2:00 PM | Registration |
| | Approval of Minutes of December 22, 2021 Annual Meeting |
| | Report of Chairman/CEO |
| | Report of Supervisory Committee |
| | Report of Credit Committee |
| | Report of Nominating Committee |
| | Elections |
| 2:15 PM | Conclusion and Adjournment |

HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION

Report to Membership
Annual Meeting
December 22, 2022

Healthcare Employees Federal Credit Union

2022 Board of Directors

Julie Lynch Unaffiliated	Chairperson
Jane Kaye Unaffiliated	Vice Chair
Garrick Stoldt VP Finance Saint Peter's University Hospital	Treasurer
Clare Hall VP Human Resources Virtua Health	Secretary
Vacant Position	Member
Michael Elfert Unaffiliated	Member
Vacant Position	Member
Linda Reed CIO Atlantic Health System	Member
Sean Hopkins Sr. Vice President Fed Relations & Health Economics NJHA	Member
Shane Fleming VP Finance Capital Health System	Member
Cathleen Bennett President & CEO New Jersey Hospital Association	Member
Kimberly Horan VP, Human Resources Princeton Insurance	Member



Annual Meeting December 22, 2021

The meeting was called to order at approximately 2:00 PM on December 22, 2021. Ms. Kaye, HEFCU Board Vice Chair, spoke on behalf of the Chair Julie Lynch who could not attend, and welcomed everyone to the 37th Annual Meeting of the Healthcare Employees FCU. Due to the pandemic, the meeting was held via zoom.

The first item to be discussed was the approval of the 2020 Annual Meeting minutes.

It was then:

Voted: To approve the December 2020 Annual Meeting minutes as presented* (21-12-1).

The Report of the Chair and CEO was reviewed. Ms. Kaye stated, on behalf of your elected board—volunteer, not paid—they bring a diverse experience to this board. She thanked everyone for their continued membership and look forward to 2022.

Mr. Dawidowski, CEO, spoke on behalf of the HEFCU staff and informed the board that it's been an honor to work with all of them. He also took the time to recognize a fellow employee, Maggie Robotin, for her years with HEFCU and congratulated her on her recent retirement.

The report of the Nominating Committee was then reviewed. Prior to the meeting, Lorei Cwirko informed us that she would not be available to continue with the Board of Directors and was removed from the nominations. The Chair and CEO also took this time to recognize Lois Hoyga and Dora Marques for their time on the Board and wished them well as they both resigned from their role on the board due to increased responsibilities within their positions. Roll call was completed and a call for any other nominations from the floor was announced. Hearing none, a motion was made and seconded to accept the following nominations:

	Proposed Term
Cathleen Bennett	2024
Lorei Cwirko	2024
Michael Elfert	2024
Jane Kaye	2024
Julie Lynch	2024
Kimberly Horan (replacing Lois Hogya)	2022

It was then:

Voted: To accept the new terms for the listed Board of Directors as presented* (21-12-2).

The Nominating Committee also recommended the following individuals as Board of Director officers:

2022 Officers:

Julie Lynch, Chair
Jane Kaye, Vice Chair
Garrick Stoldt, Treasurer
Clare Hall, Secretary

It was then:

Voted: To accept the 2022 Board of Director Officers as presented* (21-12-3).

The Nominating Committee recommended the appointment of the following individuals to serve on the Supervisory and Credit Committee for 2022:

2022 Committee Appointment

Supervisory Committee

Jeffrey DeLury, Chair 2022
Stephen Pennie 2022
Amina Razanica 2022

Credit Committee

Luann Rooney-Frascella 2022

It was then:

Voted: To accept the 2022 Committee Appointments as presented* (21-12-4).

Below is a complete list of the 2022 HEFCU Board of Directors:

		Term	Limit
1	Julie Lynch	2021	2024
2	Jane Kaye	2021	2024
3	Garrick Stoldt	2023	2024
4	Clare Hall	2023	2026
5	Linda Reed	2023	2023
6	Cathleen Bennett	2021	2026
7	Lorei Cwirko	2021	2024
8	Shane Fleming	2022	2022
9	Michael Elfert	2021	2024
10	Sean Hopkins	2022	2025
11	Kimberly Horan	2022	2030

There being no further business, the meeting was adjourned at approximately 2:15PM.

Signed: _____
President

Signed: _____
Secretary

REPORT of the CHAIRPERSON and CEO

OUR COMMITMENT TO MEMBERS

Healthcare Employees Federal Credit Union is committed to providing high value products and services, unparalleled access, and excellent service to you, our member-owners.

Enhancing member value is part of every initiative we undertake on your behalf. We strive to keep operating expenses low so we may provide you with low interest rate loans and a fair return on deposits. However, our commitment to you goes well beyond price. We continually work to add and enhance services to meet your changing financial needs.

OUR INVESTMENT IN THE MEMBER EXPERIENCE

Healthcare Employees Federal Credit Union's guiding principle is to help members plan for their financial needs in the most convenient and cost-effective way possible. This past year, as always, we have taken steps to enhance your experience with the Credit Union and developed a strategic plan focused on:

- Creating financial solutions for life
- Enhancing the sales and service culture
- Ensuring a sound financial condition

OUR FINANCIAL STRENGTH CONTINUES TO IMPROVE MEMBER VALUE

Healthcare Employees Federal Credit Union Board of Directors is charged with maintaining the sound financial condition of the Credit Union. We take this responsibility very seriously. Your Board continues to set policies and approve product offerings that not only support the strategic plan but also ensure the Credit Union is able to achieve the financial performance that ultimately creates value for our owners/members for generations to come.

We are proud that HEFCU continues to maintain a sound financial condition which our members can rely upon for long-term security and financial solutions for life.

Anticipated results from operations for year-end 2022:

- Deposits of over \$132 million dollars
- Capital over 9% (well capitalized)
- Delinquency at or below peer levels
- Loan Growth from internal operations of over 20%
- ROA estimated at .41%
- Assets: approximately \$142,000,000
- Loans: approximately \$83,000,000
- Capital: \$12,800,00
- Members: 16,000

WHAT TO EXPECT FROM HEFCU IN THE FUTURE:

- The Board will continue to find ways to create value for our members during these uncertain economic times
- HEFCU will strive to keep fees stable and continue to offer value added account benefits
- HEFCU will continue to make measured and calculated decisions in the short-term to ensure long-term viability
- HEFCU will make available a diverse array of products and services that fulfill our Mission of financial solutions for life

OUR RESPONSIBILITY TO YOU

Your elected Board of Directors is comprised of a diverse group of dedicated volunteers who represent your interests and fulfill the fiduciary and legal responsibility of directing your Credit Union. Unlike many Boards of Directors in Corporate America, your Board is not compensated. The Membership votes for a new Board of Directors at the Annual Meeting. Candidates experienced in areas such as technology, finance, human resources, marketing, and public relations are vital to the long-term success of our Credit Union. Your Board is committed to ensuring that we meet guidelines in terms of cultural diversity and ethical standards. In addition, to best represent the members of the Credit Union, each member of the Board of Directors and other Committees is also a member of the Credit Union. We are very proud of the success of the Credit Union, which in many ways is a reflection of the leadership demonstrated by the Board of Directors, and its commitment to you.

OUR SPECIAL THANKS

We would like to thank you for your continued membership in the Healthcare Employees Federal Credit Union. We look forward to serving you in a tradition built upon excellence and providing you *financial solutions for life*.

We would also like to acknowledge and thank the Board of Directors, Supervisory Committee, Management, and Staff for their contributions to HEFCU this year.

Jane Kaye

Jane Kaye
Chairperson

John J. Dawidowski

John J. Dawidowski
Chief Executive Officer

REPORT of the TREASURER

Our strategic direction incorporates many areas, which ultimately affect the financial performance of our Credit Union. First and foremost, our responsibility is to maintain a safe and sound financial position for the benefit of our members now and well into the future.

Our key measures include loan growth, reducing exposure to loan losses, increasing deposit relationships, and reducing operating expenses through the use of technology and active stewardship of resources. We continually perform exceptionally well in these areas with delinquency that is historically lower than industry averages. Our capital position, which reflects the equity formed by the efficiencies generated and loyalty of members, is in excess of 9% in a challenging environment. By all industry standards, we continue to maintain a capital position that is classified by regulators as “well capitalized”.

We continue to make certain that our investment strategy reflects our goal to reduce long-term interest rate risk. This strategy enables HEFCU to maintain a sound liquidity structure and will enable us to take advantage of changes in interest rates in the future.

The HEFCU Board adopted a comprehensive risk concentration policy, which maintains appropriate allocation of our lending portfolio. The Credit Union has continued its strategic direction to accelerate lending initiatives with loan participations with other credit unions and has resulted in improved earnings.

Challenges lay ahead in terms of industry regulations, US and world economic challenges, membership growth, and uncertain interest rate environment. We remain committed to meeting those challenges with a steadfast desire to meet and exceed the needs of our members.

I wish to thank the Board, Management, and Staff for the diligence and patience displayed in selecting a strategic direction for the long-term benefit of our members. The value proposition offered by our Credit Union in terms of low loan rates and competitive deposit returns is in keeping with the spirit of what a true financial cooperative is intended to be. The strategic positioning of our Credit Union will continue to meet our member's needs today and in the future.

Respectfully submitted,

Garrick Stoldt

Garrick Stoldt
Treasurer

REPORT of the SUPERVISORY COMMITTEE

The Supervisory Committee is responsible for conducting audits, confirming members' accounts, reviewing operating procedures, and monitoring the Credit Union's adherence to National Credit Union Administration rules and regulations and Credit Union bylaws.

A summary of the activities performed and/or coordinated by the Supervisory Committee over the past year are summarized below:

AUDITED FINANCIAL STATEMENTS AND MANAGEMENT LETTER

The Healthcare Employees Federal Credit Union Board of Directors retained The Curchin Group, LLC, Certified Public Accountants, to conduct an examination of the Credit Union financial statements for the year ended December 31, 2021. This examination was conducted in accordance with generally accepted auditing standards and included such tests of the accounting records and other auditing procedures as were necessary under the circumstances. An overall opinion was expressed on whether the financial statements were fairly presented in accordance with generally accepted accounting principles applied on a consistent basis. The opinion was unqualified for 2021.

The audited financial statements have been presented to and approved by the Healthcare Employees Federal Credit Union (HEFCU) Board of Directors.

The Curchin Group, LLC, as a function of finalizing the financial statement audit, prepared a management letter that recommends alternatives to current processes or procedures that should strengthen the overall operations of the Credit Union. The recommendations made by The Curchin Group, LLC in the management letter were presented to the Board of Directors and Credit Union management. None of the recommendations made were of a significant nature and management has concurred with the improvements suggested.

The Board of Directors has directed management of the Credit Union to take actions as required to address those comments/items raised as a result of the aforementioned activities.

NATIONAL CREDIT UNION ADMINISTRATION

The Supervisory Committee provides primary interface with National Credit Union Administration examiners assigned to do periodic reviews of HEFCU. Outcomes and recommendations are reviewed with management and presented to the HEFCU Board of Directors for action.

PENNSYLVANIA CREDIT UNION ASSOCIATION (CrossState Solutions)

The Supervisory Committee engaged CrossState Solutions to provide internal audit services of HEFCU during 2022; this initiative reflects the commitment of the Board to ensure the safety and soundness of HEFCU now and in the future.

INTERNAL FILE MAINTENANCE REVIEW

The Supervisory Committee conducts random reviews, on a regular basis, of various files maintained by HEFCU staff as well as Currency Transaction and Suspicious Activity Reports in order to ensure proper backup is being maintained. These reviews are conducted on member, credit card and loan maintenance files as well as financial transactions. The purpose is to ensure proper submission of documents, review and approvals are being maintained and proper regulatory filings are made on a timely basis. The results of these reviews are presented to the HEFCU Board on a regular basis.

Members with questions or concerns regarding Credit Union operations should feel free to contact me or one of the other members of the Supervisory Committee.

Respectfully submitted,

Jeff DeLury
Jeff DeLury (Chair)
Chairperson

Amina Razanica
Amina Razanica
Member

Stephen Pennie
Stephen Pennie
Member

REPORT of the CREDIT COMMITTEE

Providing credit to its members at the lowest possible rates is a principal objective of the Credit Union. With that in mind, the Credit Committee has been actively reviewing and, when appropriate, recommending changes to the loan policy. Currently, loan applications may be submitted for the following purposes:

- Unsecured Personal Loans
- New or Used Automobiles
- Small Dollar
- Credit Builder
- VISA Credit Cards
- Home Equity Loans
- First Mortgages
- Loan Participations

The purpose of the Credit Committee is to act on behalf of members who have been denied a loan. This appeal mechanism is critical to our mission of providing sources of credit to our members.

During 2022, HEFCU has almost 81 million dollars in loans outstanding to members.

Loan volumes have continued to grow as new access points such as Internet Lending has made it more convenient for borrowers to apply with HEFCU.

I am proud of the continued professionalism of our Staff in meeting the needs of our members and the outstanding work performed by the HEFCU Board of Directors.

Respectfully submitted,

LuAnne M. Rooney Frascella

LuAnne M. Rooney Frascella
Chair HEFCU Credit Committee

Report of the Nominating Committee
Healthcare Employees Federal Credit Union
December 22, 2022

The Nominating Committee of the Healthcare Employees Federal Credit Union is pleased to announce the following candidates for election and appointments at the Annual Meeting of the Membership:

1. Nominate the following existing Board Members to new terms:

	Proposed Term
Shane Fleming	2024
Deb Dente	2024
Sean Hopkins	2025
Jane Kaye	2024
Kim Horan	2025
Vacant Position	TBD

2. Appoint the following individuals as officers of the Board:

	Office
Jane Kaye	Chair
TBD	Vice Chair
Garrick Stoldt	Treasurer
Clare Hall	Secretary

3. Appoint the following Committee Members:

	Committee
Luanne Frascella-Rooney	Credit Committee
Jeff DeLury	Chair, Supervisory Committee
Amina Razanica	Supervisory Committee
Steven Pennie	Supervisory Committee

4. Full Slate of 2023 Board of Directors:

	Name	Term	Limit
1	Jane Kaye	2024	2024
2	Garrick Stoldt	2023	2024
3	Clare Hall	2023	2026
4	Linda Reed	2023	2023
5	Cathleen Bennett	2024	2026
6	Deb Dente	2024	2024
7	Shane Fleming	2024	2022
8	Michael Elfert	2024	2024
9	Sean Hopkins	2025	2025
10	Kimberly Horan	2025	2030
11	Vacant Position	TBD	TBD

PROGRAMS TO MEET YOUR NEEDS

SAVINGS

- Payroll deduction convenience
- Mail or walk-in transactions
- Shared Branch locations
- Low minimum balance requirements (\$10)
- Federally insured up to at least \$250,000
- Transfer funds to/from savings via the 24-hr bank-by-phone service or online banking

CHECKING

- Direct deposit available
- No monthly service charges
- Dividends paid on balances over \$1,000
- No per check charge
- Initial order of checks is free
- Access your checking account via STAR Debit Card
- Transfer funds to/from savings via the 24hr bank-by-phone service or online banking
- Courtesy Pay Available to Qualified Members
- Overdraft Protection Available upon request
- Federally insured up to at least \$250,000

HIGH YIELD MONEY MARKET ACCOUNTS

- Offers a higher rate than regular checking accounts based upon balances
- Offers free checks, ATM/Debit Card
- Free overdraft protection
- Federally insured up to at least \$250,000

VACATION/HOLIDAY CLUB SAVINGS ACCOUNT

- 50 weeks
- Payroll deduction convenience
- No minimum balance requirements
- Federally insured up to at least \$250,000

CERTIFICATES OF DEPOSIT

- Available in durations of six (6) months; one (1) year; two (2) years; three (3) years; four (4) years; or five (5) years
- Certificates can be purchased in denominations as low as \$1,000
- Federally insured up to at least \$250,000

INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

- Regular Savings
- Certificate of Deposits
- Tax advantages
- Federally insured up to at least \$250,000

YOUTH ACCOUNTS

- Young Einstein Account for children 12 and under
- Healthy Investors Account for teens age 13-17
- Special Account Opening Bonus if registered for eStatements within 90 days

ATM/DEBIT CARDS

- ATM-only cards are available to members
- Visa Debit Cards are available to members with a HEFCU checking account
- Debit Card Alert Notifications
- Digital Wallets (Apple/Google/Samsung Pay)

24-HOUR BANK-BY-PHONE SERVICE

- Calling (800) 551-3001 24 hours a day, seven days a week, accesses this free service. Once a member signs on with their four-digit PIN number they can get account balance information, make transfers and withdrawals.
- Transfers between savings and checking are available via this 24-hour bank-by-phone service.
- Spanish Language option

LOANS

- HEFCU is pleased to offer several different loan arrangements to meet the credit needs of the membership.

Unsecured Loans	First Mortgages
Fully Share Secured Loans	Student Loans
New/Used Car Loans	GAP Insurance
VISA Classic/Platinum Credit Cards	Skip-a-Payment
Home Equity Loans	Credit Disability/Life Insurance
Credit Builder Loans	Mechanical Repair Coverage
Small Dollar Loans (HCNJ former members only)	

- Loans may be repaid via payroll deduction
- Electronic Signatures available for paperless process
- VISA Purchase Alerts
- eZCard for Credit Card activity
- Loan Loyalty Discounts

HOME BANKING/ELECTRONIC BILL PAYMENT

- Check balances, make transfers
- Download to personal financial software
- Pay bills electronically
- FREE Mobile App/Banking
- Mobile Check Deposit
- Text Banking/Notify Me Alerts
- Check imaging
- Free Credit Score option

ELECTRONIC STATEMENTS

- Replaces paper statements
- Increase speed of delivery of periodic account statements
- Secured download of information
- Reduces exposure to theft of paper documents

SERVICES TO MEET YOUR NEEDS

- Toll-Free Member Service number (800-624-3312) to answer your inquiries or handle transactions
- Toll-Free 24-hour Bank-by-Phone Service (800-551-3001) for withdrawal requests or balance information 24 hours a day, seven days a week
- ATM/Debit cards are available allowing for instant cash at any ATM displaying the PLUS logo
- Quarterly statements sent to all members' home address detailing all transactions during the quarter. Members with checking accounts or HELOC's will receive monthly statements.
- Optional E-statements available at no additional cost
- Full Internet Banking program for account inquiries, balance transfers and bill payment as well as mobile banking services
- Payroll deduction convenience allows for an efficient and effective method of saving money or repaying a loan
- New improved telephone system allows for fast and efficient call processing and routing
- Direct deposit of your paycheck available
- Online loan application via our website (www.HEFCU.com)
- Loan-by-Phone option
- Exclusive No-surcharge ATM alliances (AllPoint, Co-Op) to further promote free access to HEFCU members representing over 2,000 no-surcharge locations in New Jersey
- Shared Branch Program now representing over 2,000 branches of participating credit unions throughout the United States
- Improved website for easy-to-find shared branches and no-surcharge ATM's
- Social media presence (Facebook, Twitter)
- Auto and Homeowners Insurance
- Language interpretation services available for over 150 different languages
- Partnered with GreenPath Financial Wellness to offer members financial counseling services
- Partnered with GrooveCar, a free comprehensive online auto shopping platform to assist our members in their car buying process.
- Offer Savvy Money Credit Score, a free service to help users understand their current credit score, give access to their full credit report, provide credit monitoring and alerts, and much more

CONCLUSION

The Board of Directors of the Healthcare Employees Federal Credit Union is both pleased and encouraged by the progress made during the past year.

To continue acting in the best interest of our members, the Board of Directors is resolved to:

- Review our current programs regularly to keep them economically attractive
- Research and develop new programs and services to meet the growing needs of the membership

As always, we welcome your questions, comments, and suggestions on how we can meet your changing financial needs.

	Organization	SEG Type
1	ABBA Medical Transportation LLC	Healthcare
2	Academy of Medicine	Healthcare
3	Accelerated Hand Therapy & Rehab	Healthcare
4	Accessible Home Care	Healthcare
5	Acorn Glen	Healthcare
6	Advantage Rehabilitation, LLC	Healthcare
7	Advocare Surgical Specialists of Burlington County	Healthcare
8	Ahkami Dental Group	Healthcare
9	Alaris Health at Belgrove	Healthcare
10	Alaris Health at Cedar Grove	Healthcare
11	Alaris Health at Jersey City	Healthcare
12	Alaris Health at Kearny	Healthcare
13	Alaris Health at St. Mary's	Healthcare
14	Alaris Health of West Orange	Healthcare
15	Allegria at Ocean Grove	Healthcare
16	Allergy Diagnostic & Treatment Center	Healthcare
17	Allergy, Asthma and Sinus Ctr of NJ	Healthcare
18	Alliance For Better Care	Healthcare
19	Allied Digestive Health	Healthcare
20	Arbor Glen	Healthcare
21	Ashbrook Care & Rehabilitation Center	Healthcare
22	Ashurst Family Physicians, P.A.	Healthcare
23	Assoc Cardiovascular Consultants	Healthcare
24	Assoc for Advancement of Mental Health	Healthcare
25	Atlantic Health	Healthcare
26	Atlantic Visiting Nurse - Basking Ridge	Healthcare
27	Axia Women's Health Voorhees	Healthcare
28	Barnabas HCS Business Office	Healthcare
29	Barnabas HCS Management	Healthcare
30	Barnabas Medical Center	Healthcare
31	Barnert Hospital	Healthcare
32	Bartley Healthcare	Healthcare
33	Bayada Nurses	Healthcare
34	Bellevue Pediatrics	Healthcare
35	Bergen Community Hospital	Healthcare
36	Brandywine Senior Living	Healthcare
37	Branjrew Medical Transportation LLC	Healthcare
38	Bristol Glen	Healthcare
39	Brookhaven Healthcare	Healthcare
40	Burlington County Eye Physicians LLC	Healthcare

	Organization	SEG Type
41	Burlington County Internal Medicine	Healthcare
42	Burlington County Orthopaedic Specialists	Healthcare
43	Capital Health - Hamilton	Healthcare
44	Capital Health Medical Center	Healthcare
45	Capital Health Regional Medical Center	Healthcare
46	Care One at Moorestown	Healthcare
47	Care Station	Healthcare
48	CarePoint Health Management	Healthcare
49	Carrier Clinic	Healthcare
50	Carson AKC	Healthcare
51	Cathedral Healthcare System Corp Office	Healthcare
52	Catholic Charities	Healthcare
53	Catholic Health	Healthcare
54	Catholic Welfare Bureau	Healthcare
55	Centennial Surgery Center	Healthcare
56	Center for Emotional Fitness	Healthcare
57	Center for Hope Hospice	Healthcare
58	Center for Hospice Care Inc	Healthcare
59	Central Jersey Orthopaedic Specialists P.A.	Healthcare
60	Central Jersey Spine Associates	Healthcare
61	Chatam Hills Subacute Care Center	Healthcare
62	Children's Seashore House	Healthcare
63	Children's Specialized Hospital	Healthcare
64	Chiropractors on the Move	Healthcare
65	Christ Hospital	Healthcare
66	Clara Maass Medical Ctr	Healthcare
67	Clark Nursing and Rehab Center	Healthcare
68	Clinical Research Institute	Healthcare
69	Collingswood Manor	Healthcare
70	Columbus Hospital	Healthcare
71	Community Executive Office	Healthcare
72	Community Medical Center	Healthcare
73	Complete Care at Summit Ridge	Healthcare
74	Cooper University Physicians at Willingboro	Healthcare
75	Corbert Express	Healthcare
76	Corbert Medical Transportation	Healthcare
77	Country Manor	Healthcare
78	Courthouse Convalescent Ctr	Healthcare
79	Cranbury First Aid Squad, Inc.	Healthcare
80	Ctr for Home Health Development Inc	Healthcare
81	Daughters of Miriam	Healthcare

	Organization	SEG Type
82	Deborah Heart & Lung Center	Healthcare
83	Deborah Heart & Lung Ctr	Healthcare
84	Delaware House	Healthcare
85	Delaware Vly OB/GYN & Infertility Grp	Healthcare
86	Dental Illuminations	Healthcare
86	Dover General Hospital	Healthcare
87	Dr. Andrea S. Buck, PC	Healthcare
88	Earth House Inc	Healthcare
89	Eastern Shore Nursing	Healthcare
90	Eastlantic Diagnostic & Garden State MRI	Healthcare
91	Eatontown Convalescent Hospital	Healthcare
92	Elms of Cranbury	Healthcare
93	EMTAC	Healthcare
94	Endeavor House	Healthcare
95	Englewood Dialysis	Healthcare
96	Englewood Hospital & Med Ctr	Healthcare
97	Evergreens, The	Healthcare
98	First Managed Care Option	Healthcare
99	Forest Hill Healthcare	Healthcare
100	Francis E Parker Memorial Home	Healthcare
101	Franciscan Home & Rehabilitation Ctr	Healthcare
102	Fresenius Kidney Care	Healthcare
103	Friends Home at Woodstown	Healthcare
104	Ft. Lauderdale AKC	Healthcare
105	Garden State Endoscopy & Surgery Ctr	Healthcare
106	Garden State Urology	Healthcare
107	Gastroenterology Consultants of South Jersey	Healthcare
108	Genesis	Healthcare
109	Genesis Health Care	Healthcare
110	Greenhill Memorial Ctr for Women	Healthcare
111	Hackensack Meridian Health Bayshore Medical Center	Healthcare
112	Hackensack Meridian Health Jersey Shore University Medical Center	Healthcare
113	Hackensack Meridian Health Mountainside Medical Center	Healthcare
114	Hackensack Meridian Health Ocean Medical Center	Healthcare
115	Hackensack Meridian Health Pascack Valley Medical Center	Healthcare
116	Hackensack Meridian Health Raritan Bay Medical Center Perth Amboy	Healthcare
117	Hackensack Meridiian Health Riverview Medical Center	Healthcare
118	Hackettstown Regional Medical Ctr	Healthcare
119	Hallandale AKC	Healthcare
120	Hamilton Continuing Care Ctr	Healthcare
121	Hamilton Gastroenterology Group	Healthcare

	Organization	SEG Type
122	Hamilton Physical Therapy Services, L.P.	Healthcare
123	Hamilton Regional Health Network	Healthcare
124	Hazen Plastic Surgery	Healthcare
125	Health Force	Healthcare
126	Health Net of NJ	Healthcare
127	Healthcare Staffing Cedar Hill	Healthcare
128	Hematology-Oncology Associates SJ	Healthcare
129	Hillside Dialysis Center	Healthcare
130	Hoboken University Medical Center/CarePoint Health	Healthcare
131	Hollywood AKC	Healthcare
132	Holsman Healthcare, LLC	Healthcare
133	Holy Family Care Specialists	Healthcare
134	Holy Redeemer Home Care	Healthcare
135	Home Care Association of NJ	Healthcare
136	Home Care Service, Inc.	Healthcare
137	Hopewell Surgery Center	Healthcare
138	Hudson Regional Medical Center	Healthcare
139	Inspira Health Center Bridgeton	Healthcare
140	Inspira Medical Center Elmer	Healthcare
141	Inspira Medical Center Vineland	Healthcare
142	Integrated Health Services of NJ	Healthcare
143	Irvington General Hospital	Healthcare
144	Jersey Care Home Health	Healthcare
145	Jersey City AKC	Healthcare
146	Jersey City Medical Center at Greenville	Healthcare
147	JFK Hartwyck at Cedar Brook	Healthcare
148	JFK Hartwyck at Edison	Healthcare
149	JFK Hartwyck at Oak Tree	Healthcare
150	JFK Johnson Rehabilitation Institute (JFK Medical Center)	Healthcare
151	JFK Medishare	Healthcare
152	JFK Whispering Knoll	Healthcare
153	Karen Ann Quinlan Hospice	Healthcare
154	Kasefa Care, LLC	Healthcare
155	Kensington Manor Care Center	Healthcare
156	Kessler Institute for Rehabilitation	Healthcare
157	Kimball Medical Center	Healthcare
158	Kindred Hospital New Jersey	Healthcare
159	King Manor Care Center	Healthcare
160	Kru Medical Ventures, LLC	Healthcare
161	Krueger and Pascual, M.D.s	Healthcare
162	Laurel Bay Care & Rehab Ctr	Healthcare

	Organization	SEG Type
163	Lawrenceville Urology, P.A.	Healthcare
164	Lee M. Glickman, LLC	Healthcare
165	Liberty Healthcare System	Healthcare
166	Life Key Ventures	Healthcare
166	Lions Gate Independence Continuing Care	Healthcare
167	Lourdes Medical Associates/Health Management Services Organization	Healthcare
168	Lourdes Medical Center of Burlington County	Healthcare
169	Lourdes Speciality Hospital of Southern NJ	Healthcare
170	Masonic Village at Burlington	Healthcare
171	Massage Envy Hillsborough #0682	Healthcare
172	Matheny Medical & Educational Ctr	Healthcare
173	Medical Diagnostic Laboratories	Healthcare
174	Medical Office Managers Organization of Willingboro, NJ	Healthcare
175	Medical Society of New Jersey	Healthcare
176	Medi-Wheels	Healthcare
177	Medquist, Inc.	Healthcare
178	Mercer Bucks Cardiology, P.A.	Healthcare
179	Mercer Bucks Orthopaedics, P.C.	Healthcare
180	Meridian Health Corp Office	Healthcare
181	Meridian Health Resources	Healthcare
182	Meridian Nursing & Rehab Ctr	Healthcare
183	Meridian Nursing/Rehab at Ocean Grove	Healthcare
184	Merion Gardens Assisted Living	Healthcare
185	Merwick Care & Rehabilitation Center	Healthcare
186	Meryl Stein, MD	Healthcare
187	Metro Health Services	Healthcare
188	Miami AKC	Healthcare
189	Midpoint Health Care Service Inc	Healthcare
190	Monmouth Chemical Dependency Treatment Ctr	Healthcare
191	Monmouth Medical Center	Healthcare
192	Monroe Karetzky MD PA	Healthcare
193	Morris Hall for the Aged	Healthcare
194	Morristown Rehabilitation Center	Healthcare
195	Mount Laurel Family Physicians	Healthcare
196	Muhlenberg Regional Medical Ctr	Healthcare
197	National Home Health Care Corp.	Healthcare
198	NEI Staffing Inc.	Healthcare
199	New Jersey Associates in Medicine, PA	Healthcare
200	New Jersey Eastern Star Home	Healthcare
201	New Jersey Hospital Association	Healthcare
202	New Jersey Medical Group Management Association	Healthcare

	Organization	SEG Type
203	New Smyrna Beach AKC	Healthcare
204	New Vision	Healthcare
205	Newark Beth Israel Medical Ctr	Healthcare
206	Newark Community Health Center	Healthcare
207	Newton Memorial Hospital	Healthcare
207	NJ Center for Pain Management	Healthcare
208	NJ Occupational Therapy Assoc	Healthcare
209	NJ Organ & Tissue	Healthcare
210	NJ State Nurses Association	Healthcare
211	NJAHSA	Healthcare
212	NJAOPS	Healthcare
213	North Jersey Health Ventures	Healthcare
214	Ocean Home Care	Healthcare
215	Our Lady of Lourdes Medical Center	Healthcare
216	Pain Management Center	Healthcare
217	Paradigm Health Systems, Inc.	Healthcare
218	Parker at Somerset	Healthcare
219	Parkside Dialysis Center	Healthcare
220	Pascack Community Services	Healthcare
221	Pascack Valley Hospital Medical Diagnostics	Healthcare
222	Pavilions at Forrestal, The	Healthcare
223	Peace Care, St. Ann's Home	Healthcare
224	Peace Care, St. Joseph's	Healthcare
225	Pembroke Pines AKC	Healthcare
226	Penn Medicine Princeton Health	Healthcare
227	Performance Spine & Sports Medicine	Healthcare
228	Phoenix Health Care Inc	Healthcare
229	Phoenix OB/GYN Associates	Healthcare
230	PHS Health Plans NJ	Healthcare
231	Physician Practice Services	Healthcare
232	Physician's First Management Svcs	Healthcare
233	Pinnacle HomeCare, LLC	Healthcare
234	Pitman Manor	Healthcare
235	Preferred Care at Hamilton	Healthcare
236	Preferred Healthmates, Inc	Healthcare
237	Presitge Medical Associates, LLC	Healthcare
238	Prestige Healthcare	Healthcare
239	Prime Care	Healthcare
240	Prime Mark Corporation	Healthcare
241	Princeton Dental Group	Healthcare
242	Princeton Nassau Pediatrics PA	Healthcare

	Organization	SEG Type
243	Princeton Neurological Surgery	Healthcare
244	Princeton OB/GYN	Healthcare
245	Princeton Orthopaedic Associates, P.A.	Healthcare
246	Princeton Physicians' Organization	Healthcare
247	Providence House	Healthcare
248	Quakerbridge Radiology Associates	Healthcare
249	Quality Nursing LLC	Healthcare
250	Radiology Affiliates Imaging	Healthcare
251	Rancocas Valley Surgical Associates P.A.	Healthcare
251	Raritan Valley Surgery Center	Healthcare
252	Reconstructive Orthopedics	Healthcare
253	Robert J. Bakelaar MD LLC	Healthcare
254	Robert Wood Johnson Medical Association	Healthcare
255	Robert Wood Johnson Surgery Center	Healthcare
256	RWJ Barnabas Health Jersey City Medical Center	Healthcare
257	RWJ University Hospital Hamilton	Healthcare
258	RWJ University Hospital New Brunswick	Healthcare
259	RWJ University Hospital Rahway	Healthcare
260	RWJ University Hospital Somerset	Healthcare
261	Saint Anne Villa	Healthcare
262	Saint Clare's Hospital, Dover Campus	Healthcare
263	Salem Medical Center	Healthcare
264	Samaritan Healthcare	Healthcare
265	Sea Girt Medical Associates PC	Healthcare
266	Seaview Orthopaedic & Medical Associates	Healthcare
267	Select Specialty Hospital	Healthcare
268	Senior Initiatives Benefits Administration	Healthcare
269	Shore Rehabilitation	Healthcare
270	Shores at Wesley Manor, The	Healthcare
271	Silver Spring AKC	Healthcare
272	Skilled Care Inc	Healthcare
273	Sodexo at Clara Maass Medical Center	Healthcare
274	Sodexo at Saint Barnbas Medical Center	Healthcare
275	Soligenix, Inc.	Healthcare
276	Son Light Pediatrics	Healthcare
277	South Brunswick EMS Inc	Healthcare
278	South Jersey Fertility Center	Healthcare
279	South Jersey Medical Services	Healthcare
280	South Jersey Nurses	Healthcare
281	Southern NJ Medical Services	Healthcare
282	Southern NJ Perinatal Cooperative	Healthcare

	Organization	SEG Type
283	Southern Ocean County Hospital	Healthcare
284	Southgate Health Care Center Inc	Healthcare
285	Southgate Nursing Home	Healthcare
286	Specialty Hospital at Monmouth	Healthcare
287	Springpoint Senior Living	Healthcare
288	St. Augustine AKC	Healthcare
289	St. Francis Medical Center	Healthcare
290	St. Joseph's Regional Medical Ctr	Healthcare
291	St. Lawrence Rehabilitation Hospital	Healthcare
292	St. Mary Medical Center	Healthcare
293	St. Michael's Medical Center	Healthcare
294	Suburban Orthopaedics	Healthcare
295	Summit Health	Healthcare
295	Sunrise Assisted Living of Mt. Laurel	Healthcare
296	Surgery Center of Salem County	Healthcare
297	Theresa Grotta Rehabilitation	Healthcare
298	Transitional Health, LLC	Healthcare
299	Trenton Anesthesiology Associates, PA	Healthcare
300	Trenton Emergency Medical Service	Healthcare
301	Trenton Visiting Nurses Association	Healthcare
302	Tri-County Visiting Nurse	Healthcare
303	United Methodist Homes of NJ	Healthcare
304	University AKC	Healthcare
305	University Spine Associates P.A.	Healthcare
306	Urology Physicians	Healthcare
307	Vause Dermatology & Cosmetic Surgery Associates	Healthcare
308	Venetian Care & Rehabilitation Center	Healthcare
309	Virtua - HR Solutions Center	Healthcare
310	Virtua Cardiology	Healthcare
311	Virtua Health and Rehab Center - Mt. Holly	Healthcare
312	Virtua Memorial Hospital	Healthcare
313	Virtua Physicians Associates	Healthcare
314	Virtua Primary Care - Moorestown	Healthcare
315	Visiting Nurses of Camden	Healthcare
316	VNA Community Care	Healthcare
317	VNA Home Care of Mercer County	Healthcare
318	VNA Home Health Service	Healthcare
319	VNA of Northern New Jersey	Healthcare
320	VNA of Southern New Jersey	Healthcare
321	Warren S. Kurnick, MD Dermatology Group	Healthcare
322	West Essex Community Health Services	Healthcare

	Organization	SEG Type
323	West Jersey Health Care Ambulatory Centers	Healthcare
324	Willingboro Emergency Squad	Healthcare
325	Wilpage, Inc. DBA-Bergen Rehab	Healthcare
326	Windsor Healthcare Communities	Healthcare

	Organization	SEG Type
1	A-1 Limousine	Non-Healthcare
2	Addiction Treatment Providers	Non-Healthcare
3	AIA Credentialing & Consulting Services	Non-Healthcare
4	Allied Universal	Non-Healthcare
5	Amicus Therapeutics	Non-Healthcare
6	Assist Amercia Services, Inc.	Non-Healthcare
7	Association Associates, Inc.	Non-Healthcare
8	Barmak & Associates, LLC	Non-Healthcare
9	Barton and Cooney, LLC	Non-Healthcare
10	BAW Medical Management	Non-Healthcare
11	Better Business Bureau of New Jersey, Inc.	Non-Healthcare
12	Buchanan Construction Products	Non-Healthcare
13	Carbozyme Inc	Non-Healthcare
14	CBIZ, Inc.	Non-Healthcare
15	Centenary College	Non-Healthcare
16	COPD Services by Ocean Home Healthy Supply, LLC	Non-Healthcare
17	Creative Marketing Alliance	Non-Healthcare
18	Culinary Staffing Services LLC	Non-Healthcare
19	CURE Auto Insurance	Non-Healthcare
20	ejIMPACT Inc	Non-Healthcare
21	Employees Assistance Resources Inc	Non-Healthcare
22	Engine International	Non-Healthcare
23	Fitness & Wellness Centers	Non-Healthcare
24	Forums Institute for Public Policy	Non-Healthcare
25	GMAC Mortgage	Non-Healthcare
26	Greater Mercer TMA	Non-Healthcare
27	Harwill Express Press	Non-Healthcare
28	Hyacinth AIDS Foundation	Non-Healthcare
29	International Association for Healthcare Security & Safety	Non-Healthcare
30	JP Watson Services	Non-Healthcare
31	KinderSmile Foundation	Non-Healthcare
32	Kos Pharmaceuticals, Inc.	Non-Healthcare
33	Maximus	Non-Healthcare
34	Medical Claims Relief, LLC	Non-Healthcare
35	Mercer Council on Alcoholism & Drug Addiction	Non-Healthcare

	Organization	SEG Type
36	MillerMitchell PC	Non-Healthcare
37	Montessori Corner at Princeton Meadows	Non-Healthcare
38	National Kitchen & Bath Assoc	Non-Healthcare
39	New Jersey Conference	Non-Healthcare
40	New Jersey Credit Union Foundation	Non-Healthcare
41	NJ State Medical Underwriters	Non-Healthcare
42	NJHA Personal Membership	Non-Healthcare
43	Nova-Borealis Compounds LLC	Non-Healthcare
44	Online Resources	Non-Healthcare
45	Princeton Insurance Company	Non-Healthcare
46	Quality Professional	Non-Healthcare
47	RME Collection	Non-Healthcare
48	RWJ Barnabas Health Lakeview Child Center	Non-Healthcare
49	Seventh Day Adventist Church	Non-Healthcare
50	Stanford Financial	Non-Healthcare
51	Strong Dependency Contractor	Non-Healthcare
52	Targent Inc	Non-Healthcare
53	Thomas & Betts Elastimold	Non-Healthcare
54	Township of Robbinsville	Non-Healthcare
55	Trafgroup	Non-Healthcare
56	Trenton Business & Technology Ctr	Non-Healthcare
57	W W Grainger Inc	Non-Healthcare
58	Westin Princeton at Forrestal Village	Non-Healthcare
59	Whole Foods Market	Non-Healthcare