

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
HAINESPORT TOWNSHIP MUNICIPAL BUILDING
1 HAINESPORT CENTRE, RTE 537
HAINESPORT, NEW JERSEY**

APRIL 18, 2017

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held at the Hainesport Township Municipal Building, 1 Hainesport Centre, Rte. 537, Hainesport, New Jersey, on Tuesday, April 18, 2017 at 4:00PM, prevailing time. Chair Keller, **Springfield**, presiding. The meeting was called to order at 4:00PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to the *Burlington County Times*, Mt. Holly, NJ, and to the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

ROLL CALL

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alternate*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alternate*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Joseph Otto, *Alternate*, **Westampton Twp**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp**
Dean Buhner, **Bordentown Twp**
Jeffrey Hatcher, **Delran Twp**
Linda Dougherty, **Edgewater Park Twp**
Kathy Hoffman, **Southampton Twp**
Maryalice Brown, **Woodland Twp**
James Ingling, **Wrightstown Borough**

Those also in attendance were:

Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
EJA/Capacity Insurance
Hardenberg Insurance Group
Insurance Agency Mgmt

Absent Risk Management Consultant agencies were:

AJM Insurance

These minutes do not necessarily reflect the order in which some items were discussed.

CONDUCT OF MONTHLY MEETING

Motion by Mr. Cramer, seconded by Mr. McMahon, to allow that this monthly meeting be conducted by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all the Fund Commissioners. All in favor. Motion carried.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Keller presented the closed session meeting minutes (handout) and open session meeting minutes, as found in the agenda packet, of the March 21, 2017 meeting of the Fund for approval.

Chair Keller asked if there were any questions at this time. No questions were entertained.

Motion by Ms. Jack, seconded by Mr. Mascia, to approve the Open & Closed session meeting minutes of the March 21, 2017 meeting of the Fund as presented. Commissioner Jack abstained. Motion carried.

The Closed Session minutes of the March 21, 2017 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Closed Session Meeting Minutes from the March 21, 2017 meeting were collected at this time.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items:

2016 Safety Incentive Program Awards – Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017.

2017 Optional Safety Budget - Mr. Forlenza asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds is November 30, 2017.

2017 Wellness Incentive Program Allowance – Mr. Forlenza stated that a report detailing the available balance for each member for the 2016 Wellness Incentive Program was included in the agenda packet. Instructions on claiming the funds were emailed to all members on January 27, 2017. He stated that the deadline for claiming or encumbering the funds is November 30, 2017. All encumbered funds must be claimed by February 1, 2018.

He asked the members to file ASAP and not to wait until the end of November, 2017.

Employment Practices Liability Compliance– Mr. Forlenza asked members to review the attached status report for the member's individual deductibles. He reminded the members that they must update their Plan of Risk Management to be eligible for the lower co-pay and deductible.

EPL Helpline – Authorized Contact List – Mr. Forlenza asked members to review the attached list for accuracy especially during this reorganization process. He noted the resolution for this is on the JIF website at www.burlcojif.org. Please contact the Executive Director's office with any questions.

Statutory Bond Status – Mr. Forlenza reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position.

Annual Retreat Invite – Mr. Forlenza stated that the Annual Retreat will be held on May 4, 2017 at Café Madison in Riverside, New Jersey. The invite was mailed to all the Fund Commissioners and RMCs on April 10, 2017. He asked everyone to RSVP by April 28, 2017.

Quarterly Attendance Record – Mr. Forlenza stated that the a report detailing attendance records through the first quarter of 2017 Fund Year was included in the agenda packet for review.

Elected Officials Training – Mr. Forlenza stated that the Fund held four Elected Officials training seminars. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attended one of those training sessions. The total credit is limited to 25% of a member's Workers Compensation funding premium. The sign-in sheets are posted on the JF website.

On April 4, 2017, the Fund emailed a notification to each member regarding the availability of an online Elected Officials presentation. Those officials that complete this training by May 1, 2017 will also qualify for the \$250 per attendee credit subject to the restrictions mentioned above. A copy of the instructions on how to access this training is included in the agenda packet.

Financial Disclosure Statement – Mr. Forlenza stated that in 2014, the Division of Local Government Services implemented a new “online” process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN# for which to file as their position of Fund Commissioner with the BURLCO JIF. He stated that newly appointed Fund Commissioners that have not received their PIN# yet should contact his office.

Technology Risk Assessment – Mr. Forlenza stated that the Technology Risk Assessments conducted by Pivot Point Security are being completed. He noted that once they are complete, the individual member reports will be mailed to the Municipal Clerk, with an electronic copy of the report emailed to the Fund Commissioners and Risk Management Consultants. At that time, a webinar will be scheduled so that members’ questions can be addressed. He noted that it is anticipated that training and policies and procedures to address the greatest areas will need to be developed.

New Fund Commissioner Orientation – Mr. Forlenza stated that his office will be conducting a New Fund Commissioner Orientation training prior to the Executive Committee meeting on May 16, 2017 at 2:30PM at the Hainesport Municipal Building. An email notification with further details will be sent out to all Fund Commissioners and Risk Management Consultants in late April.

Mr. Forlenza asked if there were any questions at this time. There were none.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were no closed case(s) for the month of April, 2017.

Resolution #2017-21 – Mr. DeWeese presented a Resolution Authorizing the Release of Fund Year 2016 Closed Session Executive Committee meeting minutes.

Chair Keller entertained a motion.

Motion by Mr. McMahon, seconded by Mr. Gural, to authorize the release of the Fund Year 2016 Closed Session Executive Committee meeting minutes as presented.

ROLL CALL *Yeas*

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**

Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Joseph Otto, *Alt*, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted the email address: melvideolibrary@jamontgomery.com and a new phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there was one (1) bulletin(s) issued since the last meeting; *Bring Your Child To Work Day*.

MSI Training Programs – He noted that the upcoming MSI training programs for April, May and June 2017 were included in the agenda packet. He noted that monthly reminders are being sent out via email. He asked the members to pre-register employees that are attending the training.

MSI Training Administrators– Mr. Saville stated that a list of the MSI Training Administrators was included in his report. He asked the members to review the list and make sure the correct name is listed. Any questions contact his office.

Mr. Saville asked if there were any questions at this time. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Mr. Roselli provided the members with the *Lessons Learned from Losses* which was included in the agenda packet.

Mr. Roselli stated that the Lessons from Losses for this month is on Best Practices for Backing Up Vehicles. He noted that his office has seen an increase in the number of claims which involve improper backing up of vehicles. He noted that there are a number of things that can be done to mitigate the hazards of backing vehicles. They are:

- Use a spotter every time. Larger vehicles have larger blind spots.
- Install back-up sensors, camera and warning chimes.
- Make sure that all back up sensors, cameras and warning chimes are working correctly.
- The driver should do a walk around the vehicle.
- Extend the painted lines further out to help guide the driver.

Mr. Roselli asked if there were any questions at this time. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer noted that her report is detailed in the agenda packet. She highlighted the following:

- Ms. Schiffer stated that Chesterfield, Bordentown City and Fieldsboro are planning to work together to offer their employees a Joint Municipality Wellness Day on April 26, 2017. Vendors have been invited and are responding.
- Ms. Schiffer stated that Medford, Tabernacle, Lumberton, Shamong and Southampton are planning to work together to offer their employees a Joint Municipality Wellness Day on May 23, 2017.
- Lumberton, Medford, Palmyra, Pemberton Township and Southampton all have presentations planned.
- Delanco has a Walking Challenge from March 27 to May 1, 2017. They purchased pedometers for their employees.
- Southampton has a 5-mile a week Walking Challenge from March 27 to May 1, 2017.
- Edgewater Park and Florence have a yearlong Maintain Don't Gain Challenge.
- Firefighter Ad Hoc Committee – Meetings will be held quarterly. The next meeting is scheduled for May 16' 2017.
- *April Wellness Newsletter* - She noted that the March Wellness Newsletter was included in her report.

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for *March 2017*.

Lost Time v. Medical Only Cases

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

	<i>March</i>	<i>YTD</i>
<i>Lost Time</i>	<i>1</i>	<i>4</i>
<i>Medical Only</i>	<i>10</i>	<i>23</i>
<i>Report Only</i>	<i>7</i>	<i>15</i>
<i>Total Intakes</i>	<i>18</i>	<i>42</i>
<i>Report Only % of Total</i>	<i>38.9%</i>	<i>35.7%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>91:09</i>	<i>85:15</i>
<i>Average Days to Report</i>	<i>1.4</i>	<i>3.5</i>

Transitional Duty Report

Ms. Beatty presented the Year-to-Date Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	240
<i>Transitional Duty Days Worked</i>	183
<i>% of Transitional Duty Days Worked</i>	76.25%
<i>Transitional Duty Days Not Accommodated</i>	57
<i>% of Transitional Duty Days Not Accommodated</i>	23.75%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	120
<i>Original Provider Charges</i>	\$202,223
<i>Re-priced Bill Amount</i>	\$89,630
<i>Savings</i>	\$112,603
<i>% of Savings</i>	55.7%
<i>Participating Provider Penetration Rate - Bill Count</i>	97.5%
<i>Participating Provider Penetration Rate - Provider Charges</i>	99.2%
<i>EPO Provider Penetration Rate - Bill Count</i>	91.9%
<i>EPO Provider Penetration Rate - Provider Charges</i>	95.0%

Ms. Beatty asked if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for month ending **March 31, 2017**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the current month totaled \$12,554.32. This generated an average annual yield of .81%. After including an unrealized net loss of \$1,250.00 in the asset portfolio, the yield was adjusted to .73 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized loss of \$135,230.00 as it relates to market value of \$8,864,770.00 vs. the amount invested.

Our asset portfolio with TD Wealth Management consists of two (2) obligations with maturity greater than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$62.00	\$2,555.70
Overpayment Reimbursements	\$125.00	
FY 2017 Premium Receipts	\$186,629.00	
FY 2016 Approp. Refund	\$177.00	

A.E.L.C.F. Participant Balances at Period End

Delran Township	\$73,506.00
Chesterfield Township	\$1,046.00
Bordentown City	\$10,479.00

Cash Activity for the Period

During the reporting period, the Fund's "Cash Position" changed from an opening balance of \$18,736,962.31 to a closing balance of \$18,623,288.43 showing a decrease in the Fund of \$113,673.88.

Loss Run Payment Register – March, 2017

Mr. Tontarski stated that report included in the agenda packet shows net claim activity during the reporting period for claims paid by the Fund and claims payable by the Fund at period end in the amount of \$222,145.20. The claim detail shows 206 claim payments issued.

Bill List – April, 2017

For the Executive Committee's consideration, Mr. Tontarski presented the *April, 2017 Bill List* in the amount of \$808,677.57.

Chair Keller entertained a motion to approve the *March, 2017 Loss Run Payment Register* and the *April 2017 Bill List* as presented.

Chair Keller asked if there were any questions at this time. No questions were entertained.

Motion by Ms. Jack, seconded by Mr. McMahon, to approve the *March, 2017 Loss Run Payment Register* and the *April 2017 Bill List* as presented.

ROLL CALL *Yeas*

Amanda Somes, **Bass River Twp**
 Rich Wolbert, **Beverly City**
 Grace Archer, **Bordentown City**
 Dean Buhner, **Bordentown Twp**
 Glenn McMahon, **Chesterfield Twp**
 Mike Templeton, **Delanco Twp**

Jeffrey Hatcher, **Delran Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Mike Mansdoerfer, **Lumberton Twp**
Donna Kilburn, *Rep*, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Maria Carrington, **Westampton Twp**
James Ingling, **Wrightstown Borough**

Nays: None
Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

STRATEGIC PLANNING COMMITTEE – March 16, 2017

Ms. Burger stated that the Strategic Planning Committee met on March 16, 2017 and the meeting minutes were included in the agenda packet. She highlighted the following items:

Executive Committee Meeting Time Change

Ms. Burger noted that the Committee discussed changing the Executive Committee monthly meeting time from 4PM to 3:30PM to allow those that have a governing body meeting the evening of the third Tuesday of every month additional time to attend the JIF monthly meeting. She asked the members to consider how this change might impact them so that matter can be discussed later this year as they plan for 2018

Revised Employment Liability and Cyber Liability Risk Management Budget

Mr. Forlenza stated that over the past several years, the JIF has recognized an increased risk to its members from the increasing use of technology as well as employment practices and public official's activities. As a result, the JIF is looking to expand the proposed use of the existing EPL Program Budget to include cyber security related costs.

Motion by Mr. McMahon, seconded by Mr. Gural, to adopt the revised Employment Liability and Cyber Liability Risk Management Budget. All in favor. Motion carried.

SAFETY COMMITTEE – March 21, 2017

Mr. Cramer stated that the Safety Committee met on March 21, 2017 and the meeting minutes were included in the agenda packet for the members to review.

MEL/RCF/E-JIF REPORT

MEL Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet.

EJIF Committee Meeting – March 1, 2017

Ms. Jack stated that the meeting minutes were included in the agenda packet.

RCF Committee Meeting – March 1, 2017

Mr. Matchett stated that the meeting minutes were included in the agenda packet. He noted that the 2017 MEL & MR HIF Educational Seminar is scheduled for April 21, 2017. The seminar qualifies for an extensive list of continuing credits.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Keller noted that the next meeting of the BURLCO JIF will take place on **Tuesday, May 16, 2017 at 4:00 PM at the Hainesport Municipal Building, Hainesport, NJ.**

PUBLIC COMMENT

Motion by Ms. Jack, seconded by Mr. Mascia, to open the meeting to the public. All in favor. Motion carried.

Chair Keller opened the meeting to the public for comment.

Hearing no comments, Chair Keller entertained a motion to close the public portion of the meeting.

Motion by Ms. Jack, seconded by Mr. McMahon, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2017-22

Chair Keller entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Cramer, seconded by Ms. Jack, to Adopt **Resolution #2017-22**. All in favor. Motion carried.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Keller entertained a motion to reopen the public portion of the meeting.

Motion by Mr. McMahon, seconded by Mr. Cramer, to reopen the public portion of the meeting.
All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

Chair Keller asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

<i>Workers' Compensation</i>
<i>001210608</i>
<i>001188494</i>
<i>001226444</i>
<i>001220952</i>
<i>001251885</i>

Chair Keller asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Gural, seconded by Mr. Mascia, to approve the following claims as discussed in *Closed Session*.

ROLL CALL *Yeas*

- Rich Wolbert, **Beverly City**
- Grace Archer, **Bordentown City**
- Glenn McMahon, **Chesterfield Twp**
- Mike Templeton, **Delanco Twp**
- Patricia Hansell, **Fieldsboro Borough**
- Richard Brook, **Florence Twp**
- Brandon Umba, *Alt*, **Lumberton Twp**
- Paula Kosko, **Hainesport Twp**
- Mike Fitzpatrick, **Mansfield Twp**
- Kathy Burger, **Medford Twp**
- Jerry Mascia, *Alt*, **Mt. Laurel Township**
- Mary Picariello, **North Hanover Twp**
- John Gural, **Palmyra Borough**
- Donna Mull, **Pemberton Borough**
- Dennis Gonzalez, **Pemberton Township**
- Meghan Jack, **Riverside Twp**
- David Matchett, **Shamong**
- J. Paul Keller, **Springfield Twp**
- Doug Cramer, **Tabernacle Twp**
- Joseph Otto, *Alt*, **Westampton Twp**

Nays: None
Abstain: None

Motion carried by unanimous vote.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There was no abandonment of Subrogation claim(s) presented in Closed Session.

Chair Keller asked for a motion to amend the proposed authority for claim# 001251885 to \$7,500.00.

Motion by Mr. Gural, seconded by Mr. McMahon, to amend the authority granted on Claim #001251885 to \$7,500 as presented.

ROLL CALL *Yeas*

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Glenn McMahon, **Chesterfield Twp**
Mike Templeton, **Delanco Twp**
Patricia Hansell, **Fieldsboro Borough**
Richard Brook, **Florence Twp**
Brandon Umba, *Alt*, **Lumberton Twp**
Paula Kosko, **Hainesport Twp**
Mike Fitzpatrick, **Mansfield Twp**
Kathy Burger, **Medford Twp**
Jerry Mascia, *Alt*, **Mt. Laurel Township**
Mary Picariello, **North Hanover Twp**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Dennis Gonzalez, **Pemberton Township**
Meghan Jack, **Riverside Twp**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp**
Doug Cramer, **Tabernacle Twp**
Joseph Otto, *Alt*, **Westampton Twp**

Nays: None

Abstain: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Keller entertained a motion to adjourn the April 18, 2016 meeting of the BURLCO JIF.

Motion by Mr. McMahon, seconded by Ms. Jack, to adjourn the April 18, 2017 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:46pm.



Brenda Smith,
Recording Secretary for



MEGHAN JACK, SECRETARY