



# Healthcare Employees Federal Credit Union

Annual Meeting



## 2025 Annual Meeting Agenda December 22, 2025

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|---------|---|
| 2:00 PM | Registration  |
|         | Approval of Minutes of December 20, 2024 Annual Meeting |
|         | Report of Chairman/CEO                                  |
|         | Report of Supervisory Committee                         |
|         | Report of Credit Committee                              |
|         | Report of Nominating Committee                          |
|         | Elections   |
| 2:30 PM | Conclusion and Adjournment                              |

# **HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION**

**Report to Membership  
Annual Meeting  
December 22, 2025**

# Healthcare Employees Federal Credit Union

## 2025 Board of Directors

Clare Hall VP Human Resources Virtua Health	Chairperson
Jane Kaye HCF Advisors	Vice Chairperson
Kimberly Horan VP, Human Resources Princeton Insurance	Secretary
Garrick Stoldt VP Finance Saint Peter's University Hospital	Treasurer
Michael Elfert Unaffiliated	Member
Sean Hopkins Retired/Unaffiliated	Member
Shane Fleming VP Finance Capital Health System	Member
Cathleen Bennett President & CEO New Jersey Hospital Association	Member
Vacant Position	Member



## Annual Meeting December 20, 2024

The meeting was called to order at approximately 2:00 PM on December 20, 2024. Ms. Hall, HEFCU Board Chair, welcomed everyone to the 40<sup>th</sup> Annual Meeting of the Healthcare Employees FCU.

The first item to be discussed was the approval of the 2023 Annual Meeting minutes.

It was then:

**Voted:** To approve the December 2023 Annual Meeting minutes as presented\* (24-12-1).

The Report of the Chair and CEO was reviewed. Ms. Hall commended Mr. Reed on a great first year as CEO! The Board is excited for the changes to come in the future. Congratulations to the entire team!

Mr. Reed thanked the Board and staff for a great year. He is pleased to be able to launch several new products and services in 2025.

Included in the handout is a report of the Nominating Committee. The committee has provided the following slate of 2025 nominees' proposed term to the Board of Directors:

	<b>Proposed Term</b>
Mike Elfert	2027
Shane Fleming	2027
Jane Kaye	2027
Garrick Stoldt	2027

Ms. Kaye did mention that there are three BODs with finance background on the same cycle and the Board will need to talk about board succession planning to fill the vacant positions. Mr. Reed mentioned we do have a non-voting board member (Amina Razanica) and we can have additional non-voting members with the expectation to move into a voting position.

Ms. Hall asked if there were any other nominations from the floor. Hearing none, it was then:

**Voted:** To accept the new terms for the listed Board of Directors as presented\* (24-12-2).

The Board of Directors is required to appoint officers and the Nominating Committee recommends the following:

### **2025 Officers:**

Clare Hall, Chair  
Jane Kaye, Vice Chair  
Garrick Stoldt, Treasurer  
Kim Horan, Secretary



# REPORT of the CHAIRPERSON and CEO

## COMMITMENT TO MEMBERS

Healthcare Employees Federal Credit Union (HEFCU) is a cooperative committed to our membership. We are dedicated to providing products and services that meet our member's needs, as well as exceptional member service to you, our member-owners.

As a cooperative, reinvesting in our membership is a priority. As such, our goal is to provide competitive products and services, as-well-as competitive rates on loans and deposits. Over the past year, we have added some valuable high-rate deposit products, low-rate loans, improved member services, lowered fees, and will continue to evaluate additional products and services to ensure we meet our members financial needs.

## INVESTMENT IN THE MEMBER EXPERIENCE

HEFCU's guiding principle is to help members plan for their financial needs in the most convenient and cost-effective way possible. This past year, we have taken steps to enhance your journey with the credit union and developed a strategic plan focused on:

- Creating financial products, services, and solutions to meet your needs
- Enhancing the member experience
- Ensuring a sound financial condition

## FINANCIAL STRENGTH CONTINUES TO IMPROVE MEMBER VALUE

The HEFCU Board of Directors is responsible for ensuring the sound financial condition of the Credit Union. Comprised of member-owners of the credit union, this responsibility is taken very seriously. The Board continues to set policies and approve product offerings that not only support the strategic goals of the credit union, but also ensure the credit union is able to achieve a 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 that members can rely upon for long-term security and financial solutions.

Anticipated results from operations for year-end 2025:

- Deposits of over \$113 million
- Capital over 13% (well capitalized)
- Delinquency well below our credit union peer levels
- Loan Growth from internal operations of over 10%
- Return on Assets (ROA) estimated at 1.70%
- Assets: approximately \$130,000,000
- Loans: approximately \$77,000,000
- Capital: approximately \$16,000,000
- Members: approximately 14,000

**WHAT TO EXPECT FROM HEFCU IN 2026:**

The Board is committed to reinvesting in our membership in order to continue developing ways to create value for our members. Some anticipated changes include the following:

- Focus on Member Service – new call center, and member survey
- HEFCU will further reduce or eliminate fees, and continue to keep other fees reasonable with the market
- Continue to offer highly competitive savings, checking, and CD rates
- Continue to offer highly competitive loan rates
- Research the ability to offer a rewards credit card
- Continued involvement in community events
- Continue to make measured and calculated decisions in the short-term to ensure long-term viability


**HEFCU's 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, your Board is not compensated for their time. Members vote on our Board of Directors during the Annual Meeting. Candidates experienced in areas such as technology, finance, human resources, marketing, banking, and public relations are vital to the long-term success of our Credit Union. The Board is committed to ensuring that the credit union also meets cultural diversity and ethical standards. Additionally, each member of the Board, as-well-as other Committee members are also members of the credit union. We are very proud of the success of HEFCU, 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 Healthcare Employees Federal Credit Union. We look forward to serving you in a tradition built upon excellence and providing you with cost-effective and efficient *financial solutions*.

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



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Clare Hall  
Chairperson



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J. Jason Reed  
Chief Executive Officer

## REPORT of the TREASURER

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

Key measures include loan growth, membership growth, deposit growth, and reducing operating expenses through the use of technology and active stewardship of resources. We continually perform exceptionally well in these areas. Our capital position, which reflects the equity formed by the efficiencies we have generated, and the loyalty of our members, is in excess of 12%, continuing a capital position classified by regulators as "well capitalized."

We have continued to ensure our investment strategy reflects our goal of reducing 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 the market in the future.

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

Challenges continue in terms of tighter industry regulations, US and world economic changes, membership growth, and anticipated rate reductions in 2026. 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 their diligence and patience displayed in selecting a strategic direction for the long-term benefit of our members. The value proposition offered by HEFCU in terms of low loan rates, competitive fees, and competitive deposit returns is in keeping with the spirit of a financial cooperative. The strategic positioning of HEFCU will continue to meet our member's needs today and in the future.

Respectfully submitted,

  
\_\_\_\_\_  
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, 2025. This examination was conducted in accordance with generally accepted accounting/auditing standards and included such tests of the records and other 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 qualified for 2025.

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 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 recommendations raised from 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.

### **CROSSSTATE SOLUTIONS**

The Supervisory Committee engaged CrossState Solutions to provide internal audit services of HEFCU during 2025. 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. This is to ensure proper documentation and backup is being maintained and reported accurately. These reviews are conducted on member loans, credit cards, and loan maintenance files as well as financial transactions. The purpose also ensures decisions are being maintained per HEFCU policies and guidelines, proper regulatory filings are made on a timely basis, and proper adherence to NCUA regulations. The results of these reviews are presented to the HEFCU Board of Directors 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,

Jeffrey DeLury  
Jeff DeLury (Chair)  
Chairperson

A Razanica  
Amina Razanica  
Member

Stephen Pennie  
Stephen Pennie  
Member

## REPORT of the CREDIT COMMITTEE

Providing credit to its members at highly competitive rates is a principal objective of HEFCU. 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 Automobiles
- Used Automobiles
- VISA Credit Cards
- Home Equity Loans
- Home Equity Lines of Credit
- First Mortgages
- Recreation Vehicle Loans
- Motorcycle Loans
- Lease-like Loans
- Overdraft Lines of Credit

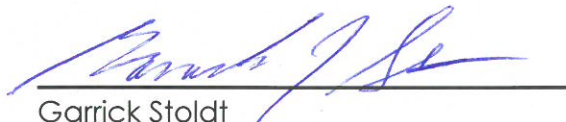
The purpose of the Credit Committee is to act on behalf of members who have been denied a loan, or requests for loan amounts in excess of approved limits. An appeal mechanism is critical to our mission of providing sources of credit to our members.

During 2025, HEFCU has approximately \$78 million dollars in loans outstanding.

Internal loan volumes have continued to grow as new access points such as Online Lending have made it more convenient for borrowers to apply.

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,



Garrick Stoldt  
Chair HEFCU Credit Committee

# Report of the Nominating Committee

Healthcare Employees Federal Credit Union  
December 22, 2025

The Nominating Committee--comprised of Clare Hall, Michael Effert, and Jane Kaye--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:

	<b>Proposed Term</b>
Sean Hopkins	2027
Kimberly Horan	2027

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

	<b>Office</b>
Claire Hall	Chair
Jane Kaye	Vice Chair
Garrick Stoldt	Treasurer
Kim Horan	Secretary

3. Appoint the following Committee Members:

	<b>Committee</b>
Garrick Stoldt	Credit Committee
Jeff DeLury	Chair, Supervisory Committee
Amina Razanica	Supervisory Committee
Steven Pennie	Supervisory Committee

4. Full Slate of 2026 Board of Directors:

	<b>Name</b>	<b>Renewed Term</b>	<b>Term Ends</b>
1	Michael Elfort	2024	2027
2	Shane Fleming	2024	2027
3	Clare Hall	2024	2026
4	Sean Hopkins	2023	2028
5	Kim Horan	2023	2028
6	Jane Kaye	2024	2027
7	Cathy Bennett	2024	2026
8	Vacant Position	TBD	TBD

## PROGRAMS TO MEET YOUR NEEDS

### SAVINGS

- Primary Savings requires \$5 minimum balance for membership
- Payroll deduction convenience
- Wellness or Healthy Savings with highly competitive rates (minimum balance required)
- Online/ Mobile, Mail, or Walk-in transactions
- Shared Branch locations
- Federally insured up to \$250,000 (total combined balance based upon account structure)

### CHECKING

- Direct deposit available
- No monthly service charges on Free Checking
- Wellness or Healthy Checking with high yields (minimum balance required)
- Dividends paid on eligible checking accounts
- No per check charge
- Free Debit Card
- Online/ Mobile, Mail, or Walk-in transactions
- Courtesy Pay Available on Wellness or Healthy Checking
- Overdraft Protection Available (upon loan approval)
- Federally insured up to \$250,000 (total combined balance based upon account structure)

### HIGH YIELD MONEY MARKET ACCOUNTS

- Offers a highly competitive blended rate
- Federally insured up to \$250,000 (total combined balance based upon account structure)

### VACATION/HOLIDAY CLUB SAVINGS ACCOUNT

- Payroll deduction or automatic transfer convenience
- No minimum balance requirements
- Federally insured up to \$250,000 (total combined balance based upon account structure)

### CERTIFICATES OF DEPOSIT

- Available in durations of 6-months, 9-months, 1-year; 2-year, 3-year, 4-year, or 5-year terms
- Certificates can be purchased in denominations as low as \$1,000
- Federally insured up to \$250,000 (total combined balance based upon account structure)

### INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

- Regular IRA Savings
- Certificate of Deposits
- Tax advantages (speak with your Accountant)
- Federally insured up to \$250,000 (total combined balance based upon account structure)

### YOUTH ACCOUNTS

- Young Einstein Account for children 12 and under
- Healthy Investors Account for teens age 13-17
- Greenlight Debit Card for kids and teens

## **ATM/DEBIT CARDS**

- Debit Cards are available to members with a HEFCU checking account
- Debit Card Alert Notifications
- Digital Wallet Compatible (Apple/Google/Samsung Pay)

## **24- HOUR BANK-BY-PHONE SERVICE**

- Call 24 hours a day, seven days a week, and accesses this free service. Once a member signs on with their four-digit PIN, they can get account balance information, make transfers and withdrawals.
- Transfers between savings and checking

## **LOANS**

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

Unsecured Loans

Overdraft Line of Credit

Share Secured Loans

New Auto Loans

Used Auto Loans

Lease Alternative Loans

Recreational Vehicle Loans

Motorcycle Loans

Home Equity Loans to 100% LTV

Home Equity Lines of Credit to 100% LTV

First Mortgages

Student Loans

Visa Platinum and Classic Cards

First Mortgage Loans

Student Loans

GAP Insurance

Payment Protection

Skip-a-Payment

Mechanical Breakdown Insurance

Skip-a-Payment (2 per year)

- Loans may be repaid via payroll deduction (where available), automatic transfer from a HEFCU account, or automatic payment (ACH) from another financial institution
- Electronic Signatures available for paperless processing
- VISA Purchase and/or Fraud Alerts
- Loan Loyalty Discounts

## **HOME BANKING/ELECTRONIC BILL PAYMENT**

- Check balances, make transfers internally or to/from an external source
- Downloads to personal financial software
- Pay bills electronically
- FREE Mobile Banking App
- Mobile Check Deposit
- Text Banking/Notify Me Alerts
- Check imaging
- Free Credit Score monitoring and management
- Zelle
- Credit and Debit Card Management

## **ELECTRONIC STATEMENTS**

- Replaces paper statements, avoiding a statement fee
- Increase speed of delivery of periodic account statements
- Secured download of information
- Reduces exposure to theft of paper documents

## SERVICES TO MEET YOUR NEEDS

- Member Service number (609-951-0700) to answer your inquiries or handle transactions
- Toll-Free 24-hour Bank-by-Phone Service (800-551-3001) for withdrawal requests (fees may apply) or balance information 24 hours a day, seven days a week
- ATM/Debit cards. HEFCU participates with Co-Op and AllPoint networks to provide HEFCU fee-free ATM transactions with approximately 2,000+ no-surcharge locations in New Jersey, and 55,000 nationwide
- 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 and Mobile Banking programs for account inquiries, balance transfers and bill payment, and more
- Payroll deduction convenience allows for an efficient and effective method of saving money or repaying a loan
- Direct deposit of your paycheck
- Online loan application via our website ([www.HEFCU.com](http://www.HEFCU.com))
- Loan-by-Phone option
- Shared Branch Program representing approximately 2,000 branches of participating credit unions throughout the United States
- Continually improved website for easy to access HEFCU information and promotions
- Social media presence (Facebook, Instagram, LinkedIn)
- Auto and Homeowners/ Renters, and Life Insurance
- Debit Card and Credit Card mobile wallet for Apple Pay, Samsung Pay, and Google Pay
- 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.
- 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
- Greenlight Debit Card for kids and teens
- Trust and Will partnership to provide discounted rates for creating a trust or will, in addition to discounted Tax Returns
- Online Account opening
- More products and services, as well as updates to current products and services are coming in 2025

## CONCLUSION

The Board of Directors of the Healthcare Employees Federal Credit Union are 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.

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

	SEG Type	Organization
41	Healthcare	Brandywine Senior Living
42	Healthcare	Branjrew Medical transportation LLC
43	Healthcare	Bristol Glen
44	Healthcare	Brookhaven Healthcare
45	Healthcare	Burlington County Eye Physicians LLC
46	Healthcare	Burlington County Internal Medicine
47	Healthcare	Burlington County Orthopedic Specialists
48	Healthcare	Buttonwood Behavioral Health Hospital
49	Healthcare	Cape Regional Health System
50	Healthcare	Capital Health - Hamilton
51	Healthcare	Capital Health Medical Center
52	Healthcare	Capital Health Regional Medical Center
53	Healthcare	Care One at Moorestown
54	Healthcare	Care Station
55	Healthcare	CareOne at Hackensack UMC at Pascack Valley
56	Healthcare	CareOne at Saint Peter's University Hospital
57	Healthcare	CareOne at Trinitas Regional Medical Center
58	Healthcare	CarePoint Health Christ Hospital
59	Healthcare	CarePoint Health Management
60	Healthcare	CareWell Health Medical Center
61	Healthcare	Carrier Clinic
62	Healthcare	Carson AKC
63	Healthcare	Cathedral Healthcare System Corp Office
64	Healthcare	Catholic Charities
65	Healthcare	Catholic Health
66	Healthcare	Catholic Welfare Bureau
67	Healthcare	Centennial Surgery Center
68	Healthcare	Center for Emotional Fitness
69	Healthcare	Center for Hope Hospice
70	Healthcare	Center for Hospice Care Inc
71	Healthcare	Central Jersey Orthopedic Specialists P.A.
72	Healthcare	Central Jersey Spine Associates
73	Healthcare	CentraState Medical Center
74	Healthcare	Chatam Hills Subacute Care Center
75	Healthcare	Children's Seashore House
76	Healthcare	Children's Specialized Hospital
77	Healthcare	Chilton Medical Center
78	Healthcare	Chiropractors on the Move
79	Healthcare	Christ Hospital
80	Healthcare	Christian Health
81	Healthcare	Clara Maass Medical Ctr
82	Healthcare	Clark Nursing and Rehab Center
83	Healthcare	Clinical Research Institute

	SEG Type	Organization
84	Healthcare	Collingswood Manor
85	Healthcare	Columbus Hospital
86	Healthcare	Community Executive Office
87	Healthcare	Community Medical Center
88	Healthcare	Complete Care
89	Healthcare	Complete Care @ Hartwyck Oak Tree
90	Healthcare	Complete Care @ Whispering Knoll Assisted Living
91	Healthcare	Complete Care at Hartwyck Cedar Grove
92	Healthcare	Complete Care at Summit Ridge
93	Healthcare	Complete Care Barn Hill Care Center
94	Healthcare	Complete Care Court House Center
95	Healthcare	Complete Care Manor by the Sea
96	Healthcare	Cooper University Health Care
97	Healthcare	Cooper University Physicians at Willingboro
98	Healthcare	Cooperman Barnabas Medical Center
99	Healthcare	Corbert Express
100	Healthcare	Corbert Medical Transportation
101	Healthcare	Cornerstone Behavioral Health Hospital of Union County
102	Healthcare	Country Manor
103	Healthcare	Cranbury First Aid Squad, Inc.
104	Healthcare	Ctr for Home Health Development Inc
105	Healthcare	Daughters of Miriam
106	Healthcare	Deborah Heart & Lung Center
107	Healthcare	Deborah Heart & Lung Ctr
108	Healthcare	Delaware House
109	Healthcare	Delaware Vly OB/GYN & Infertility Grp
110	Healthcare	Dental Illuminations
111	Healthcare	Dover General Hospital
112	Healthcare	Dr. Andrea S. Buck, PC
113	Healthcare	Earth House Inc
114	Healthcare	Eastern Shore Nursing
115	Healthcare	Eastlantic Diagnostic & Garden State MRI
116	Healthcare	Eatontown Convalescent Hospital
117	Healthcare	Elms of Cranbury
118	Healthcare	EMTAC
119	Healthcare	Encompass Health Rehabilitation Hospital
120	Healthcare	Endeavor House
121	Healthcare	Englewood Dialysis
122	Healthcare	Englewood Hospital & Med Ctr
123	Healthcare	Essex County Hospital Center
124	Healthcare	Evergreens, The
125	Healthcare	First Managed Care Option
126	Healthcare	Forest Hill Healthcare

	<b>SEG Type</b>	<b>Organization</b>
127	Healthcare	Francis E Parker Memorial Home
128	Healthcare	Franciscan Home & Rehabilitation Ctr
129	Healthcare	Fresenius Kidney Care
130	Healthcare	Friends Home at Woodstown
131	Healthcare	Friends of the Foundation
132	Healthcare	Ft. Lauderdale AKC
133	Healthcare	Garden State Endoscopy & Surgery Ctr
134	Healthcare	Garden State Urology
135	Healthcare	Gastroenterology Consultants of South Jersey
136	Healthcare	Genesis
137	Healthcare	Genesis Global Group
138	Healthcare	Greenhill Memorial Ctr for Women
139	Healthcare	Greystone Park Psychiatric Hospital
140	Healthcare	Hackensack Meridian Health Bayshore Medical Center
141	Healthcare	Hackensack Meridian Health Hackensack University Medical Center
142	Healthcare	Hackensack Meridian Health Jersey Shore University Medical Center
143	Healthcare	Hackensack Meridian Health Mountainside Medical Center
144	Healthcare	Hackensack Meridian Health Ocean Medical Center
145	Healthcare	Hackensack Meridian Health Palisades Medical Center
146	Healthcare	Hackensack Meridian Health Raritan Bay Medical Center Perth Amboy
147	Healthcare	Hackensack Meridian Health Riverview Medical Center
148	Healthcare	Hackettstown Regional Medical Ctr
149	Healthcare	Hallandale AKC
150	Healthcare	Hamilton Gastroenterology Group
151	Healthcare	Hamilton Physical Therapy Services, L.P.
152	Healthcare	Hamilton Regional Health Network
153	Healthcare	Hampton Behavioral Health Center
154	Healthcare	Hazen Plastic Surgery
155	Healthcare	Health Force
156	Healthcare	Health Net of NJ
157	Healthcare	Healthcare Staffing Cedar Hill
158	Healthcare	Hematology-Oncology Associates SJ
159	Healthcare	Hillside Dialysis Center
160	Healthcare	Hoboken University Medical Center/CarePoint Health
161	Healthcare	Hollywood AKC
162	Healthcare	Holsman Healthcare, LLC
163	Healthcare	Holy Family Care Specialists
164	Healthcare	Holy Name
165	Healthcare	Holy Redeemer Home Care
166	Healthcare	Home Care Association of NJ
167	Healthcare	Home Care Service, Inc.
168	Healthcare	Hopewell Surgery Center
169	Healthcare	Hudson County Meadowview Psychiatric Hospital

	<b>SEG Type</b>	<b>Organization</b>
170	Healthcare	Hudson Regional Medical Center
171	Healthcare	Hunterdon Medical Center
172	Healthcare	Inspira Health Center Bridgeton
173	Healthcare	Inspira Medical Center Elmer
174	Healthcare	Inspira Medical Center Mannington
175	Healthcare	Inspira Medical Center Mullica Hill
176	Healthcare	Inspira Medical Center Vineland
177	Healthcare	Integrated Health Services of NJ
178	Healthcare	Irvington General Hospital
179	Healthcare	Jefferson Cherry Hill Hospital
180	Healthcare	Jefferson Stratford Hospital
181	Healthcare	Jefferson Washington Township Hospital
182	Healthcare	Jersey Care Home Health
183	Healthcare	Jersey City AKC
184	Healthcare	Jersey City Medical Center at Greenville
185	Healthcare	JFK Hartwyck at Edison
186	Healthcare	JFK Medishare
187	Healthcare	JFK Whispering Knoll
188	Healthcare	Karen Ann Quinlan Hospice
189	Healthcare	Kasefa Care, LLC
190	Healthcare	Kensington Manor Care Center
191	Healthcare	Kessler Institute for Rehabilitation
192	Healthcare	Kimball Medical Center
193	Healthcare	KinderSmile Foundation
194	Healthcare	Kindred Hospital New Jersey
195	Healthcare	King Manor Care Center
196	Healthcare	Kru Medical Ventures, LLC
197	Healthcare	Krueger and Pascual, M.D.s
198	Healthcare	Laurel Bay Care & Rehab Ctr
199	Healthcare	Lawrenceville Urology, P.A.
200	Healthcare	Lee M. Glickman, LLC
201	Healthcare	Liberty Healthcare System
202	Healthcare	Life Key Ventures
203	Healthcare	Lions Gate Independence Continuing Care
204	Healthcare	Lourdes Medical Associates/Health Management Services Organization
205	Healthcare	Lourdes Medical Center of Burlington County
206	Healthcare	Lourdes Specialty Hospital of Southern NJ
207	Healthcare	Masonic Village at Burlington
208	Healthcare	Massage Envy Hillsborough #0682
209	Healthcare	Matheny Medical & Educational Ctr
210	Healthcare	Medical Diagnostic Laboratories
211	Healthcare	Medical Office Managers Organization of Willingboro, NJ
212	Healthcare	Medical Society of New Jersey

	<b>SEG Type</b>	<b>Organization</b>
213	Healthcare	Medi-Wheels
214	Healthcare	Medquist, Inc.
215	Healthcare	Mercer Bucks Cardiology, P.A.
216	Healthcare	Mercer Bucks Orthopedics, P.C.
217	Healthcare	Meridian Health Resources
218	Healthcare	Meridian Nursing & Rehab Ctr
219	Healthcare	Merion Gardens Assisted Living
220	Healthcare	Merwick Care & Rehabilitation Center
221	Healthcare	Meryl Stein, MD
222	Healthcare	Metro Health Services
223	Healthcare	Miami AKC
224	Healthcare	Midpoint Health Care Service Inc
225	Healthcare	Monmouth Chemical Dependency Treatment Ctr
226	Healthcare	Monmouth Medical Center
227	Healthcare	Monroe Karetzky MD PA
228	Healthcare	Morris Hall for the Aged
229	Healthcare	Morristown Medical Center
230	Healthcare	Morristown Rehabilitation Center
231	Healthcare	Mount Laurel Family Physicians
232	Healthcare	Muhlenberg Regional Medical Ctr
233	Healthcare	National Home Health Care Corp.
234	Healthcare	NEI Staffing Inc.
235	Healthcare	New Jersey Associates in Medicine, PA
236	Healthcare	New Jersey Eastern Star Home
237	Healthcare	New Jersey Hospital Association
238	Healthcare	New Jersey Medical Group Management Association
239	Healthcare	New Smyrna Beach AKC
240	Healthcare	New Vision
241	Healthcare	Newark Beth Israel Medical Ctr
242	Healthcare	Newark Community Health Center
243	Healthcare	Newton Medical Center
244	Healthcare	Newton Memorial Hospital
245	Healthcare	NJ Center for Pain Management
246	Healthcare	NJ Occupational Therapy Assoc
247	Healthcare	NJ Organ & Tissue
248	Healthcare	NJ State Nurses Association
249	Healthcare	NJAHSA
250	Healthcare	NJAOPS
251	Healthcare	North Jersey Health Ventures
252	Healthcare	Northbrook Behavioral Health Hospital
253	Healthcare	Ocean Home Care
254	Healthcare	Optima Care at Castle Hill
255	Healthcare	Our Lady of Lourdes Medical Center

	<b>SEG Type</b>	<b>Organization</b>
256	Healthcare	Overlook Medical Center
257	Healthcare	Pain Management Center
258	Healthcare	Paradigm Health Systems, Inc.
259	Healthcare	Parker at Somerset
260	Healthcare	Parkside Dialysis Center
261	Healthcare	Pascack Community Services
262	Healthcare	Pascack Valley Hospital Medical Diagnostics
263	Healthcare	Pavilions at Forrestal, The
264	Healthcare	Peace Care, St. Ann's Home
265	Healthcare	Peace Care, St. Joseph's
266	Healthcare	Pembroke Pines AKC
267	Healthcare	Penn Medicine Princeton Health
268	Healthcare	Performance Spine & Sports Medicine
269	Healthcare	Phoenix Health Care Inc
270	Healthcare	Phoenix OB/GYN Associates
271	Healthcare	PHS Health Plans NJ
272	Healthcare	Physician Practice Services
273	Healthcare	Physician's First Management Svcs
274	Healthcare	Pinnacle HomeCare, LLC
275	Healthcare	Pitman Manor
276	Healthcare	Preferred Care at Hamilton
277	Healthcare	Preferred Healthmates, Inc
278	Healthcare	Prestige Medical Associates, LLC
279	Healthcare	Prestige Healthcare
280	Healthcare	Prime Care
281	Healthcare	Prime Mark Corporation
282	Healthcare	Princeton Dental Group
283	Healthcare	Princeton Nassau Pediatrics PA
284	Healthcare	Princeton Neurological Surgery
285	Healthcare	Princeton OB/GYN
286	Healthcare	Princeton Orthopedic Associates, P.A.
287	Healthcare	Princeton Physicians' Organization
288	Healthcare	Providence House
289	Healthcare	Quakerbridge Radiology Associates
290	Healthcare	Quality Nursing LLC
291	Healthcare	Radiology Affiliates Imaging
292	Healthcare	Rancocas Valley Surgical Associates P.A.
293	Healthcare	Raritan Valley Surgery Center
294	Healthcare	Reconstructive Orthopedics
295	Healthcare	Robert J. Bakelaar MD LLC
296	Healthcare	Robert Wood Johnson Medical Association
297	Healthcare	Robert Wood Johnson Surgery Center
298	Healthcare	Rutgers University Behavioral Health Care

	<b>SEG Type</b>	<b>Organization</b>
299	Healthcare	RWJ Barnabas Health Jersey City Medical Center
300	Healthcare	RWJ University Hospital Hamilton
301	Healthcare	RWJ University Hospital New Brunswick
302	Healthcare	RWJ University Hospital Rahway
303	Healthcare	RWJ University Hospital Somerset
304	Healthcare	Saint Anne Villa
305	Healthcare	Saint Clare's Hospital, Dover Campus
306	Healthcare	Saint Peter's University Hospital
307	Healthcare	Salem Medical Center
308	Healthcare	Samaritan Healthcare
309	Healthcare	Sea Girt Medical Associates PC
310	Healthcare	Seaview Orthopedic & Medical Associates
311	Healthcare	Select Specialty Hospital
312	Healthcare	Senior Initiatives Benefits Administration
313	Healthcare	Shore Medical Center
314	Healthcare	Shore Rehabilitation
315	Healthcare	Shores at Wesley Manor, The
316	Healthcare	Silver Spring AKC
317	Healthcare	Skilled Care Inc
318	Healthcare	Sodexo at Clara Maass Medical Center
319	Healthcare	Sodexo at Saint Barnabas Medical Center
320	Healthcare	Soligenix, Inc.
321	Healthcare	Son Light Pediatrics
322	Healthcare	South Brunswick EMS Inc
323	Healthcare	South Jersey Fertility Center
324	Healthcare	South Jersey Medical Services
325	Healthcare	South Jersey Nurses
326	Healthcare	Southern NJ Medical Services
327	Healthcare	Southern NJ Perinatal Cooperative
328	Healthcare	Southern Ocean County Hospital
329	Healthcare	Southgate Health Care Center Inc
330	Healthcare	Southgate Nursing Home
331	Healthcare	Specialty Hospital at Monmouth
332	Healthcare	Springpoint Senior Living
333	Healthcare	St. Augustine AKC
334	Healthcare	St. Francis Medical Center
335	Healthcare	St. Joseph's Regional Medical Ctr
336	Healthcare	St. Joseph's Wayne Medical Center
337	Healthcare	St. Lawrence Rehabilitation Hospital
338	Healthcare	St. Luke's Warren Campus
339	Healthcare	St. Mary Medical Center
340	Healthcare	St. Mary's General Hospital
341	Healthcare	St. Michael's Medical Center

	<b>SEG Type</b>	<b>Organization</b>
342	Healthcare	Suburban Orthopedics
343	Healthcare	Summit Health
344	Healthcare	Sunrise Assisted Living of Mt. Laurel
345	Healthcare	Surgery Center of Salem County
346	Healthcare	The Family Resource Network
347	Healthcare	The Valley Hospital
348	Healthcare	Theresa Grotta Rehabilitation
349	Healthcare	Transitional Health, LLC
350	Healthcare	Trenton Anesthesiology Associates, PA
351	Healthcare	Trenton Emergency Medical Service
352	Healthcare	Trenton Psychiatric Hospital
353	Healthcare	Trenton Visiting Nurses Association
354	Healthcare	Tri-County Visiting Nurse
355	Healthcare	United Methodist Homes of NJ
356	Healthcare	University AKC
357	Healthcare	University Hospital
358	Healthcare	University Spine Associates P.A.
359	Healthcare	Urology Physicians
360	Healthcare	VA New Jersey Health Care System
361	Healthcare	Vause Dermatology & Cosmetic Surgery Associates
362	Healthcare	Venetian Care & Rehabilitation Center
363	Healthcare	Virtua - HR Solutions Center
364	Healthcare	Virtua Cardiology
365	Healthcare	Virtua Health and Rehab Center - Mt. Holly
366	Healthcare	Virtua Memorial Hospital
367	Healthcare	Virtua Physicians Associates
368	Healthcare	Virtua Primary Care - Moorestown
369	Healthcare	Visiting Nurses of Camden
370	Healthcare	VNA Community Care
371	Healthcare	VNA Home Care of Mercer County
372	Healthcare	VNA Home Health Service
373	Healthcare	VNA of Northern New Jersey
374	Healthcare	VNA of Southern New Jersey
375	Healthcare	Warren S. Kurnick, MD Dermatology Group
376	Healthcare	Weisman Children's Rehabilitation Hospital
377	Healthcare	West Essex Community Health Services
378	Healthcare	West Jersey Health Care Ambulatory Centers
379	Healthcare	Willingboro Emergency Squad
380	Healthcare	Wilpage, Inc. DBA-Bergen Rehab
381	Healthcare	Windsor Healthcare Communities
1	Non-Healthcare	A-1 Limousine
2	Non-Healthcare	Addiction Treatment Providers
3	Non-Healthcare	AIA Credentialing & Consulting Services

	<b>SEG Type</b>	<b>Organization</b>
4	Non-Healthcare	Allied Universal
5	Non-Healthcare	Amicus Therapeutics
6	Non-Healthcare	Assist America Services, Inc.
7	Non-Healthcare	Association Associates, Inc.
8	Non-Healthcare	Barmak & Associates, LLC
9	Non-Healthcare	Barton and Cooney, LLC
10	Non-Healthcare	BAW Medical Management
11	Non-Healthcare	Better Business Bureau of New Jersey, Inc.
12	Non-Healthcare	Buchanan Construction Products
13	Non-Healthcare	Carbozyme Inc
14	Non-Healthcare	CBIZ, Inc.
15	Non-Healthcare	Centenary College
16	Non-Healthcare	COPD Services by Ocean Home Healthy Supply, LLC
17	Non-Healthcare	Creative Marketing Alliance
18	Non-Healthcare	Culinary Staffing Services LLC
19	Non-Healthcare	CURE Auto Insurance
20	Non-Healthcare	ejIMPACT Inc
21	Non-Healthcare	Employees Assistance Resources Inc
22	Non-Healthcare	Engine International
23	Non-Healthcare	Fitness & Wellness Centers
24	Non-Healthcare	Forums Institute for Public Policy
25	Non-Healthcare	GMAC Mortgage
26	Non-Healthcare	Greater Mercer TMA
27	Non-Healthcare	Harwill Express Press
28	Non-Healthcare	Hyacinth AIDS Foundation
29	Non-Healthcare	International Association for Healthcare Security & Safety
30	Non-Healthcare	JP Watson Services
31	Non-Healthcare	Kos Pharmaceuticals, Inc.
32	Non-Healthcare	Maximus
33	Non-Healthcare	Medical Claims Relief, LLC
34	Non-Healthcare	Mercer Council on Alcoholism & Drug Addiction
35	Non-Healthcare	MillerMitchell PC
36	Non-Healthcare	Montessori Corner at Princeton Meadows
37	Non-Healthcare	National Kitchen & Bath Assoc
38	Non-Healthcare	New Jersey Conference
39	Non-Healthcare	NJ State Medical Underwriters
40	Non-Healthcare	Nova-Borealis Compounds LLC
41	Non-Healthcare	Online Resources
42	Non-Healthcare	Princeton Insurance Company
43	Non-Healthcare	Quality Professional
44	Non-Healthcare	RME Collection
45	Non-Healthcare	RWJ Barnabas Health Lakeview Child Center
46	Non-Healthcare	Seventh Day Adventist Church

	<b>SEG Type</b>	<b>Organization</b>
47	Non-Healthcare	Stanford Financial
48	Non-Healthcare	Target Inc
49	Non-Healthcare	Thomas & Betts Elastimold
50	Non-Healthcare	Township of Robbinsville
51	Non-Healthcare	Trafgroup
52	Non-Healthcare	Trenton Business & Technology Ctr
53	Non-Healthcare	W W Grainger Inc
54	Non-Healthcare	Westin Princeton at Forrestal Village
55	Non-Healthcare	Whole Foods Market