



2017 Annual Meeting

Agenda December 21, 2017

- | | |
|---------|---|
| 1:30 PM | Registration |
| | Approval of Minutes of December 22, 2016 Annual Meeting |
| | Report of Chairman/CEO |
| | Report of Supervisory Committee |
| | Report of Credit Committee |
| | Report of Nominating Committee |
| | Elections |
| 1:45 PM | Conclusion and Adjournment |

**HEALTHCARE
EMPLOYEES
FEDERAL
CREDIT UNION**

Report to Membership
Annual Meeting
December 21, 2017

Healthcare Employees Federal Credit Union 2016 Board of Directors

Jane Kaye Unaffiliated	Chairperson	2018
Julie Lynch Unaffiliated	Vice Chair	2018
Garrick Stoldt VP Finance Saint Peter's University Hospital	Treasurer	2017
Lois Hogle VP Underwriting/Marketing Princeton Insurance Co.	Secretary	2019
Lorei Cwirko Director of Benefits, Human Resources St. Joseph's Healthcare System	Member	2017
Michael Elfert Unaffiliated	Member	2017
Alicia Mendez Unaffiliated	Member	2018
Dora Marques Executive Director CBiz	Member	2018
Linda Reed CIO Atlantic Health System	Member	2017
Sean Hopkins Sr. Vice President Federal Relations & Health Economics NJHA	Member	2019
Shane Fleming VP Finance Capital Health System	Member	2019
Marcia Telthorster VP Human Resources Medical Center @ Princeton	Member	2017



Annual Meeting December 22, 2016

The meeting was called to order at approximately 1:45 PM on December 22, 2016. Ms. Kaye welcomed everyone to the 32nd Annual Meeting of the Healthcare Employees FCU.

The first item to be discussed was the approval of the 2015 Annual Meeting minutes.

It was then:

Voted: To approve the December 22, 2015 Annual Meeting minutes as presented* (16-12-1).

Ms. Kaye thanked the Board, Management, and Staff for their service provided to our membership. The teamwork shown with a successful merger with Rancocas FCU and multiple loan participations adding to the bottom line is tremendous. Ms. Kaye also welcomed members of the Rancocas FCU to their first HEFCU Annual meeting.

Mr. Dawidowski also thanked the Board and his team for outstanding support during the year especially during the merger with Rancocas FCU.

At this time, it was mentioned that Ms. Elizabeth Ryan's term limit expires this year. The Board and Management recognized her dedicated service over the years with the presentation of a plaque.

The report of the Nominating Committee was reviewed next and a call for any other nominations from the floor was announced. Hearing none, a motion was made to approve the following candidates for election:

2017 Slate of Nominees

Board of Directors	Term
Sean Hopkins (replace Elizabeth Ryan)	2019
Shane Fleming	2019
Lois Hogle	2019

It was then:

Voted: To accept the 2017 Slate of Nominees to the Board of Directors as presented* (16-12-2).

The Nominating Committee recommended the current slate of Board of Director officers:

2017 Officers:

Jane Kaye, Chair
Julie Lynch, Vice Chair
Garrick Stoldt, Treasurer
Lois Hogle, Secretary

It was then:

Voted: To accept the 2017 Board of Director Officers as presented* (16-12-3).

The Nominating Committee recommended the appointment of the following individuals to serve on the Supervisory and Credit Committee for 2017:

2017 Committee Appointment

Supervisory Committee

Jeffrey DeLury, Chair	2017
Stephen Pennie	2017
Amina Razanica	2017

Credit Committee

Luann Rooney-Frascella	2017
------------------------	------

It was then:

Voted: To accept the 2017 Committee Appointments as presented* (16-12-4).

Below is a complete list of the 2017 HEFCU Board of Directors:

<u>2017 HEFCU</u>			<u>BOD Member</u>
<u>Board of Directors</u>	<u>Term</u>	<u>Limit</u>	<u>Since</u>
Garrick Stoldt	2017	2024	2016
Linda Reed	2017	2023	2015
Lorei Cwirko	2017	2023	2015
Marcia Telthorster	2017	2021	2013
Michael Elfert	2017	2024	2016
Alicia Mendez	2018	2022	2014
Dora Marques	2018	2024	2016
Jane Kaye	2018	2021	2013
Julie Lynch	2018	2018	2010
Lois Hoya	2019	2021	2013
Sean Hopkins	2019	2025	
Shane Fleming	2019	2019	2011

There being no further business, the meeting was adjourned at approximately 1:50PM.

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 at adding and enhancing services to meet your changing financial needs.

OUR INVESTMENT IN MEMBER EXPERIENCE

Healthcare Employees Federal Credit Union's guiding principle has been 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
- Creating a 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 supports our strategic plan but also ensures 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 in which our members can rely upon for long-term security and financial solutions for life.

HEFCU continues to make necessary changes in operations to address these challenges:

- Implemented new remote deposit capture program for more convenient deposits from members
- Implemented new Debit Card Portal for members to track transactions real time to mitigate fraud
- Initiated live language translation service to assist our members in communicating with HEFCU

Results from operations anticipated for year-end 2017:

- Capital in excess of 8% (well capitalized)
- Delinquency at or below peer levels
- Loan Growth of over 3%
- ROA estimated at .41%; exceeding peer groups
- Assets: approximately \$112,000,000
- Loans: approximately \$71,000,000
- Capital: \$9,200,000
- Members: 18,000

WHAT TO EXPECT FROM HEFCU IN THE FUTURE:

- The Board is optimistic that strategic plans in place will continue to create value for our members during these uncertain economic times
- HEFCU will not take the path as seen by the big banks in raising fees and removing features such as free checking
- HEFCU will not take unnecessary risks in order to achieve short term gains at the risk of 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 to represent your interests and fulfill the fiduciary and legal responsibility of directing your Credit Union. Unlike like many Boards of Directors in corporate America, your Board is not compensated. The Membership votes in 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 the Credit Union. Your Board is also committed to ensuring that we meet guidelines in terms of cultural diversity and high ethical standards. In addition, to best represent the members of the Credit Union each member of the Board of Directors and other Committees are also members 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.

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 measures include such areas as loan growth, reduced exposure to loan losses, increasing deposit relationships, and reducing operating expenses through the use of technology. 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 8%. 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 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, unemployment and real estate values. 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, 2016. 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 2016.

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 (PACUL)

The Supervisory Committee engaged PACUL to provide internal audit services of HEFCU during 2017; this initiative reflects the commitment of the Board to ensure the safety and soundness of HEFCU now and in the future.

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
- 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 2017, HEFCU has almost 72 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

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 of funds to and from savings via the 24-hour bank-by-phone service

CHECKING

- Direct deposit available
- No monthly service charge
- Dividends paid on balances over \$1,000
- No per check charge
- Initial order of checks are free
- Access your checking account via STAR
- Transfer funds to and from savings via the 24-hour bank-by-phone service
- 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
- Free money orders
- Free overdraft protection
- Free ATM/Debit Card
- Federally insured up to at least \$250,000

VACATION CLUB SAVINGS ACCOUNT

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

HOLIDAY SAVINGS CLUB

- 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

ATM/DEBIT CARDS

- STAR ATM cards are available to members
- Visa Debit Cards are available to members having a HEFCU checking account

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

- The Healthcare Employees Federal Credit Union is pleased to offer several different loan arrangements to meet the credit needs of the membership.

Unsecured Loans	Home Equity Loans
Fully Share Secured Loans	GAP Insurance
Used Car Loans	Skip-a-Payment
New Car Loans	First Mortgages
VISA Classic Credit Cards	Student Loans
VISA Platinum Credit Cards	

- Loans may be repaid via payroll deduction
- Electronic Signatures available for paperless process

HOME BANKING/ELECTRONIC BILL PAYMENT

- Check balances
- Make transfers
- Download to personal financial software
- Pay bills electronically
- FREE Mobile App
- Mobile Banking
- Mobile Check Deposit

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
- STAR 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)
- Exclusive No-surcharge ATM alliances 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
- Auto and Homeowners Insurance
- Language interpretation services available for over 150 different languages

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	Rancocas FCU Employees	
2	Central Jersey Orthopaedic Specialists P.A.	Healthcare
3	Accessible Home Care	Healthcare
4	Arbor Glen	Healthcare
5	University Spine Associates P.A.	Healthcare
6	Atlantic Health	Healthcare
7	Barnert Hospital	Healthcare
8	Bartley Healthcare	Healthcare
9	Bayshore Community Health Svcs	Healthcare
10	Bellevue Pediatrics	Healthcare
11	Bergen Community Hospital	Healthcare
12	Capital Health Regional Medical Center	Healthcare
13	Capital Health Medical Center	Healthcare
14	Care Station	Healthcare
15	NJ Center for Pain Management	Healthcare
16	Ashbrook Care & Rehabilitation Center	Healthcare
17	Performance Spine & Sports Medicine	Healthcare
18	Carrier Clinic	Healthcare
19	Hopewell Surgery Center	Healthcare
20	Cathedral Healthcare System Corp Office	Healthcare
21	Catholic Charities	Healthcare
22	Catholic Health	Healthcare
23	Catholic Welfare Bureau	Healthcare
24	Capital Health - Hamilton	Healthcare
25	Centennial Surgery Center	Healthcare
26	Ctr for Home Health Development Inc	Healthcare
27	Center for Hope Hospice	Healthcare
28	Central Billing Service LLC	Healthcare
29	Central Jersey Spine Associates	Healthcare
30	Princeton OB/GYN	Healthcare
31	Mercer Bucks Cardiology, P.A.	Healthcare
32	Children's Seashore House	Healthcare
33	Princeton Neurological Surgery	Healthcare
34	Children's Specialized Hospital	Healthcare
35	Christ Hospital	Healthcare
36	Christ Hospital	Healthcare
37	Clara Maass Continuing Care Ctr	Healthcare
38	Clara Maass Medical Ctr	Healthcare
39	Clara Maass Medical Ctr	Healthcare
40	Springpoint Senior Living	Healthcare

	Organization	SEG Type
41	NJ Occupational Therapy Assoc	Healthcare
42	Columbus Hospital	Healthcare
43	Community Medical Center	Healthcare
44	Corbert Medical Transportation	Healthcare
45	Country Manor	Healthcare
46	Courthouse Convalescent Ctr	Healthcare
47	Home Care Association of NJ	Healthcare
48	Soligenix, Inc.	Healthcare
49	Daughters of Miriam	Healthcare
50	Deborah Heart & Lung Center	Healthcare
51	Deborah Heart & Lung Center	Healthcare
52	Deborah Heart & Lung Ctr	Healthcare
53	Deborah Heart & Lung Center	Healthcare
54	Deborah Heart & Lung Center	Healthcare
55	Delaware House	Healthcare
56	Dover General Hospital	Healthcare
57	Earth House Inc	Healthcare
58	Eastern Shore Nursing	Healthcare
59	Eatontown Convalescent Hospital	Healthcare
60	Elms of Cranbury	Healthcare
61	EMTAC	Healthcare
62	Englewood Dialysis	Healthcare
63	Englewood Hospital & Med Ctr	Healthcare
64	First Managed Care Option	Healthcare
65	Pavilions at Forrestal, The	Healthcare
66	Allegria at Ocean Grove	Healthcare
67	Francis E Parker Memorial Home	Healthcare
68	Franciscan Home & Rehabilitation Ctr	Healthcare
69	Friends Home at Woodstown	Healthcare
70	Garden State Endoscopy & Surgery Ctr	Healthcare
71	Medical Diagnostic Laboratories	Healthcare
72	Genesis	Healthcare
73	Genesis Health Care	Healthcare
74	Greenhill Memorial Ctr for Women	Healthcare
75	Greenville Hospital	Healthcare
76	Hackettstown Regional Medical Ctr	Healthcare
77	Hackettstown Regional Medical Ctr	Healthcare
78	Hamilton Continuing Care Ctr	Healthcare
79	Sodexo at Saint Barnabas Medical Center	Healthcare
80	Hamilton Regional Health Network	Healthcare
81	Health Net of NJ	Healthcare

	Organization	SEG Type
82	Preferred Healthmates, Inc	Healthcare
83	Health Net of NJ	Healthcare
84	Transitional Health, LLC	Healthcare
85	Paradigm Health Systems, Inc.	Healthcare
86	Pinnacle HomeCare, LLC	Healthcare
87	Holy Family Care Specialists	Healthcare
88	Home Care Service, Inc.	Healthcare
89	Quakerbridge Radiology Associates	Healthcare
90	Integrated Health Services of NJ	Healthcare
91	Irvington General Hospital	Healthcare
92	Jersey Care Home Health	Healthcare
93	NJ State Nurses Association	Healthcare
94	Lions Gate Independence Continuing Care	Healthcare
95	Alaris Health at Jersey City	Healthcare
96	JFK Hartwyck at Cedar Brook	Healthcare
97	JFK Hartwyck at Edison	Healthcare
98	JFK Hartwyck at Oak Tree	Healthcare
99	JFK Whispering Knoll	Healthcare
100	JFK Medical Center	Healthcare
101	Karen Ann Quinlan Hospice	Healthcare
102	Kensington Manor Care Center	Healthcare
103	Hamilton Gastroenterology Group	Healthcare
104	Cedar Hill Healthcare Ctr at Cedar Grove	Healthcare
105	Merion Gardens Assisted Living	Healthcare
106	Massage Envy Hillsborough #0682	Healthcare
107	Kessler Institute for Rehabilitation	Healthcare
108	Kessler Institute for Rehabilitation	Healthcare
109	Kimball Medical Center	Healthcare
110	King Manor Care Center	Healthcare
111	Laurel Bay Care & Rehab Ctr	Healthcare
112	Liberty Healthcare System	Healthcare
113	Life Key Ventures	Healthcare
114	Meridian Nursing/Rehab at Ocean Grove	Healthcare
115	Matheny Medical & Educational Ctr	Healthcare
116	McCarrick Care Center	Healthcare
117	University Medical Center of Princeton at Plainsboro	Healthcare
118	Medi-Wheels	Healthcare
119	Medquist, Inc.	Healthcare
120	Medquist, Inc.	Healthcare
121	Memorial Hospital of Salem County	Healthcare
122	Mercer Bucks Orthopaedics, P.C.	Healthcare

	Organization	SEG Type
123	Meridian Health Corp Office	Healthcare
124	University SurgiCenter	Healthcare
125	Ocean Medical Center	Healthcare
126	Jersey Shore Univ. Med Ctr	Healthcare
127	Meridian Nursing & Rehab Ctr	Healthcare
128	Metro Health Services	Healthcare
129	Midpoint Health Care Service Inc	Healthcare
130	Monmouth Chemical Dependency Treatment Ctr	Healthcare
131	Monmouth Medical Center	Healthcare
132	Monroe Karetzky MD PA	Healthcare
133	Morris Hall for the Aged	Healthcare
134	Morristown Rehabilitation Center	Healthcare
135	Mountainside Hospital	Healthcare
136	Muhlenberg Regional Medical Ctr	Healthcare
137	Ahkami Dental Group	Healthcare
138	New Jersey Eastern Star Home	Healthcare
139	New Jersey Hospital Association	Healthcare
140	Newark Beth Israel Medical Ctr	Healthcare
141	Newton Memorial Hospital	Healthcare
142	Newton Memorial Hospital	Healthcare
143	NJAHSA	Healthcare
144	NJ Organ & Tissue	Healthcare
145	North Jersey Health Ventures	Healthcare
146	NEI Staffing Inc.	Healthcare
147	Ocean Home Care	Healthcare
148	Riverview Medical Center	Healthcare
149	New Jersey Associates in Medicine, PA	Healthcare
150	Holsman Healthcare, LLC	Healthcare
151	Pain Management Center	Healthcare
152	Pascack Community Services	Healthcare
153	Pascack Valley Hospital	Healthcare
154	Pascack Valley Hospital Medical Diagnostics	Healthcare
155	Phoenix Health Care Inc	Healthcare
156	PHS Health Plans NJ	Healthcare
157	Physician Practice Services	Healthcare
158	Physician's First Management Svcs	Healthcare
159	Pitman Manor	Healthcare
160	Cranbury First Aid Squad, Inc.	Healthcare
161	Prestige Healthcare	Healthcare
162	Prime Care	Healthcare
163	Prime Mark Corporation	Healthcare

	Organization	SEG Type
164	Providence House	Healthcare
165	Quality Nursing LLC	Healthcare
166	Radiology Affiliates Imaging	Healthcare
167	Brandywine Senior Living	Healthcare
168	Raritan Bay Med Ctr at Perth Amboy	Healthcare
169	Renal Institute of Central Jersey	Healthcare
170	Health Force	Healthcare
171	Dr. Andrea S. Buck, PC	Healthcare
172	Robert Wood Johnson Medical Association	Healthcare
173	RWJ Univ Hospital at Hamilton	Healthcare
174	RWJ Univ Hospital at Rahway	Healthcare
175	RWJ Univ Hospital at New Brunswick	Healthcare
176	Arcadia Nursing & Rehabilitation Center	Healthcare
177	Venetian Care & Rehabilitation Center	Healthcare
178	Seaview Orthopaedic & Medical Associates	Healthcare
179	Saint Anne Villa	Healthcare
180	Select Specialty Hospital	Healthcare
181	Masonic Home of New Jersey	Healthcare
182	Senior Initiatives Benefits Administration	Healthcare
183	Shore Rehabilitation	Healthcare
184	Skilled Care Inc	Healthcare
185	Sodexo at Clara Maass Medical Center	Healthcare
186	Princeton Orthopaedic Associates, P.A.	Healthcare
187	JFK Medishare	Healthcare
188	Inspira Medical Center Vineland	Healthcare
189	Inspira Medical Center Elmer	Healthcare
190	Inspira Health Center Bridgeton	Healthcare
191	South Jersey Medical Services	Healthcare
192	South Jersey Nurses	Healthcare
193	Southern NJ Medical Services	Healthcare
194	Southgate Health Care Center Inc	Healthcare
195	Southgate Nursing Home	Healthcare
196	Specialty Hospital at Monmouth	Healthcare
197	Barnabas HCS Business Office	Healthcare
198	Barnabas HCS Management	Healthcare
199	Saint Clare's Hospital, Dover Campus	Healthcare
200	Alaris Health of West Orange	Healthcare
201	St. Francis Medical Center	Healthcare
202	Peace Care, St. Joseph's	Healthcare
203	St. Joseph's Regional Medical Ctr	Healthcare
204	St. Lawrence Rehabilitation Hospital	Healthcare

	Organization	SEG Type
205	Alaris Health at St. Mary's	Healthcare
206	St. Mary Medical Center	Healthcare
207	St. Michael's Medical Center	Healthcare
208	Summit Health	Healthcare
209	Summit Ridge Nursing Center	Healthcare
210	Surgery Center of Salem County	Healthcare
211	Center for Hospice Care Inc	Healthcare
212	Evergreens, The	Healthcare
213	Theresa Grotta Rehabilitation	Healthcare
214	Trenton Emergency Medical Service	Healthcare
215	Trenton Visiting Nurses Association	Healthcare
216	Tri-County Collections	Healthcare
217	Tri-County Visiting Nurse	Healthcare
218	United Methodist Homes of NJ	Healthcare
219	Virtua - HR Solutions Center	Healthcare
220	Merwick Care & Rehabilitation Center	Healthcare
221	Trenton Anesthesiology Associates, PA	Healthcare
222	Chatam Hills Subacute Care Center	Healthcare
223	Kindred Hospital New Jersey	Healthcare
224	Virtua Physicians Associates	Healthcare
225	Forest Hill Healthcare	Healthcare
226	Kasefa Care, LLC	Healthcare
227	Holy Redeemer Home Care	Healthcare
228	VNA Home Care of Mercer County	Healthcare
229	VNA of Northern New Jersey	Healthcare
230	VNA of Somerset Hills	Healthcare
231	Visiting Nurses of Camden	Healthcare
232	Robert Wood Johnson University Hospital Somerset	Healthcare
233	VNA Community Care	Healthcare
234	VNA Home Health Service	Healthcare
235	VNA of Southern New Jersey	Healthcare
236	Shores at Wesley Manor, The	Healthcare
237	West Essex Community Health Services	Healthcare
238	West Jersey Health Care Ambulatory Centers	Healthcare
239	Acorn Glen	Healthcare
240	CarePoint Health Management	Healthcare
241	ABBA Medical Transportation LLC	Healthcare
242	Allergy Diagnostic & Treatment Center	Healthcare
243	Presitge Medical Associates, LLC	Healthcare
244	Meadowlands Hospital Medical Center	Healthcare
245	Southern NJ Perinatal Cooperative	Healthcare

	Organization	SEG Type
246	National Home Health Care Corp.	Healthcare
247	Garden State Urology	Healthcare
248	Eastlantic Diagnostic & Garden State MRI	Healthcare
249	Eastlantic Diagnostic & Garden State MRI	Healthcare
250	Suburban Orthopaedics	Healthcare
251	Chiropractors on the Move	Healthcare
252	NJAOPS	Healthcare
253	Sea Girt Medical Associates PC	Healthcare
254	Delaware Vly OB/GYN & Infertility Grp	Healthcare
255	Vause Dermatology & Cosmetic Surgery Associates	Healthcare
256	Endeavor House	Healthcare
257	Branjrew Medical Transportation LLC	Healthcare
258	Assoc for Advancement of Mental Health	Healthcare
259	Burlington County Eye Physicians LLC	Healthcare
260	Healthcare Staffing Cedar Hill	Healthcare
261	Medical Society of New Jersey	Healthcare
262	Princeton Dental Group	Healthcare
263	Robert J. Bakelaar MD LLC	Healthcare
264	Brookhaven Healthcare	Healthcare
265	South Brunswick EMS Inc	Healthcare
266	Princeton Nassau Pediatrics PA	Healthcare
267	Burlington County Internal Medicine	Healthcare
268	Corbert Express	Healthcare
269	Assoc Cardiovascular Consultants	Healthcare
270	Clinical Research Institute	Healthcare
271	Lourdes Medical Associates/Health Management Services Organization	Healthcare
272	Lourdes Medical Center of Burlington County	Healthcare
273	Lourdes Specialty Hospital of Southern NJ	Healthcare
274	Medical Office Managers Organization of Willingboro, NJ	Healthcare
275	Peace Care, St. Ann's Home	Healthcare
276	New Vision	Healthcare
277	Bayada Nurses	Healthcare
278	Newark Community Health Center	Healthcare
279	Our Lady of Lourdes Medical Center	Healthcare
280	Rancocas Valley Surgical Associates P.A.	Healthcare
281	Warren S. Kurnick, MD Dermatology Group	Healthcare
282	Cooper University Physicians at Willingboro	Healthcare
283	Community Executive Office	Healthcare
284	Advantage Rehabilitation, LLC	Healthcare
285	Wilpage, Inc. DBA-Bergen Rehab	Healthcare
286	Hazen Plastic Surgery	Healthcare

	Organization	SEG Type
287	Barnabas Medical Center	Healthcare
288	Meryl Stein, MD	Healthcare
289	Ashurst Family Physicians, P.A.	Healthcare
290	Windsor Healthcare Communities	Healthcare
291	Allergy, Asthma and Sinus Ctr of NJ	Healthcare
292	New Jersey Medical Group Management Association	Healthcare
293	Lawrenceville Urology, P.A.	Healthcare
294	Lee M. Glickman, LLC	Healthcare
295	Dental Illuminations	Healthcare
296	Hoboken University Medical Center/CarePoint Health	Healthcare
297	Bristol Glen	Healthcare
298	Collingswood Manor	Healthcare
299	Kessler Institute for Rehabilitation	Healthcare
300	Kessler Institute for Rehabilitation	Healthcare
301	Kru Medical Ventures, LLC	Healthcare
302	Carson AKC	Healthcare
303	Ft. Lauderdale AKC	Healthcare
304	Hallandale AKC	Healthcare
305	Hillside Dialysis Center	Healthcare
306	Hollywood AKC	Healthcare
307	Jersey City AKC	Healthcare
308	Miami AKC	Healthcare
309	New Smyrna Beach AKC	Healthcare
310	Parkside Dialysis Center	Healthcare
311	Pembroke Pines AKC	Healthcare
312	Silver Spring AKC	Healthcare
313	St. Augustine AKC	Healthcare
314	University AKC	Healthcare
315	Academy of Medicine	Healthcare
316	Accelerated Hand Therapy & Rehab	Healthcare
317	Raritan Valley Surgery Center	Healthcare
318	Meridian Health Resources	Healthcare
319	Hamilton Physical Therapy Services, L.P.	Healthcare
1	Trafgroup	Non-Healthcare
2	Buchanan Construction Products	Non-Healthcare
3	Centenary College	Non-Healthcare
4	Amicus Therapeutics	Non-Healthcare
5	Creative Marketing Alliance	Non-Healthcare
6	Culinary Staffing Services LLC	Non-Healthcare
7	Employees Assistance Resources Inc	Non-Healthcare

	Organization	SEG Type
8	Forums Institute for Public Policy	Non-Healthcare
9	GMAC Mortgage	Non-Healthcare
10	Township of Robbinsville	Non-Healthcare
11	Lakeview Child Center	Non-Healthcare
12	Maximus	Non-Healthcare
13	Mercer Council on Alcoholism & Drug Addiction	Non-Healthcare
14	Better Business Bureau of New Jersey, Inc.	Non-Healthcare
15	MillerMitchell PC	Non-Healthcare
16	Montessori Corner at Princeton Meadows	Non-Healthcare
17	National Kitchen & Bath Assoc	Non-Healthcare
18	Online Resources	Non-Healthcare
19	New Jersey Conference	Non-Healthcare
20	NJ State Medical Underwriters	Non-Healthcare
21	Nova-Borealis Compounds LLC	Non-Healthcare
22	Opinion Research Corporation	Non-Healthcare
23	Opinion Research Corporation	Non-Healthcare
24	Princeton Insurance Company	Non-Healthcare
25	Quality Professional	Non-Healthcare
26	RME Collection	Non-Healthcare
27	Seventh Day Adventist Church	Non-Healthcare
28	Stanford Financial	Non-Healthcare
29	Targent Inc	Non-Healthcare
30	Barmak & Associates, LLC	Non-Healthcare
31	Thomas & Betts Elastimold	Non-Healthcare
32	Thomas & Betts Elastimold	Non-Healthcare
33	Trenton Business & Technology Ctr	Non-Healthcare
34	AIA Credentialing & Consulting Services	Non-Healthcare
35	Hyacinth AIDS Foundation	Non-Healthcare
36	W W Grainger Inc	Non-Healthcare
37	CBIZ, Inc.	Non-Healthcare
38	NJHA Personal Membership	Non-Healthcare
39	Greater Mercer TMA	Non-Healthcare
40	Westin Princeton at Forrestal Village	Non-Healthcare
41	BAW Medical Management	Non-Healthcare
42	Addiction Treatment Providers	Non-Healthcare
43	Harwill Express Press	Non-Healthcare
44	Fitness & Wellness Centers	Non-Healthcare
45	Carbozyme Inc	Non-Healthcare
46	ejlIMPACT Inc	Non-Healthcare
47	Whole Foods Market	Non-Healthcare
48	Assist America, Inc.	Non-Healthcare

	Organization	SEG Type
49	Assist America Services, Inc.	Non-Healthcare
50	CURE Auto Insurance	Non-Healthcare
51	Barton and Cooney, LLC	Non-Healthcare
52	Medical Claims Relief, LLC	Non-Healthcare
53	Association Associates, Inc.	Non-Healthcare
54	COPD Services	Non-Healthcare
55	A-1 Limousine	Non-Healthcare
56	Kos Pharmaceuticals, Inc.	Non-Healthcare