

AGENDA PACKET

When today's safety meeting is about what you did yesterday



Tuesday, February 18, 2020 at 3:30 PM

Hainesport Municipal Building Hainesport, NJ

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Hainesport Municipal Building Hainesport, NJ

Tuesday, February 18, 2020 – 3:30 PM

AGENDA

1.	Meetii	ng called to order by Chairman	
II.	Salute	the Flag	
III.	Staten A.	nent of Compliance with Open Public Meetings Act Notice of this meeting was given by: 1. Sending sufficient notice herewith to the <i>Burlington County Times</i> , Mo **Courier Post*, Cherry Hill NJ; 2. Filing advance written notice of this meeting with the Clerks/Administra municipalities; and 3. Posting notice on the public bulletin boards of all member municipalities JIF.	tors of all member
IV.	Roll C	Call	
	A. B. C. D.	Fund Commissioners Fund Professionals Risk Management Consultants Move up Alternates (if necessary)	
V.	with a	n to allow that this monthly meeting be conducted directly by the Fund Commission ll matters to be decided upon by a combined majority vote of all Fund Commission in Favor	
VI.	Appro A. A B. A	oval of Minutes Adoption of the January 21, 2020 Meeting Minutes	•
		losed Session Minutes shall not be released to the public until the reason(s) for the lential is no longer applicable and the Fund Solicitor has an opportunity to review	
VII.	Execu A. B. C. D. E. F. G. H. I. J. K. L	tive Director's Report. Lost Time Accident Frequency. Certificates of Insurance. Financial Fast Track Report. Regulatory Filing Checklists. 2019 Safety Incentive Program Awards 2020 Optional Safety Budget. 020 Wellness Incentive. EPL/Cyber Risk Management Budget. EPL Compliance Status Statutory Bond Status. Skateboard Park Approval Status. Capehart & Scatchard Updates. Flected Officials Training — Invite	Pages 25-26Pages 27-29Page 30Pages 31-32Page 33 ,Page 34Page 35Page 36Page 37Page 38Page 38Pages 39-47
	M. N.	Elected Officials Training – Invite	-
	O. P.	Managerial & Supervisory Training Save the Dates	Page 52
	Q. R.	Safety Breakfast Kickoff/Safety Coordinator & Claims Coordinator Roundtable Land Use Training Certification	•

XV. Committee Reports

Nothing to Report

XVI. MEL/RCF/E-JIF Reports

Nothing to Report

XVII. Miscellaneous Business

The next meeting will be held on Tuesday, March 17, 2020 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ

- XVIII. Meeting Open to Public Comment
 - A. Motion to Open Meeting to Public Comment Motion All in Favor
 - B. Motion to Close Meeting to Public Comment Motion All in Favor
- XIX. Closed Session Resolution 2020- _____ Authorizing a Closed Session of the Burlington County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations **Motion -Roll Call**
 - A. Professionals' Reports
 - 1. Claims Administrator's Report
 - a. Review of PARs over \$10,000
 - 2. Executive Director's Report
 - 3. Safety Director's Report
 - 4. Solicitor's Report
 - B. Reopen Public Portion of Meeting **Motion All in Favor**
- XX Approval of Claims Payments **Motion Roll Call**
- XXI Authorization to Abandon Subrogation (if necessary) Motion Roll Call
- XXII. Motion to Adjourn Meeting Motion All in Favor

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

JANUARY 21, 2020

OPEN SESSION MINUTES

The *Reorganization* 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, January 21, 2020 at 3:30PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30PM.

SINE DIE and REORGANIZATION MEETING CALLED TO ORDER BY CHAIRPERSON 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 of 2019 FUND COMMISSIONERS

Mike Theokas, Bordentown Twp Grace Archer, Bordentown City...arrived after Roll Call Glenn McMahon, Chesterfield Twp Mike Templeton **Delanco Twp** Jeffrey Hatcher, Delran Twp Tom Pullion, Edgewater Park Richard Brook, Florence Twp Paula Kosko, Hainesport Twp Brandon Umba, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Rich Meder, Alternate, Medford Twp Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp John Gural, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Michelle Brown, *Alternate*, **Pemberton Twp** David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp James Ingling, Wrightstown Boro

Absent Fund Commissioners were:

Rich Wolbert, **Beverly City**Amanda Somes, **Bass River Twp**Patrice Hansell, **Fieldsboro Boro**Kathy Hoffman, **Southampton Twp**Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, AJG Risk Management Services, Inc.

Paul Miola, CPCU, ARM, 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:

N/A

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

MONTHLY MEETING CONDUCT

Chair Jack entertained a motion to allow this monthly meeting to be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners.

Motion by Mr. Gural, seconded by Mr. Cramer, to allow the meeting to be conducted directly by the Fund Commissioners present. All in favor. Motion carried.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the meeting minutes of the December 17, 2019 meeting of the Fund, as found in the agenda packet, for approval.

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

Motion by Mr. McMahon, seconded by Mr. Ingling, to approve the Open & Closed session meeting minutes of the December 17, 2019 meeting of the Fund as presented.

Motion carried.

The Closed Session minutes of the December 17, 2019 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 December 17, 2019 meeting were collected at this time.

ADJOURN THE SINE DIE MEETING

Chair Jack entertained a motion to adjourn the Sine Die Meeting. Motion by Mr. Mc Mahon, seconded by Mr. Mascia, to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs.

Mr. Forlenza welcomed all in attendance to the 2020 Reorganization Meeting of the BURLCO JIF.

ROLL CALL of 2020 FUND COMMISSIONERS

Mike Theokas, Bordentown Twp Grace Archer, Bordentown City...arrived after Roll Call Glenn McMahon, Chesterfield Twp Mike Templeton **Delanco Twp** Jeffrey Hatcher, Delran Twp Tom Pullion, Edgewater Park Richard Brook, Florence Twp Paula Kosko, Hainesport Twp Brandon Umba, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Rich Meder, Alternate, Medford Twp Jerry Mascia, Mt. Laurel Twp Kyle Tuliano, New Hanover Twp. Mary Picariello, North Hanover Twp John Gural, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Michelle Brown, Alternate, Pemberton Twp David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp James Ingling, Wrightstown Boro

Absent Fund Commissioners were:

Rich Wolbert, **Beverly City**Amanda Somes, **Bass River Twp**Patrice Hansell, **Fieldsboro Boro**Kathy Hoffman, **Southampton Twp**Maryalice Brown, **Woodland Twp**

ELECTION OF 2020 OFFICERS

2020 Nomination Slate

Mr. Forlenza presented for the membership's consideration the Revised 2020 Nomination Slate. The Nominating Committee met in November 2019 and presented the 2020 Nomination Slate at the November & December 2019 Executive Committee Meetings. Mr. Forlenza noted that Mr. Templeton was originally Executive Committee Alternate #1, however, we were made aware that Mr. Templeton would not be reappointed as Fund Commissioner of Delanco Township this year, so it was discussed with the Nominating Committee, and as is common practice, they moved up the remaining Alternates to create the Revised 2020 Nomination Slate you have before you.

Chair: Meghan Jack, Riverside Township

Secretary: Glenn McMahon, Chesterfield Township

Executive Committee: John Gural, Palmyra Borough

Rich Wolbert, Beverly City

Douglas Cramer, Tabernacle Township

James Ingling, Wrightstown Borough

Jerry Mascia, Mt. Laurel Township

Executive Committee Alternates:

#1 Paula Kosko, Hainesport Township

#2 Grace Archer, **Bordentown City**

#3 Mike Theokas, **Bordentown Township**

#4 Amanda Somes, **Bass River Township**

#5 Dave Matchett, **Shamong Township**

#6 Vacant

#7 Vacant

Mr. Forlenza asked if there were any nominations from the floor for a position on the 2020 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza asked for a Roll Call Vote of the full membership for an Election of a Chairman and Secretary as presented.

Election of a Chairman and Secretary

ROLL CALL Yeas Mike Theokas, Bordentown Twp

Glenn McMahon, Chesterfield Twp

Mike Templeton **Delanco Twp** Jeffrey Hatcher, **Delran Twp**

Tom Pullion, Edgewater Park

Richard Brook, Florence Twp

Paula Kosko, **Hainesport Twp** Brandon Umba, **Lumberton Twp**

Mike Fitzpatrick, Mansfield Twp

Rich Meder, Alternate, Medford Twp

Jerry Mascia, Mt. Laurel Twp

Kyle Tuliano, New Hanover Twp.

Mary Picariello, North Hanover Twp

John Gural, Palmyra Boro

Debbie Vallari, *Alternate*, **Pemberton Boro** Michelle Brown, *Alternate*, **Pemberton Twp**

David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp James Ingling, Wrightstown Boro

Nays: None Abstain: None

Motion carried by unanimous vote.

Mr. Forlenza again asked if there were any nominations from the floor for a position on the 2020 Executive Committee Nomination Slate. Hearing none, Mr. Forlenza then asked for a Roll Call Vote of the full membership for an *Election of Executive Committee/Alternates* as presented.

Election of Executive Committee/Alternates

ROLL CALL Yeas Mike Theokas, Bordentown Twp

Glenn McMahon, Chesterfield Twp

Mike Templeton Delanco Twp

Jeffrey Hatcher, Delran Twp

Tom Pullion, Edgewater Park Richard Brook, Florence Twp

Paula Kosko, Hainesport Twp

Brandon Umba, Lumberton Twp

Mike Fitzpatrick, Mansfield Twp

Rich Meder, Alternate, Medford Twp

Jerry Mascia, Mt. Laurel Twp Kyle Tuliano, New Hanover Twp. Mary Picariello, North Hanover Twp

John Gural, Palmyra Boro

Debbie Vallari, Alternate, Pemberton Boro

Michelle Brown, Alternate, Pemberton Twp

David Matchett, Shamong Twp

Meghan Jack, Riverside Twp

J. Paul Keller, Springfield Twp

 $Doug\ Cramer,\ Tabernacle\ Twp$

Steve Ent, Westampton Twp

James Ingling, Wrightstown Boro

Nays: None Abstain: None

Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2020 Fund Year. Mr. DeWeese congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election.

All *Oaths of Office* were signed and presented to the Fund Solicitor.

At this time, Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election and asked Fund Chair Meghan Jack, *Riverside* to conduct the 2020 Reorganization Meeting of the Fund.

Chair Jack entertained a motion to allow this monthly meeting to be conducted directly by the Fund Commissioners present with all matters to be decided upon by a combined majority vote of all Fund Commissioners.

Motion by Mr. Cramer seconded by Mr. Gural, to allow the meeting to be conducted directly by the Fund Commissioners present. All in favor. Motion carried.

ORGANIZATIONAL RESOLUTIONS

The following 2020 Organizational Resolutions were presented for adoption by Fund Chair Jack.

R2020-01	Confirming the Election of a Fund Chair and Fund Secretary
R2020-02	Confirming the Election of an Executive Committee and Alternates
R2020-03	Appointing Professional Staff
R2020-04	Awarding Contracts to Workers' Compensation Assigned Defense Counsel and
	Approved Associates
R2020-05	Awarding Contracts to General Liability Assigned Defense Counsel and
	Approved Associates
R2020-06	Recommending the Employment Practices Liability and Public Officials
	Liability Defense Panel
R2020-07	Adopting Procedures in Compliance with the Open Public Meetings Act
R2020-08	Adopting Fiscal Policies
R2020-09	Designating Executive Director as Public Agency Compliance Officer
R2020-10	Cash Management and Investment Policy
R2020-11	Establishing a Fund Records Program
R2020-12	Establishing the 2019 Plan of Risk Management
R2020-13	Designation of Certifying and Approving Officer for Payment of Claims
R2020-14	Authorizing participation in the MEL Names Storm Deductible Risk Sharing
	Program

Chair Jack entertained a motion to adopt the *Organizational Resolutions 2020-01* through 2020-14 as presented.

Motion by Mr. Cramer, seconded by Mr. Ingling, to adopt *Organizational Resolutions 2020-01 through 2020-14*.

ROLL CALL	Yeas	Mike Theokas, Bordentown Twp
		Grace Archer, Bordentown City
		Glenn McMahon, Chesterfield Twn

> Mike Templeton **Delanco Twp** Jeffrey Hatcher, **Delran Twp** Tom Pullion, Edgewater Park Richard Brook, Florence Twp Paula Kosko, Hainesport Twp Brandon Umba, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Rich Meder, Alternate, Medford Twp Jerry Mascia, Mt. Laurel Twp Kyle Tuliano, New Hanover Twp. Mary Picariello, North Hanover Twp John Gural, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Michelle Brown, Alternate, Pemberton Twp David Matchett, Shamong Twp Meghan Jack, Riverside Twp J. Paul Keller, Springfield Twp Doug Cramer, Tabernacle Twp Steve Ent, Westampton Twp James Ingling, Wrightstown Boro

Nays: None Abstain: None

Motion carried by unanimous vote.

Chair Jack presented Resolution 2020-15 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA & AGRIP Conferences

Motion by Mr. Gural, seconded by Mr. Ingling, to adopt *Organizational Resolution 2020-15* as presented.

ROLL CALL Yeas Mike Theokas, Bordentown Twp

Grace Archer, Bordentown City Glenn McMahon, Chesterfield Twp Mike Templeton Delanco Twp Jeffrey Hatcher, Delran Twp Tom Pullion, Edgewater Park Richard Brook, Florence Twp Paula Kosko, Hainesport Twp Brandon Umba, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Rich Meder, Alternate, Medford Twp Jerry Mascia, Mt. Laurel Twp Kyle Tuliano, New Hanover Twp. Mary Picariello, North Hanover Twp John Gural, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Michelle Brown, Alternate, Pemberton Twp

David Matchett, **Shamong Twp** Meghan Jack, **Riverside Twp** J. Paul Keller, **Springfield Twp**

Doug Cramer, **Tabernacle Twp**Steve Ent, **Westampton Twp**James Ingling, **Wrightstown Boro**

Nays: None Abstain: None

Motion carried by unanimous vote.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza reviewed the Executive Director's Report found in the agenda packet with the membership. He thanked the membership on behalf of AJG for the 2020 re-appointment as Administrator. Mr. Forlenza also noted that the 2020 Safety Calendars had arrived and were placed at each member's seat this evening, along with a handout announcing the MEL Annual JIF/HIF Seminar. He noted this was a great opportunity to obtain CEU credits and is free of charge. He then highlighted the following items from his report:

AJG Risk Management Services – Disclosure Statement– Mr. Forlenza stated that a disclosure statement for AJG Management Services, Inc was included in his report for the members to review. He asked that it be made a part of the minutes of today's meeting.

Certificates of Insurance – Mr. Forlenza noted this report is a handout for tonight's meeting and asked everyone to please review it for accuracy and that the limits and named additional insured are correct and were issued properly.

2018 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 was November 30, 2019 and if you had encumbered these funds, they must be claimed by February 1, 2020.

2019 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 was November 30, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

2019 Wellness Incentive Program Allowance – Mr. Forlenza stated that a report detailing the available balance for each member for the 2018 Wellness Incentive Program was included in the agenda packet. He stated that the deadline for claiming or encumbering the funds was November 30, 2019 and if you had encumbered these funds they must be claimed by February 1, 2020.

EPL/Cyber Allowance - Mr. Forlenza noted the JIF has budgeted \$500 for each member to help offset employment practice and cyber security related expenses and asked that all members review available balances for this program. He noted that the deadline to claim or encumber these funds was November 30, 2019 and if you encumbered these funds, they must be claimed by February 1, 2020.

MEL Cyber Risk Management Plan Compliance Status – Mr. Forlenza noted Mr. Romero will discuss more on this in his report. If you believe the report to be inaccurate regarding your town, please contact Ed Cooney, Fund Underwriter, at 973-659-6424 or ecooney@connerstrong.com.

Statutory Bond Status – Mr. Forlenza referenced a report in the agenda of the latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should

be reviewed for accuracy as some of those on the list might have retired at year end. Please remember the coverage is for the individual, not the position. Any questions on the status of an application or about a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Elected Officials Seminar Save the Dates – Mr. Forlenza stated the Fund is sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. The sign-in sheets from December 5, 2019 seminar are posted on the JIF website. The remaining trainings have been scheduled on the following dates

January 29, 2020 - Merighi's Savoy Inn, Vineland February 6, 2020 - Auletto Caterers, Deptford March 24, 2020 - Merighi's Savoy Inn, Vineland

Police Command Staff Training – Mr. Forlenza stated Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am – 11:30 am, and an afternoon session 1:00 pm – 3:30 pm. The training dates are scheduled as follows:

February 5, 2020 – Merighi's Savoy Inn April 21, 2020 – Auletto Caterers, Deptford September 22, 2020 – O'Connors, Eastampton October 15, 2020 - Merighi's Savoy Inn, Vineland

RMC Resolutions & Agreements – Mr. Forlenza stated a memo and sample copies of the JIF RMC Resolution and Agreement for the 2020 Fund Year were e-mailed to all Risk Management Consultants. Once our office receives this documentation, payment can be issued for the 2020 fees at the February 2020 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. Also, all RMC's are required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143.

2020 *1*st *Installment Billing* – First installment bills were emailed to member Municipal Clerks, with a copy to the Fund Commissioner and Risk Management Consultant on or about December 14, 2019. Please note that the first installment is due by February 14, 2020.

PRIMA/AGRIP Conferences – Mr. Forlenza stated this year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2020 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRIP Conferences from our office on or about December 16, 2019. Information on the PRIMA Conference will be emailed out later this month.

2019 Attendance Records—Mr. Forlenza stated that a report detailing attendance records through the end of 2019 was included in his report and this information is taken directly from the monthly minutes.

Safety Breakfast Kickoff/Safety Coordinator & Claim Coordinator Roundtable - The Fund is scheduled to hold its Annual Safety Breakfast on March 5, 2020 at Old York Country Club in Chesterfield, beginning at 8:30 AM. Originally the Breakfast was scheduled for March 3, 20120, however we had to move the dates around due to a scheduling conflict, and it is now scheduled for March 5, 2020

Land Use Training Certification – Mr. Forlenza reminded the members that Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed. Mr. Forlenza also reminded the members that new board members need to be trained as soon as possible. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Mr. Forlenza asked if any members had any questions. No questions were entertained.

SOLICITOR'S REPORT

Mr. DeWeese thanked the membership on behalf of his firm and his team for the 2020 reappointment as Fund Solicitor.

Closed Claims Report

Mr. DeWeese stated that there were no (0) closed case since the last meeting.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the Committee about the MEL EPL Helpline and asked the members to please review the list of authorized contacts for the MEL Employment Practices Helpline. Mr. DeWeese stated all of the assigned attorneys are still receiving calls and believes that the conversations are preventing claims. He reminded the members they can appoint up to two (2) municipal representatives who will be permitted to contact the Helpline attorneys with their inquiries. The appointment of the municipal representatives must be made by Resolution of the Governing Body. These authorized contacts are the only individuals permitted to access this service, so please review the list and be sure who you would like appointed as the contacts is actually appointed.

Lastly, Mr. DeWeese discussed a recent Appellate Division decision rendered on January 13, 2020 that ruled the employer and their Workers Compensation carriers are responsible for and to reimburse employees for the costs of medical marijuana. He noted this may be appealed to the Supreme Court of New Jersey, but nothing has been filed to date and should we see these types of claims come up they will be dealt with on a case by case basis. Mr. DeWeese referenced the case *Hager v. M&K Construction* where the employee suffered a significant back injury, and he was given the choice of either opioids or medical marijuana for pain management. To avoid the dangers of side effects from the opioids, he choose medical marijuana. Originally the Workers Compensation carrier denied the medical marijuana prescription, and the case went to the Superior Court, and then the Appellate Division where the ruling was made.

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

SAFETY DIRECTOR'S REPORT

Mr. Saville thanked the members for his reappointment on behalf of J.A. Montgomery. He stated that the Safety Director's Report is self-explanatory. He highlighted the following items:

MEL Video Library – He noted no members utilized the Library for December and asked that it please continue to be utilized. If a copy of the video library titles is needed, you can find it at the MEL or JIF website. He noted the email address: melvideolibrary@jamontgomery.com, and phone number: 856-552-4900.

Safety Director's Bulletins – He noted that there were three (3) bulletin(s) included in the agenda:

- Snow Emergencies
- First Amendment Audit Best Practices
- Domestic Violence for Public Employer

MSI Class Listing – Mr. Saville referenced the list of MSI Classes that are available in January and February 2020 that are included in the agenda packet. He noted that a current list of MSI Training Administrators needs to be kept up to date, so if there are any changes in regards to the Training Administrator, please advise afelip@jamontgomery.com.

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

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses - January

Mr. Roselli thanked the members for the reappointment of Qual-Lynx.

Mr. Roselli presented the *Lessons Learned from Losses* for January which discussed Winter Safety. He then highlighted the following in regards to the serious impact winter weather can have on claims and how they can be minimized with the right preparation and monitoring of problem areas:

- Consider who is doing the snow removal; have they had previous injuries that shoveling may worsen
- Pre-Treat parking lots and walkways
- Discuss footwear with employees
- Provide Caution/Wet Floor signs at all entrances
- Maintain heat and be cautious of pipe breaks.

He then presented examples of claims that may have been prevented with the proper preparation.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer thanked the Fund for her re-appointment and noted that her report is detailed in the agenda packet. She highlighted the following:

Ms. Schiffer noted she has reached out to everyone and may have responded with meeting dates, or we have already met to plan for 2020 Wellness. Her hope is to have everyone scheduled by the end of February.

Ms. Schiffer noted in the agenda she had included a list of ideas for work place wellness initiatives which should help with the meetings and coming up with ideas in how to best utilize your Wellness funds. She noted food can no longer be the focal point of Wellness funds, and

reminded the Committee if you had encumbered your funds you have until February 1, 2020 to claim them, so please don't lose it.

Ms. Schiffer referenced her Targeting Wellness newsletter which focuses on changing our minds to change habits until it becomes involuntary, and then referenced the topics for this month.

In regards to the Recipe Corner, she noted a mistake in the Chicken Enchiladas that it omitted the crumbled blue cheese and blue cheese dressing.

Ms. Schiffer referenced her "Intention Calendar" to go along with the efforts to change habits, and the "Wheel of Life" to assist in getting a clearer picture of those areas in your life that may need more attention.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty thanked the Fund for Qual Care's re-appointment and reviewed the Managed Care Report for *December 2019*.

Lost Time v. Medical Only Cases

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

	Dec	YTD
Lost Time	1	20
Medical Only	6	130
Report Only	4	64
Total Intakes	11	214
Report Only % of Total	36.4%	29.9%
Medical Only/Lost Time Ratio	86:14	87:13
Average Days to Report	3	2.2

Transitional Duty Report

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

Transitional Duty Summary Report	YTD
Transitional Duty Days Available	2,569
Transitional Duty Days Worked	1,493
% of Transitional Duty Days Worked	58.1%
Transitional Duty Days Not Accommodated	1,076
% of Transitional Duty Days Not Accommodated	41.9%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

PPO Penetration Rate	Dec
Bill Count	103
Original Provider Charges	\$574,922
Re-priced Bill Amount	\$155,854
Savings	\$419,068
% of Savings	72.9%
Participating Provider Penetration Rate - Bill Count	95.1%
Participating Provider Penetration Rate – Provider Charges	99.4%
EPO Provider Penetration Rate - Bill Count	98.7%
EPO Provider Penetration Rate – Provider Charges	99.9%

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero reported that during December: 653 phishing emails were sent to members, with 21 being clicked. This is 3.2% of the emails which is well below average; however, a spike for us as last month the BURLCOJIF was at 1.8%. Palmyra Borough was high with 8 phishing emails being clicked, however Mr. Romero reminded the members that some firewalls will open an email prior to sending it on to the recipient as a safeguard, so that could be happening in some cases. He stated he can run individual member reports, so if you would like to see who clicked on what and when, please see him for your detailed report.

Mr. Romero stated that in regards to the Media Pro Cyber Training twenty-four (24) municipalities are 100% compliant and three (3) are 80-99% compliant, and he will be setting up a meeting with New Hanover shortly. All members should be receiving these stats at the beginning of the month in an emailed report. He also noted that come February, new trainings are going to be rolled out, so he would like to get everyone up to 100% prior to the new training being released.

In regards to the MEL Cyber Risk Management Program he is happy to report that 70% of members are Tier 1 certified, and 63% are Tier 2 certified. He encouraged everyone to get their certifications to him and reminded the members there is now a \$25,000 deductible, no longer \$10,000, however with both Tier 1 & Tier 2 certification, you could be eligible for reimbursement of a portion of that deductible.

In regards to the Vulnerability Scanning report, he referenced he has sent everyone an Excel spreadsheet of their current roster and stated it is important to review and be sure the person receiving the report is actually getting it, and is the correct person to receive the report. If there

are any changes to what was presented in the spreadsheet, please let Mr. Romero know so he can correct it.

Mr. Romero noted at everyone's seat were copies of the new Cyber Security poster, and he gave kudos to Megan Matro of the Executive Directors office for her assistance in creating these posters. It is important for everyone to be aware, and what to do and what to look for in regards to Cyber Attacks.

Mr. Romero noted at the height of Tax season, be wary of IRS Scams. The IRS will never contact you via email, so do not click on those types of emails.

Mr. Romero referenced the Tech Watch Newsletter which was included in the agenda, and noted he will be sending this out monthly, and will have it posted on the JIF website.

Mr. Romero noted a topic that will be rolling out shortly in the Newsletter will cover "How to manage the risk of 3rd Parties", including what to look for, what questions to ask, and how to know if they are secure.

Lastly, Mr. Romero reminded the committee that Windows 7 is no longer supported; however, Microsoft has extended a service contract, though he does not recommend doing this. In regards to Windows 10, the National Security Agency has issued a notice that hackers could take advantage of a flaw in the digital signatures, so talk to your IT professionals and make sure your software has the latest updates and patches.

Mr. Romero asked if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski thanked the Fund for his re-appointment and presented an overview of the Treasurer's Report for month ending **December 31, 2019**, a copy of which was provided to the membership in the agenda packet.

Investment Interest

Interest received or accrued for the reporting period totaled \$22,551.50. This generated an average annual yield of 1.45%; however, after including an unrealized net gain of \$5,904.89 in the asset portfolio, the yield is adjusted to 1.82% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$15,353.10 as it relates to current market value of \$16,092,260.54 vs. the amount we have invested. This current market value; however, when considering the total accrued income at month end is \$16,133,292.88.

Our asset portfolio with Wilmington/Trust consists of 5 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$146.62	\$135,266.27
Salvage Receipts	\$0.00	
Overpayment Reimbursements	\$4,668.39	
E-JIF FY 2019 Dividend		\$42,957.00

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

Delran Township	\$30,801.00
Chesterfield Township	\$1,099.00
Bordentown City	\$69,509.00
Bordentown Township	\$28,290.00
Westampton Township	\$10,291.00
E-JIF Allocation	\$79,894.11

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,006,998.85 to a closing balance of \$18,370,180.99 showing a decrease in the fund of \$636,817.86.

Loss Run Payment Register - December 2019

Mr. Tontarski stated that the 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 \$326,842.85. The claim detail shows 247 claim payments issued.

Bill List –January, 2020

For the Executive Committee's consideration, Mr. Tontarski presented the January 2020 Bill List in the amount of \$225,430.49

Chair Jack entertained a motion to approve the December 2019 Loss Run Payment Register and the January 2020 Bill List as presented.

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

Motion by Mr. Cramer, seconded by Mr. Mascia, to approve the *December 2019 Loss Run Payment Register and January 2020 Bill List* as presented.

ROLL CALL Yeas

Mike Theokas, Bordentown Twp Grace Archer, Bordentown City Glenn McMahon, Chesterfield Twp Mike Templeton **Delanco Twp** Jeffrey Hatcher, **Delran Twp** Tom Pullion, Edgewater Park Richard Brook, Florence Twp Paula Kosko, Hainesport Twp Brandon Umba, Lumberton Twp Mike Fitzpatrick, Mansfield Twp Rich Meder, Alternate, Medford Twp Jerry Mascia, Mt. Laurel Twp Mary Picariello, North Hanover Twp John Gural, Palmyra Boro Debbie Vallari, Alternate, Pemberton Boro Michelle Brown, Alternate, Pemberton Twp David Matchett, Shamong Twp

Meghan Jack, Riverside Twp
J. Paul Keller, Springfield Twp
Doug Cramer, Tabernacle Twp
Steve Ent, Westampton Twp
James Ingling, Wrightstown Boro

Nays: None Abstain: None

Motion carried by unanimous vote.

COMMITTEE REPORTS

SAFETY COMMITTEE MEETING

Mr. Cramer noted that the minutes are included in the agenda packet and are self-explanatory.

Mr. Cramer asked if there were any questions. No questions were entertained.

COMMITTEE CHAIRS MEETING

Chair Jack noted that the minutes from the January 8, 2020 meeting along with the 2020 Committee Appointments were included in the agenda packet for the members to review. She asked that everyone please take note of what Committee they have been assigned to, and to please contact the Executive Director's office if any Fund Commissioner would like to be reassigned to a different committee.

Chair Jack noted in regards to Committee Chairs, the following changes have been made:

- Ms. Burger will serve as Coverage Committee Chair
- Mr. McMahon will serve as Strategic Planning Committee Chair
- Mr. Hatcher will remain as Finance Committee Chair

Chair Jack asked if there is any member that has not volunteered and wished to do so, please contact her or the Executive Directors office.

Chair Jack asked if there were any questions. No questions were entertained.

MEL/RCF/E-JIF REPORT

MEL Meeting – January 6, 2020

Chair Jack reported that the MEL met on January 6, 2020 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet. She noted there was a handout on the MEL Annual Seminar, which is a free Seminar and a good opportunity to earn CEU's, and also a short memo included in the agenda in regards to the MEL 2020 Insurance Renewal.

Chair Jack asked if there were any questions. No questions were entertained.

RCF Meeting – January 6, 2020

Mr. Matchett reported that the RCF met on January 6, 2020 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

Mr. Matchett asked if there were any questions. No questions were entertained.

EJIF Meeting – January 6, 2020

Chair Jack reported that the EJIF also met on January 6, 2020 and copies of the meeting minutes, which are self-explanatory, are included in the agenda packet.

Chair Jack asked if there were any questions. No questions were entertained.

MISCELLANEOUS BUSINESS

Chair Jack entertained a motion to accept *Resolution 2020-17*, Honoring Mike Templeton, Delanco Township. Chair Jack then presented a plaque and a copy of the Resolution to Mr. Templeton.

Motion by Mr. Ingling, seconded by Mr. McMahon to accept *Resolution 2020-17*. All in Favor. Motion carries.

Chair Jack entertained a Motion to approve the Revised JIF Crime Policy as presented in the agenda packet.

Motion by Mr. McMahon, seconded by Mr. Ingling, to approve the revised JIF Crime Policy as presented. All in favor. Motion carried.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will take place on **Tuesday**, **February 18, 2020 at 3:30 PM** at the Hainesport Municipal Building, Hainesport, NJ.

PUBLIC COMMENT

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

Chair Jack opened the meeting to the public for comment.

Chair Jack entertained a motion to close the public portion of the meeting.

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

EXECUTIVE SESSION MEETING - Resolution #2020-16

Chair Jack 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. McMahon, seconded by Mr. Cramer, to Adopt *Resolution #2020-16*. 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 Jack entertained a motion to reopen the public portion of the meeting.

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

APPROVAL OF CLAIMS PAYMENTS

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

Workers' Compensation	Property
2018121619	2020188188
2020187376	2020190487
2020189571	2020182783
2019154159	

Chair Jack entertained a Motion to accept the proposed settlement on File# 2020182783. Motion by Mr. McMahon, seconded by Mr. Gural to accept the proposed settlement on File # 2020182783 as presented by Mr. DeWeese. All in Favor. Motion carried by unanimous vote.

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

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

ROLL CALL Yeas Mike Theokas, Bordentown Twp

Grace Archer, Bordentown City
Glann McMahan, Chasterfield Two

Glenn McMahon, Chesterfield Twp

Mike Templeton **Delanco Twp** Jeffrey Hatcher, **Delran Twp**

Tom Pullion, Edgewater Park

Richard Brook, Florence Twp

Paula Kosko, Hainesport Twp

Brandon Umba, Lumberton Twp

Mike Fitzpatrick, Mansfield Twp

Rich Meder, Alternate, Medford Twp

Jerry Mascia, Mt. Laurel Twp

Mary Picariello, North Hanover Twp

John Gural, Palmyra Boro

Debbie Vallari, Alternate, Pemberton Boro

Michelle Brown, Alternate, Pemberton Twp

David Matchett, Shamong Twp

Meghan Jack, Riverside Twp

J. Paul Keller, Springfield Twp

Doug Cramer, Tabernacle Twp

Steve Ent, Westampton Twp

James Ingling, Wrightstown Boro

BURLCO JIF Executive Committee January 21, 2020 Page 19	Meeting	
	Nays:	None
	Abstain:	None
Motion carried by unanimo	ous vote.	
AUTHORIZATION TO A	BANDON SUBK	ROGATION – APPROVAL
There were no (0) claim(s)	presented for ab	andon subrogation.
MOTION TO ADJOURN		
Chair Jack entertained a m	otion to adjourn t	the January 21, 2020 meeting of the BURLCO JIF.
Motion by Mr. Mascia, see BURLCO JIF. All in favor	•	ngling to adjourn the January 21, 2020 meeting of the l.
The meeting was adjourned	d at 4:45pm.	

Glenn McMahon, SECRETARY

Kris Kristie, Recording Secretary for



To: Fund Commissioners

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: February 18, 2020

Re: Executive Director's Report

A. Lost Time Accident Frequency Report – (pgs. 25-26)

The December 2019 Lost Time Accident Frequency Summary and the Statewide Recap for December 2019 are attached for your review

B. Certificates of Insurance (pgs. 27-29)

A summary of the Certificates of Insurance issued during January 2020 are attached for your review.

C. Financial Fast Track Report (pg. 30)

The Financial Fast Track Report as of December 31, 2019 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of December 31, 2019 was \$10,956,065

D. Regulatory Filing Checklists (pgs. 31-32)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items outlined.

E. 2019 Safety Incentive Program Awards

A letter from our office describing how to collect your 2019 Safety Incentive Awards money will be emailed to all members after the Safety Breakfast Kickoff. Please note that the deadline to claim or encumber these funds is November 30. 2020. All encumbered funds have to be claimed by February 1, 2021.

F. 2020 Optional Safety Budget (pg. 33)

A consolidated announcement letter including instructions on how to collect your 2020 Optional Safety Budget allowance was emailed to all members the week of February 10, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Optional Safety Budget allowance, please contact our office. Please note that the deadline to claim or encumber these funds is November 30. 2020. All encumbered funds have to be claimed by February 1. 2021.

G. 2020 Wellness Incentive Program Allowance (pg. 34)

A consolidated announcement letter including instructions on how to collect your 2020 Wellness Incentive Program Budget allowance was emailed to all members the week of February 10, 2020. A report

detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 Wellness Incentive Program Budget allowance, please contact our office. Please note that the deadline to claim or encumber these funds was November 30, 2020. All encumbered funds have to be claimed by February 1, 2021.

H. EPL/Cyber Risk Management Budget (pg. 35)

A consolidated announcement letter including instructions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance was emailed to all members the week of February 10, 2020. A report detailing the available balances for each member is attached for your review. If you have any questions on how to collect your 2020 EPL/Cyber Risk Management Budget allowance, please contact our office. Please note that the deadline for claiming or encumbering these funds was November 30, 2020. All encumbered funds must be claimed by February 1, 2021.

I. Employment Practices Liability Compliance – (pg. 36)

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

J. Statutory Bond Status (pg. 37)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

K. Skateboard Park Approval Status (pg. 38)

The MEL has established a process, outlined in MEL Coverage Bulletin **2020-09**, which must be followed by all members who wish to construct a skateboard park and have the BURLCO JIF and MEL provide the facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

L. Capehart & Scatchard Updates (pgs. 39-47)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

M. Elected Officials Seminars – Invite/RSVP (pgs. 48-49)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2020 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2020. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2020 MEL Assessment. Invitations/RSVP's for the sessions were emailed to all Municipal Clerks, Fund Commissioners, and RMC's on or about October 30, 2019. The sign-in sheets from December 5, 2019, January 29, 2020 and February 6, 2020 seminars are posted on the JIF website. The remaining training has been scheduled on the following date:

March 24, 2020 - Merighi's Savoy Inn, Vineland

N. Police Command Staff Training (pgs. 50-51)

Risk Management Training for Police Personnel has been scheduled. Attendance at this training by Police Command Staff is required for compliance with the MEL's 2021/2022 EPL Plan of Risk

Management. Invitations for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on January 8, 2020. There will be two (2) identical sessions each day: a morning session 9:00 am - 11:30 am, and an afternoon session 1:00 pm - 3:30 pm. The sign-ins sheets from the February 5, 2020 trainings are posted on the JIF websites. The remaining training dates are scheduled as follows:

April 21, 2020 – Auletto Caterers, Deptford September 22, 2020 – O'Connors, Eastampton October 15, 2020 - Merighi's Savoy Inn, Vineland

O. Managerial & Supervisory Trainings – Save the Date (pg. 552)

One of the requirements of the MEL's 2020/2021 EPL Plan of Risk Management is the training of all member managers & supervisors. Four training sessions have been scheduled in conjunction with the TRICO and ACMJIFs. A *Save the Date* for the sessions was e-mailed to all Municipal Clerks, RMC's, and Fund Commissioners on February 7, 2020. A formal invitation will be emailed to all members in early March. There will be two (2) identical sessions each day: a morning session 9:00 am -11:30 am, and an afternoon session 1:00 pm -3:30 pm. The trainings have been scheduled on the following dates:

Tuesday, April 7, 2020 – Wildwood Convention Center Wednesday, June 24, 2020 – O'Connors, Eastampton Thursday, September 24, 2020 – Auletto Caterers, Deptford Tuesday, September 29, 2020 – Merighi's Savoy Inn, Vineland

P. AGRiP/PRIMA 2020 Conferences

This year BURLCO JIF members will be eligible to attend two AGRIP Conferences and the Annual PRIMA Conference. The 2020 Budget includes funding for four (4) attendees in total. The BURLCO JIF has adopted an Attendance Conference Policy that establishes clear guidelines and preferences for Commissioner Attendance. Those Fund Commissioners who have first priority for attendance at these conferences received information on the AGRiP Conferences from our office on or about December 16, 2019. Information on the PRIMA Conference will be emailed later this month.

Q. Safety Breakfast Kickoff/Safety & Claims Coordinator Roundtable (pg. 53)

The Fund is scheduled to hold its Annual Safety Breakfast on March 5, 2020 at Old York Country Club in Chesterfield, beginning at 8:30 AM. An invitation was emailed to all Safety Coordinators, Claims Coordinators, Fund Commissioners, Clerks, and Risk Management Consultants on or about February 10, 2020. Also, immediately following the Safety Breakfast, the JIF will be sponsoring a Safety Coordinator & Claims Coordinator Roundtable at the same venue. The Wellness Coordinators are also invited to attend.

R. Land Use Training Certification (pg. 54)

On or about October 11th, a supply of Land Use Liability Training Booklets were mailed to each member's Municipal Clerk. Included with the Booklets was a memorandum and certification. The Clerk was asked to provide these materials to the municipality's Land Use Board Secretary(s), who will work with the Land Use Board Attorney(s) to complete the training process. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that this training has been completed. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

S. Payroll Audits

On or about February 14, 2020 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2019 payrolls. These payroll figures will serve as the basis for your 2021 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically. Details on how the data can be sent were included in the February 14, 2020 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results.

T. Property Appraisals

On or about February 14, 2020, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2020 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than March 20, 2020.

U. Police Accreditation Announcement (pgs. 55-56)

On or about February 6, 2020, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at 856-446-9131

V. Annual Planning Retreat Save the Date (pg. 57)

The Fund will be holding its Annual Planning Retreat on April 21, 2020 at a location to be announced shortly beginning at 8:30 AM. Following the Retreat will be the Executive Committee Meeting beginning at 3:30 PM. A *Save the Date* was emailed out to all Fund Commissioners, Alternate Fund Commissioners, and RMC's on February 10, 2020. An invitation and the RSVP Form will be emailed out early March.

W. New Fund Commissioner Orientation

We will be conducting New Fund Commissioner Orientation training prior to the Executive Committee Meeting on May 19, 2020 at 1:30 PM in Hainesport. An email notification with further details will be sent out to all Fund Commissioners and RMC's in early April.

X. Website (WWW.BURLCOJIF.ORG)

In 2019, the new BURLCO JIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read and navigate format. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@riskprogramadministrators.com.

Y. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.burlcojif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.burlcojif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

Z. New Member Activity

Nothing to Report.

					2040 1 00	Burleo					
					DATA VALU		DENT FREQUENCY December 31, 2019				
				# CLAIMS	Y.T.D.	2019	2018	2017			TOTAL
			**	FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
	MEMBER_ID	MEMBER	*	12/31/2019	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY		MEMBER	2019 - 2017
1	75	BEVERLY		0	0	0.00	0.00	0.00	1	BEVERLY	0.00
2	76	DELANCO		0	0	0.00	2.15	2.84	2	DELANCO	1.76
3	78	EDGEWATER PARK		0	0	0.00	4.35	2.27	3	EDGEWATER PARK	2.19
4	80	HAINESPORT		0	0	0.00	0.00	0.00	4	HAINESPORT	0.00
5	81	LUMBERTON		0	0	0.00	0.00	0.97	5	LUMBERTON	0.30
6	82	MANSFIELD TOWNSHIP B		0	0	0.00	0.98	1.00	6	MANSFIELD TOWNSHIP	0.67
7	83	MEDFORD TOWNSHIP		0	0	0.00	0.76	0.74	7	MEDFORD TOWNSHIP	0.49
8	84	RIVERSIDE		0	0	0.00	5.00	0.00	8	RIVERSIDE	1.59
9	85	SHAMONG		0	0	0.00	0.00	0.00	9	SHAMONG	0.00
10	86	TABERNACLE		0	0	0.00	1.27	0.00	10	TABERNACLE	0.36
11	456	SPRINGFIELD		0	0	0.00	0.00	1.94	11	SPRINGFIELD	0.65
12	531	CHESTERFIELD		0	0	0.00	0.00	0.00	12	CHESTERFIELD	0.00
13	577	BASSRIVER		0	0	0.00	0.00	0.00	13	BASS RIVER	0.00
14	601	NORTH HANOVER		0	0	0.00	1.32	0.00	14	NORTH HANOVER	0.49
15	636	WRIGHTSTOWN		0	0	0.00	0.00	0.00	15	WRIGHTSTOWN	0.00
16	651	WOODLAND		0	0	0.00	0.00	0.00	16	₩OODLAND	0.00
17	679	FIELDSBORO		0	0	0.00	0.00	0.00	17	FIELDSBORO	0.00
18	77	DELRAN		0	1	0.94	2.87	1.00	18	DELRAN	1.61
19	79	FLORENCE		0	1	0.96	1.91	1.00	19	FLORENCE	1.29
20	589	BORDENTOWNCITY		0	1	1.04	0.00	1.65	20	BORDENTOWN CITY	0.89
21	373	SOUTHAMPTON		0	1	1.18	2.55	1.15	21	SOUTHAMPTON	1.60
22	650	PALMYRA		0	1	1.20	2.67	2.78	22	PALMYRA	2.17
23	576	MOUNT LAUREL		0	3	1.21	2.63	1.80	23	MOUNT LAUREL	1.90
24	532	WESTAMPTON		1	3	2.27	2.00	0.00	24	WESTAMPTON	1.43
25	642	PEMBERTON BOROUGH		0	1	2.33	0.00	0.00	25	PEMBERTON BOROUG	0.78
26	208	PEMBERTON		0	5	2.56	5.17	3.53	26	PEMBERTON	3.74
27	600	BORDENTOWN TOWNSHIP		0	3	3.55	0.00	1.36	27	BORDENTOWN TOWNS	1.74
_	Totals:			1	20	0.92	1.74	1.23			1.30
	" Member of Member	= ((Y. T.D. LOST TIME A loes not participate in tl has a higher Self Insure R WAS NOT ACTIVE FOI	he F ed R	FUND for Wor letention for	rkers' Comp Workers' Co	coverage		ort			
	2018 Loss Freguency	Time Accident as of		December 3	30, 2018	1.69					

		December 31, 2019		
		Document of 2015		
	2019	2018	2017	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE*
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2019 - 201
BURLINGTON	0.92	1.74	1.23	1.30
BERGEN	1.25	1.50	1.49	1.42
CENTRAL	1.26	1.54	1.68	1.49
MORRIS	1.38	1.79	1.38	1.51
MONMOUTH	1.41	1.37	1.72	1.50
NJ PUBLIC HOUSING	1.42	2.19	2.27	1.95
SOUTH BERGEN	1.49	2.30	1.92	1.90
TRI-COUNTY	1.51	1.97	2.07	1.85
SUBURBAN ESSEX	1.62	2.16	2.07	1.95
SUBURBAN MUNICIPAL	1.63	1.74	1.22	1.53
CAMDEN	1.70	2.66	1.94	2.09
OCEAN	1.82	2.38	2.35	2.18
PROF MUN MGMT	1.98	2.58	2.14	2.24
N.J.U.A.	2.13	2.27	2.09	2.16
ATLANTIC	2.18	2.43	2.05	2.22
AVERAGE	1.58	2.04	1.84	1.82

Burlington County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2019 To 1/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage	
H - County of Burlington I - Township of Hainesport	49 Rancocas Road Eastampton, NJ 08060			GL AU EX WC	
H - Mansfield Township Board of I - Township of Mansfield	Education 200 Mansfield Road East Columbus, NJ 08022	Evidence of insurance as respects all sport events held at John Hydock and Mansfield Township Elementary Schools from 01/01/2020 - 12/31/2020.	12/26/2019 #2392446	GL AU EX WC	
H - Ocean County Fire Academy & I - Township of Bass River	First Aid Training Academy PO Box 2191 Toms River, NJ 08754	RE: New Greta Volunteer Fire Company's volunteers use of Ocean County Training Center facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Township's employees and New Greta Volunteer Fire Company's volunteers using the Ocean County Training Center facilities for training purposes.	1/3/2020 #2398429	GL AU EX WC	
H - Ms. Leslie Lustbader I - Township of Bass River	447 Northfield Ave West Orange, NJ 07052	RE: Township's leasing of Parking Lot Block 54, Lot 2, North Maple Avenue, New Gretna The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Township's leasing of parking lot Block 54, Lot 2, North Maple Avenue, New Gretna.	1/3/2020 #2398430	GL AU EX WC	
H - County of Burlington I - Township of Bass River	Department of Public Work Division of Engineering 49 Rancocas Road Eastampton, NJ 08060	Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the Township of Bass River.	1/3/2020 #2398431	GL AU EX WC	
H - County of Atlantic I - Township of Bass River	Attn.: Robert Grist RM 1333 Atlantic Avenue Atlantic City, NJ 08401	RE: New Gretna Volunteer Fire Company use of Atlantic County facilities for training purposes The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Township's employees and New Gretna Volunteer Fire Company's volunteers using the Atlantic County facilities for training purposes.	1/3/2020 #2398432	GL AU EX WC	
H - Burlington County Highway Dept. I - Township of Bass River	49 Rancocas Road PO Box 6000 Mt. Holly, NJ 08060	Evidence of Insurance as respects to the Burlington County Municipal Alliance Plan.	1/3/2020 #2398433	GL AU EX WC	

Burlington County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2019 To 1/22/2020

H - Burlington County Highway Dept. I - Township of Bass River	PO Box 6000 The Certificate Holder is an Additional Insured on the above-		1/3/2020 #2398434	GL AU EX WC
H - Burlington County Fire Academy I - Township of Bass River	Mt. Holly, NJ 08060 Company members training at the Burlington Fire Academy.		1/3/2020 #2398435	GL AU EX WC
H - Greater Wildwood Tourism I - Member Towns of the Burlington County	Improvement & Development Authority NJSEA;4501 Boardwalk Wildwood, NJ 08260-0217	The Greater Wildwood Tourism Improvement and Development Authority, the New Jersey Sports & Exposition Authority, SMG, Delaware North Companies & Their Respective members, directors, officers & employees, and Burlington County Municipal JIF are included as "additional insured", as their interest may appear, for General Liability and Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only as respects to the sole negligence of the insured) Conduct Managerial & Supervisory Training AM & PM Sessions.		GL AU EX WC
H - Pemberton Township BOE I - Township of Pemberton	PO Box 228 Pemberton, NJ 08068	RE: 2020 Township Sponsored Activities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Board of Education Facilities by the recreation department for all township sponsored activities in 2020		GL AU EX WC
H - Pemberton Township BOE I - Township of Pemberton	PO Box 228 Pemberton, NJ 08068	RE: 2020 Township Sponsored Activities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Board of Education Facilities by the recreation department for all township sponsored activities in 2020		GL AU EX WC
H - Pemberton Township BOE I - Township of Pemberton	P.O. Box 228 Pemberton, NJ 08068	The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects use of Board of Education facilities by the recreation department for all Township-sponsored activities throughout the current year.	1/8/2020 #2402699	GL AU EX WC
H - Mercer County Fire Academy	Captain John T. Dempster Sr. 3Fire Training Center	Certificate holder is additional insured as respects to participation in Light Fire Evolutions for training at above facility.	1/15/2020	GL AU EX WC

Burlington County Municipal JIF Certificate of Insurance Monthly Report

From 12/22/2019 To 1/22/2020

I - Medford Township	50 Lawrence Station Road Lawrenceville, NJ 08648		#2407837	
H - Mercer County Fire Academy I - Township of Medford	Captain John T. Dempster Sr. 3Fire Training Center 50 Lawrence Station Road Lawrenceville, NJ 08648	Certificate holder is additional insured as respects to participation in Live Fire Evolutions for training at above facility.	1/15/2020 #2407838	GL AU EX WC
H - Delanco Township School District I - Township of Delanco	1301 Burlington Ave Riverside, NJ 08075	Re: Delanco use of school facilities Certificate Holder is amended to be included as additional insured the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of the School's facilities	1/15/2020 #2407863	GL AU EX WC
H - KS State Bank AOIA I - Township of Bass River	PO Box 69 Manhattan, KS 66505	Re: New Gretna Volunteer Fire Company, 2019 Dodge Ram, #2834 Certificate Holder is an Additional Insured and Loss Payee on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the lease of a 2019 Dodge Ram, vin #1C6RR7ST9KS732834, valued at \$30,957, for the New Gretna Volunteer Fire Company.	1/17/2020 #2408416	GL AU EX WC OTH
H - New Jersey Rural Development I - New Hanover Township	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	RE: 2017 John Deere Compact Utility Trailer. Evidence of insurance as respoects to purchase of a 2017 John Deere Compact Utility Trailer (Fronted Loader) with attached backhoe valued at \$44,000	1/21/2020 #2410434	GL AU EX WC OTH
H - Burlington County Board of I - City of Beverly	Chosen Freeholders 49 Rancocas Road Mount Holly, NJ 08060	RE: Shared Services agreement for the County to perform certain work/repairs for the City of Beverly. Evidence of Insurance for Burlington County Board of Chosen Freeholders, the Certificate Holder as respects to Shared Services agreement for the County to perform certain work/repairs for the City of Beverly.	1/21/2020 #2410444	GL AU EX WC
Total # of Holders: 19				

BURLINGTON COUNTY MUNICIPAL FUND FINANCIAL FAST TRACK REPORT

THIS

AS OF December 31, 2019

YTD

FUND

PRIOR

	MONTH	CHANGE	YEAR END	BALANCE
1. UNDERWRITING INCOME	888,844	7,846,044	112,685,645	120,531,689
2. CLAIM EXPENSES	,	, ,	, ,	, ,
Paid Claims	322,027	2,414,834	43,058,861	45,471,682
Case Reserves	52,375	645,937	2,826,095	3,474,046
IBNR Recoveries	(336,925)	523,673 -	2,025,554 -	2,549,227 -
TOTAL CLAIMS 3. EXPENSES	37,477	3,584,444	47,910,511	51,494,954
Excess Premiums	423,928	2,740,332	30,618,041	33,358,372
Administrative	133,765	1,306,407	18,934,619	20,241,026
TOTAL EXPENSES	557,693	4,046,738	49,552,660	53,599,398
4. UNDERWRITING PROFIT (1-2-3)	293,674	214,862	15,222,475	15,437,337
5. INVESTMENT INCOME	28,086	457,428	3,996,278	4,453,706
6. DIVIDEND INCOME	42,957	42,957	601,498	644,455
7. STATUTORY PROFIT (4+5+6)	364,717	715,247	19,820,250	20,535,498
8. DIVIDEND	192,957	942,957	8,636,476	9,579,433
9. STATUTORY SURPLUS (7-8)	171,760	(227,710)	11,183,774	10,956,065
	CURRUUC /DEELC	TITC) DV ELIND VEAD		
Closed	(139,886)	(717,861) (717,861)	6,775,997	6 NEO 126
MEL JIF Retro	(139,886) 256,962	(717,861) 265,052	6,775,997 3,646	6,058,136 268,697
2015	(12,293)	206,442	985,624	1,192,066
2016	(16,446)	(439,424)	1,915,297	1,475,874
2017	(44,337)	(66,716)	2,018,616	1,951,900
2018	78,659	184,514	(515,406)	(330,892)
2019	49,101	340,283		340,283
TOTAL SURPLUS (DEFICITS)	171,760	(227,710)	11,183,774	10,956,065
TOTAL CASH				18,370,180
	CLAIM ANALYS	IS BY FUND YEAR	_	
TOTAL CLOSED YEAR CLAIMS	0	(2,313)	36,105,072	36,102,759
FUND YEAR 2015				
Paid Claims	5,337	65,554	2,611,649	2,677,204
Case Reserves	(11,883)	(215,941)	611,481	395,540
IBNR	21,303	(16,331)	95,812	79,481
Recoveries	0	0	0	0
TOTAL FY 2015 CLAIMS	14,757	(166,717)	3,318,942	3,152,225
FUND YEAR 2016	0.000	462.760	4 750 504	4 022 264
Paid Claims	9,800	163,760	1,759,504	1,923,264
Case Reserves IBNR	(9,800)	340,552	409,812	750,364
Recoveries	19,972 0	(5,884) 0	163,049 0	157,165
TOTAL FY 2016 CLAIMS	19,972	498,428	2,332,365	2,830,793
FUND YEAR 2017	_5,5.1_	150,120	_,,55_,555	_,,,,,,,,
Paid Claims	34,161	310,522	1,096,581	1,407,102
Case Reserves	(30,414)	34,708	589,867	624,575
IBNR	44,673	(210,786)	371,598	160,812
Recoveries	0		0	0
TOTAL FY 2017 CLAIMS	48,420	134,443	2,058,046	2,192,490
FUND YEAR 2018				
Paid Claims	111,885	824,695	1,486,055	2,310,750
Case Reserves	85,957	(327,151)	1,214,935	887,784
IBNR	(280,966)	(648,053)	1,395,095	747,042
Recoveries	0	0	0	0
TOTAL FY 2018 CLAIMS	(83,124)	(150,509)	4,096,085	3,945,576
FUND YEAR 2019	400 0 -			
Paid Claims	160,844	1,050,602		1,050,602
Case Reserves IBNR	18,515	815,783		815,783
Recoveries	(141,907) 0	1,404,727 0		1,404,727 0
TOTAL FY 2019 CLAIMS	37,452	3,271,112		3,271,112
COMBINED TOTAL CLAIMS	37,477	3,584,444	47,910,511	51,494,954
This report is based upon information which has not been audited		• •	, ,	<u> </u>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Per Executive Director, professional fees other than RMC Fees reflect paid amounts.

2/6/2020

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2019 for the Month of January

ITEM	FILING STATUS
Meeting Minutes	2/19/20
Bylaws Amendments	N/A
Risk Management Program Changes	1/23/20
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	1/23/20
Executive Committee Changes	1/23/20

Burlington County Municipal Joint Insurance Fund - <u>Annual</u> Regulatory Filing Check List Year: January 1, 2020 – December 31, 2020

ITEM	FILING STATUS
Ethics Filings (Notification to FC's and Prof's)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/20/19
Annual Assessments/Contributions	12/20/19
Supplemental Assessments/Contributions	
Risk Management Program	1/23/20
Annual Certified Audit	1/23/20
List of Fund Commissioners & Executive Committee	1/23/20
Identity of Administrator	1/23/20
Identity of Treasurer	1/23/20
Excess Insurance / Group Purchase Insurance / Reinsurance Policies	1/23/20
Withdrawals	
Exhibit A - Certification of JIF Fund Professionals	1/23/20
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	
New Service Providers	1/23/20
Annual Reorganization Resolutions, including Cash Management Plan	1/23/20

Professionals	Contract	Gen Ins	Fidelity	E&O	Surety
Actuary – Actuarial Advantage	X	8/7/20	N/A	7/16/20	N/A
Administrative Consultant -PERMA	X	12/10/20	N/A	12/10/20	N/A
Administrator - AJG	X	10/1/20	5/1/20	9/1/20	N/A
Asset Manager-Wilmington Trust	X	10/1/20	JIF	10/1/20	N/A
Banking – M & T	X	N/A	10/1/20	N/A	N/A
Attorney - DeWeese	X	9/1/20	N/A	9/1/20	N/A
Auditor - Bowman	X	8/1/20	N/A	N/A	N/A
Claims Administrator- Qual-Lynx	X	7/1/20	5/1/20	10/1/20	12/31/18
Managed Care - QualCare	X	7/1/20	N/A	10/1/20	N/A
Database Management- Origami	X		NA		NA
Payroll Auditor - Bowman	X	8/1/20	N/A	8/1/20	N/A
Property Appraiser - AssetWorks	X	9/27/20	N/A	9/27/20	N/A
Safety Director - JA Montgomery	X	12/10/20	N/A	12/10/20	N/A
Underwriting Manager-Conner Strong	X	12/10/20	N/A	12/10/20	N/A
Technology Risk Services – Lou Romero	X	3/1/20	N/A	3/1/20	N/A
Treasurer – Tom Tontarski	X	N/A	5/1/20	N/A	JIF
Recording Secretary – Kris Kristie	X	N/A	N/A	N/A	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Wellness Director – Debby Schiffer	X	N/A	N/A	N/A	N/A

Burlington County Municipal Joint Insurance Fund 2020 Optional Safety Budget

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	Date
Municipality	Balance	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2021	Paid	Balance	Encumbered
Bass River	995.00														0.00	995.00	
Beverly Ctiy	1,595.00														0.00	1,595.00	
Bordentown City	1,595.00														0.00	1,595.00	
Bordentown Twp.	2,660.00														0.00	2,660.00	
Chesterfield	995.00														0.00	995.00	
Delanco	1,595.00														0.00	1,595.00	
Delran	2,660.00														0.00	2,660.00	
Edgewater Park	1,595.00														0.00	1,595.00	
Fieldsboro	750.00														0.00	750.00	
Florence	2,660.00														0.00	2,660.00	
Hainesport	995.00														0.00	995.00	
Lumberton	2,660.00														0.00	2,660.00	
Mansfield	1,595.00														0.00	1,595.00	
Medford	4,645.00														0.00	4,645.00	
Mount Laurel	4,645.00														0.00	4,645.00	
New Hanover (new)	750.00														0.00	750.00	
North Hanover	1,595.00														0.00	1,595.00	
Palmyra	1,595.00														0.00	1,595.00	
Pemberton Boro	995.00														0.00	995.00	
Pemberton Twp.	4,645.00														0.00	4,645.00	
Riverside	2,660.00														0.00	2,660.00	
Shamong	995.00														0.00	995.00	
Southampton	1,595.00														0.00	1,595.00	
Springfield	995.00														0.00	995.00	
Tabernacle	995.00														0.00	995.00	
Westampton	1,595.00														0.00	1,595.00	
Woodland	995.00														0.00	995.00	
Wrightstown	995.00														0.00	995.00	
Total By Line	52,045	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	52,045.00	

Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021

Burlington County Municipal Joint Insurance Fund 2020 Wellness Incentive Program

																	İ
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total	Remaining	Date of
Municipality	Balance	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2021	Paid	Balance	Encumber
Bass River	500.00														0.00	500.00	i
Beverly	750.00														0.00	750.00	i
Bordentown City	750.00														0.00	750.00	i
Bordentown Twp.	1,000.00														0.00	1,000.00	İ
Chesterfield	500.00														0.00	500.00	1
Delanco	750.00														0.00	750.00	i
Delran	1,000.00														0.00	1,000.00	İ
Edgewater Park	750.00														0.00	750.00	1
Fieldsboro	500.00														0.00	500.00	1
Florence	1,000.00														0.00	1,000.00	1
Hainesport	500.00														0.00	500.00	1
Lumberton	1,000.00														0.00	1,000.00	1
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	1
Mount Laurel	1,500.00														0.00	1,500.00	1
New Hanover (new)	500.00														0.00	500.00	1
North Hanover	750.00														0.00	750.00	1
Palmyra	750.00														0.00	750.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	1,500.00														0.00	1,500.00	
Riverside	1,000.00														0.00	1,000.00	
Shamong	500.00														0.00	500.00	
Southampton	750.00														0.00	750.00	i
Springfield	500.00														0.00	500.00	i
Tabernacle	500.00														0.00	500.00	i
Westampton	750.00														0.00	750.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	\$21,750.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00	21,750.00	<u>i</u>

Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021

Burlington County Municipal Joint Insurance Fund 2020 EPL/CYBER Risk Management Budget

Member	Opening	January	Feb	March	April	May	June	July	August	September	October	November	December	Paid in	Total	Remaining	Date
Municipality	Balance	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2021	Paid	Balance	Encumbered
Bass River	500.00														0.00	500.00	
Beverly	500.00														0.00	500.00	
Bordentown City	500.00														0.00	500.00	
Bordentown Twp.	500.00														0.00	500.00	
Chesterfield	500.00														0.00	500.00	
Delanco	500.00														0.00	500.00	
Delran	500.00														0.00	500.00	
Edgewater Park	500.00														0.00	500.00	
Fieldsboro	500.00														0.00	500.00	
Florence	500.00														0.00	500.00	
Hainesport	500.00														0.00	500.00	
Lumberton	500.00														0.00	500.00	
Mansfield	500.00														0.00	500.00	
Medford	500.00														0.00	500.00	
Mt. Laurel	500.00														0.00	500.00	
New Hanover (new	500.00														0.00	500.00	
North Hanover	500.00														0.00	500.00	
Palmyra	500.00														0.00	500.00	
Pemberton Boro	500.00														0.00	500.00	
Pemberton Twp.	500.00														0.00	500.00	
Riverside	500.00														0.00	500.00	
Shamong	500.00														0.00	500.00	
Southampton	500.00														0.00	500.00	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
Westampton	500.00														0.00	500.00	
Woodland	500.00														0.00	500.00	
Wrightstown	500.00														0.00	500.00	
Total By Line	14,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,000.00	

Must be Claimed or Encumbered by November 30, 2020. All Encumbered Claims Must be Claimed by February 1, 2021

Data Valued As of :			February 6, 2020						
			•						
Total Participating Member	S		27						
Complaint	H		26						
Percent Compliant			96.30%						
					1/01/20			2020	
		Checklist Submitted	Compliant	U	EPL			POL	Co-Insurance
Member Name	*	Submitted		D	eductible		De	ductible	01/01/20
BASS RIVER	T	Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
BEVERLY		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
BORDENTOWN CITY		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
BORDENTOWN TOWNSHIP		Yes	Yes	\$	5,000		\$	5,000	0%
CHESTERFIELD		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
DELANCO		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 100K
DELRAN		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
EDGEWATER PARK		Yes	Yes	\$	2,500		\$	2,500	0%
FIELDSBORO		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
FLORENCE		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
HAINESPORT		Yes	Yes	\$	2,500		\$	2,500	0%
LUMBERTON		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 100K
MANSFIELD TOWNSHIP B		Yes	Yes	\$	2,500		\$	2,500	0%
MEDFORD TOWNSHIP		Yes	Yes	\$	20,000	\$75,000 Police EPL Deductible	\$	20,000	20% of 1st 250K
MOUNT LAUREL		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
NEW HANOVER	*								0
NORTH HANOVER		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
PALMYRA		Yes	Yes	\$	20,000		\$	20,000	0%
PEMBERTON		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
PEMBERTON BOROUGH		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
RIVERSIDE		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
SHAMONG		Yes	Yes	\$	10,000		\$	10,000	0%
SOUTHAMPTON		Yes	Yes	\$	2,500		\$	2,500	0%
SPRINGFIELD		Yes	Yes	\$	7,500		\$	7,500	20% of 1st 100K
TABERNACLE		Yes	Yes	\$	10,000		\$	10,000	0%
WESTAMPTON		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
WOODLAND		Yes	Yes	\$	20,000		\$	20,000	20% of 1st 250K
WRIGHTSTOWN		No	No	\$	100,000		\$	20,000	20% of 1st 2Mil/20% of 1st 250K PO

MEL STATUTORY BONDS as of 2/6/20

) JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	
577	BURLCOJIF	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
577	BURLCOJIF	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
577	BURLCOJIF	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017		Approved
075	BURLCOJIF	Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	Approved
075	BURLCOJIF	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
075	BURLCOJIF	Beverly City	Shari Lynn Phillip	Tax Collector	05/01/2014		No	Approved
589	BURLCOJIF	Bordentown City	Richard Wright	Treasurer	06/20/2019		Yes	Approved
589	BURLCOJIF	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017	02/42/2047	Yes	Approved
589	BURLCOJIF	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017		Approved
589	BURLCOJIF	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019		Approved
589	BURLCOJIF	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015		Approved
600	BURLCOJIF	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
600	BURLCOJIF	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009	05/20/2015	Yes	Approved
600	BURLCOJIF	Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015		Approved
531	BURLCOJIF BURLCOJIF	Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
531 076	BURLCOJIF	Chesterfield Township Delanco Township	Caryn M. Hoyer Jennifer Dellavalle	Tax Collector Tax Collector	06/30/2008 11/01/2016		Yes Yes	Approved Approved
076 076	BURLCOJIF	·	Robert L. Hudnell				Yes	
076 076		Delanco Township		Treasurer (CFO crime)	01/01/2007	11/01/2016		Approved
076 077	BURLCOJIF	Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016		Approved
077 077	BURLCOJIF	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019		Yes	Approved
	BURLCOJIF	Delran Township	Tanyika L Johns	Tax Collector	02/01/2019	02/20/2040	Yes	Approved
077	BURLCOJIF	Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019		Approved
077	BURLCOJIF	Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019		Approved
078	BURLCOJIF	Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019	02/05/2010	Yes	Approved
078	BURLCOJIF	Edgewater Park Township	Tanyika Johns	Tax Collector	04 104 1224 -	02/05/2019		Approved
579	BURLCOJIF	Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016		Yes	Approved
679	BURLCOJIF	Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
080	BURLCOJIF	Hainesport Township	Paula Tiver	Tax Collector	01/01/2020		Yes	Pending
080	BURLCOJIF	Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019	04/04/0040	Yes	Approved
080	BURLCOJIF	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019		Pending
080	BURLCOJIF	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020		Approved
080	BURLCOJIF	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017		Approved
081	BURLCOJIF	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
081	BURLCOJIF	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015		Approved
082	BURLCOJIF	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
082	BURLCOJIF	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018		Yes	Approved
082	BURLCOJIF	Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018		Approved
082	BURLCOJIF	Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019		Approved
083	BURLCOJIF	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
083	BURLCOJIF	Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019		Approved
083	BURLCOJIF	Medford Township	Patricia Capasso	Tax Collector	01/01/2013		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		Yes	Approved
576	BURLCOJIF	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved
501	BURLCOJIF	North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009		Yes	Approved
501	BURLCOJIF	North Hanover Township	Joseph Greene	Treasurer	04/29/2013		Yes	Approved
550	BURLCOJIF	Palmyra Borough	Tanyika Johns	Tax Collector	01/01/2016	01/25/2019	No	Approved
550	BURLCOJIF	Palmyra Borough					No	Approved
550	BURLCOJIF	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		Yes	Approved
550	BURLCOJIF	Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016		Yes	Approved
542	BURLCOJIF	Pemberton Borough	Donna Mull	Treasurer	01/01/2011		Yes	Approved
642	BURLCOJIF	Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014		Yes	Approved
208	BURLCOJIF	Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015		Yes	Approved
208	BURLCOJIF	Pemberton Township	Robert Benick	Treasurer	01/01/2014		Yes	Approved
208	BURLCOJIF	Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015		No	Approved
084	BURLCOJIF	Riverside Township	Meghan O. Jack	Treasurer	06/01/2013		Yes	Approved
084	BURLCOJIF	Riverside Township	Mindie Weiner	Tax Collector	03/21/2016		Yes	Approved
084	BURLCOJIF	Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015		Approved
085	BURLCOJIF	Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014		Yes	Approved
85	BURLCOJIF	Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007		Yes	Approved
73	BURLCOJIF	Southampton Township	Melissa Chesla	Tax Collector	09/01/2014		Yes	Approved
73	BURLCOJIF	Southampton Township	Nancy Gower	Treasurer (CFO Crime)	01/01/2007		Yes	Approved
56	BURLCOJIF	Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010		Yes	Approved
56	BURLCOJIF	Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
186	BURLCOJIF	Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
086	BURLCOJIF	Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
186	BURLCOJIF	Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018		Approved
32	BURLCOJIF	Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007	00/21/2010	Yes	Approved
32	BURLCOJIF	Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
51	BURLCOJIF	Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
551	BURLCOJIF	Woodland Township	Kathleen Rosmando	Treasurer	06/06/2013		Yes	Approved
36	BURLCOJIF	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
536 536	BURLCOJIF BURLCOJIF	Wrightstown Borough Wrightstown Borough	Jeffrey C. Elsasser Lynn A. Davis	Tax Collector Tax Collector	11/01/2016 01/01/2010	11/01/2016	Yes	Approved Approved

Burlington County Municipal Joint Insurance Fund Skateboard Park Approval Status

Member	04	04-4	Nata
Municipality	Stage	Status	Notes
Bass River			
Beverly			
Bordentown City			
Bordentown Twp			
Chesterfield			
Delanco	Approved		Approved June 19, 2001
Delran			
Edgewater			
Fieldsboro			
Florence			
Hainesport			
Lumberton			
Mansfield			
Medford	Approved		Approved March 21, 2000
Mount Laurel			
North Hanover			
Palmyra	Approved		Did not qualify as a skate park for MEL underwriting purposes
Pemberton Boro.			
Pemberton Twp.			
Riverside			
Shamong			
Southampton			
Springfield			
Tabernacle			
Westampton			
Woodland			
Wrightstown			

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Appellate Division Holds New Jersey Employer Must Reimburse Injured Worker for Cost of Medical Marijuana

John H. Geaney

January 15, 2020

Other

0 Comments

This week the New Jersey Appellate Division decided <u>Hager v. M&K Construction</u>, A-0102-18T3 (App. Div. January 13, 2020). The issues of whether an employer must reimburse an injured worker for the costs of medical marijuana and whether such a court order would violate federal law have been the source of much controversy in the Division. <u>Hager</u> is the first published opinion in our state to address these issues.

The facts can be briefly summarized as follows: petitioner, then 28-years-old, was injured in 2001 working on a construction site for M&K Construction when a truck delivering concrete dumped its load onto him. M&K denied the claim and stated that it was investigating the matter. For reasons not made clear in the reported decision, the trial did not begin in workers' compensation until 15 years later in November 2016. During the course of the trial M&K stipulated that petitioner had sustained a compensable accident. However, the employer opposed petitioner's claim for total and permanent disability and opposed petitioner's request to reimburse him for the cost of marijuana under the New Jersey Compassionate Use Medical Marijuana Act (MMA).

During the many years since the date of injury, Mr. Hager endured chronic disabling pain and underwent multiple unsuccessful lumbar surgeries. At trial he described his pain as starting in his lower back and radiating down his entire left leg to his toes. He said that the pain affected every activity of his daily life and that he could only stand for a half hour to an hour at a time. Lying down lessened the pain only marginally. He became dependent on the use of opiates. He sought care with a chiropractor. At various points over the years he was prescribed Oxycontin, Oxycodone, Valium, Lyrica and other pain medications.

Petitioner saw Dr. Joseph Liotta in April 2016, who diagnosed him with post-laminectomy syndrome with chronic pain from a spinal nerve injury. Petitioner was also experiencing side effects from his use of Oxycodone. Dr. Liotta provided the required documentation for petitioner's enrollment into the New Jersey MMA, providing him with a prescription for medical marijuana. He opined at trial that petitioner will need marijuana to manage his pain for the rest of his life. He also said that chemical addiction to marijuana is very weak compared to the more potent addiction to opioids, which can lead to death and many other severe side effects.

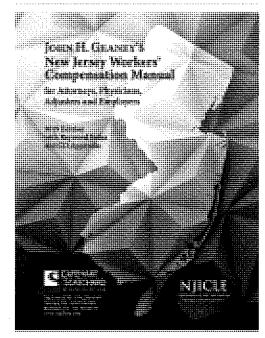
At trial petitioner testified that as a result of the use of medical marijuana, he was able to stop taking Oxycodone. He felt that it provided some relief from incessant pain, and it helped him sleep better. He paid \$616 per month out-of-pocket for the description of two ounces of medical marijuana. During trial, petitioner sought a court order requiring

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M&K to reimburse him for the costs of the medical marijuana. M&K argued that such an order would violate federal law.

Three other medical experts testified at trial besides Dr. Liotta. Dr. Cary Skolnick testified for petitioner and opined that petitioner was 100% totally and permanently disabled as a functioning unit with a 65% permanent partial disability for the lumbar spine. Dr. Gregory Gallick testified for respondent stating that petitioner, who was then in his 40s, could perform light duty work or drive a car and was not totally disabled. He opined that petitioner had a 12.5% permanent partial disability.

Dr. Brady, a pain medicine doctor, also testified for respondent. He is certified to prescribe medical marijuana in New Jersey but has never done so thus far for any patient. He testified that users of medical marijuana can experience "cognitive difficulties, problem solving cognition, short term memory loss, . . . hallucinations," as well as an increased risk of lung cancer. He testified that users of opioids could experience "addiction, tolerance, overdose, death, constipation, depression and sexual dysfunction." He said that marijuana is less addictive than opioids, and he felt petitioner was addicted to opioids and may be addicted to marijuana. He felt that the use of marijuana had not been shown in the literature to be helpful to people with non-malignant back pain. In his opinion, the only measure petitioner could take for his back pain was physical therapy.

The Judge of Compensation ruled that petitioner was disabled to the extent of 65% of partial total with 50% attributed to his orthopedic condition and 15% attributed to the effects of medical marijuana. The judge ordered M&K to reimburse petitioner for the costs of medical marijuana and related expenses. The judge was not persuaded by Dr. Brady's position that petitioner should "simply deal with his pain." The Judge commented that this position was "unacceptable as inhumane and contrary to the law concerning an employer's obligation to treat." The judge further noted that the only treatment choices outlined by the experts were opioids and/or marijuana. "This Court concludes that, if the only choice for petitioner is between opioids and marijuana, then marijuana is the clearly indicated option. Both modalities present significant downsides in terms of adverse consequences and risks, but a comparison leads inescapably to a conclusion that marijuana is the appropriate option."

Both sides appealed aspects of the decision. Regarding the issues raised by M&K, the Appellate Division addressed five separate arguments:

1) Does the Controlled Substance Act (CSA) which makes it a crime to manufacture, possess or distribute marijuana, preempt the New Jersey MMA?

The Appellate Division disagreed with the employer's argument that it was impossible to comply with the MMA without violating the CSA. The Court began by observing that the MMA decriminalized the possession of a certain amount of marijuana for medical use. One of the Act's purposes was to protect from arrest and criminal penalties those patients who use cannabis to alleviate suffering. The Court noted that the MMA shields qualifying users of medical marijuana from civil penalties and provides an affirmative defense to patients who are properly registered under the statute but are nevertheless arrested and charged with possession of marijuana.

The Court reviewed two state decisions in New Mexico and Maine dealing with the question of whether their medical marijuana legislation was preempted by the CSA. New Mexico held it was not preempted, but Maine held that it was preempted. The Appellate Division found that the CSA only preempts a state law that pequires the performance of an action specifically forbidden by the federal statute. The CSA makes

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the possession, manufacture, and distribution of marijuana a criminal offense, "But an employer's reimbursement of a registered MMA patient's use of medical marijuana does not require the employer to commit those offenses." The Court added:

The MMA does not require an employer to possess, manufacture or distribute marijuana – the actions proscribed by the CSA. Because it is not physically impossible to comply with the CSA and the MMA, there is no positive conflict between the laws.

2) Does the MMA violate the CSA by aiding and abetting in the commission of a crime?

The Court considered the argument that the MMA puts M&K in the position of aiding and abetting a crime. The Appellate Division gave this argument short shrift:

Under the circumstances presented here, M&K is not an active participant in the commission of a crime. The employer would be complying with an order requiring it to reimburse a person for the legal use of medical marijuana under this state's law. M&K has not established the requisite intent and active participation necessary for an aiding and abetting charge.

The Court also said that "one cannot aid and abet a completed crime." Petitioner would have already obtained the medical marijuana before M&K would reimburse him.

3) Does compliance with the court order expose M&K to the threat of federal prosecution?

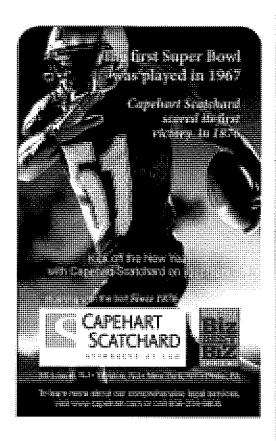
The Court addressed this argument by observing that there has been tolerance from the federal government of state medical marijuana laws. Since December 2014, "congressional appropriations riders have prohibited the use of any Department of Justice funds that prevent states with medical marijuana programs . . . from implementing their state medical marijuana laws." The Court said: "Despite the enactment of medical marijuana legislation by the majority of states, M&K could not apprise this court of any federal prosecution against an employer or insurance carrier for its reimbursement of authorized medical marijuana treatment."

4) Should a workers' compensation insurer be treated the same under the MMA as a private health insurer?

N.J.S.A. 24:6I-14 states, "Nothing in the MMA shall be construed to require a government medical assistance program or private health insurer to reimburse a person for costs associated with the medical use of cannabis, ..." The Appellate Division noted that under Title 17, in defining "health insurance," the Legislature expressly stated that "health insurance does not include workers' compensation coverage." N.J.S.A. 17B: 17-4. The Court said that only two categories of entities may not be required to reimburse

- 4. The Court said that only two categories of entities may not be required to reimburse the costs of medical marijuana: a government medical assistance program or private health insurer. In essence, the Court held that this argument failed because workers' compensation is not considered under the law to be equivalent to a private health insurer.
- 5) Can medical marijuana be considered reasonable and necessary under the New Jersey Workers' Compensation Act?

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The Appellate Division considered a number of precedential cases that have liberally construed medical treatment that has helped patients cope with chronic pain. In this case the Court observed that Dr. Liotta felt petitioner's pain was irreversible and that he would need to manage pain for the rest of his life. The Court concluded that the use of medical marijuana was reasonable and necessary for the treatment of petitioner's chronic pain under the circumstances of this case.

The <u>Hager</u> case is now the leading case in the State of New Jersey on the issue of whether the MMA is preempted by the CSA and must be followed by judges in the Division of Workers' Compensation. If the employer seeks certification from the Supreme Court, it is highly likely that the Court will grant certification.

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Tags: Medical Marijuana, Medical Marijuana Act

About the Author:

John H. Geaney, a shareholder and co-chair of Capehart Scatchard's Workers' Compensation department, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by his peers and Law and Politics. He serves as Vice President of the Friends of MEND, the fundraising arm of a local charitable organization devoted to promoting affordable housing.

Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

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Governor Passes Bill Increasing Compensation for Workers' Comp Hand And Foot Injuries

John H. Geaney

January 23, 2020

Legislation

0 Comments

New Jersey Governor Phil Murphy this week signed into law the long-considered hand and foot Bill, increasing the amount of workers' compensation benefits paid for injuries producing loss of function for such injuries. The Bill accomplishes the legislature's goal of providing greater compensation for hand and foot injuries by increasing the number of weeks that an employer will pay. <u>L.</u> 2019, <u>C.</u> 387 also provides modest increases in awards for loss of function of the fingers.

To understand how the new law works, it is important to appreciate that loss of function in New Jersey is compensated with payments of weeks that vary depending on the part of body that is injured. The more weeks one receives, the more money one receives. Injuries producing loss of function to the trunk, head, neck, back, shoulder, and hip (falling under the partial total category on the rate chart) are compensated the highest in New Jersey with each percentage correlating to a payment of 6 weeks. So an award of 50% for loss of function of the back means payments will be made over 300 weeks because each percent awarded is multiplied by 6 to arrive at total weeks.

Historically, hand and foot injuries have been compensated with a relatively small number of weeks compared to those involving the back, neck, trunk, and shoulder as described above. Currently an injury producing loss of function of 1% of the hand is compensated with 2.45 weeks. Under the new law, such an injury is now compensated at **2.6 weeks** until the award level reaches 25%. Similarly, under current law an injury producing loss of function of 1% of the foot is compensated with 2.3 weeks. Under the new law, each percent of loss of function of the foot is now compensated at **2.5 weeks** until the award level reaches 25%.

Here is the big change. For more serious hand and foot injuries, the new law creates a stepped up number of weeks. This is new to New Jersey law. <u>L.</u> 2019, <u>C.</u> 387 creates a disability threshold at which there is now a second increase in the number of weeks over current law. The threshold is 25% loss of function. Once an award is found to produce loss of function of 25% of the hand, each percentage of the hand is compensated at 3 weeks instead of 2.6 weeks (current law is 2.45 weeks). Similarly, at 25% of the foot, each percentage of the foot is compensated at 2.85 weeks instead of 2.5 weeks (current law is 2.3 weeks). So the big change is that hand and foot injuries, unlike all other scheduled losses (legs, arms, etc) will have two schedules for weeks for compensation. There will be one weekly schedule for loss of function under 25%, and then a new weekly schedule for loss of function of 25% or higher.

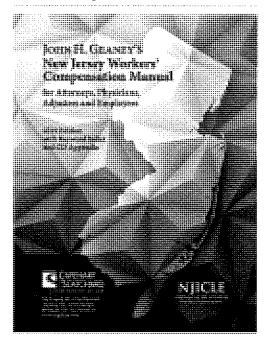
This sounds confusing but it is easier to understand by considering an award of 25% of the hand and 25% of the foot. Such an individual will receive 75 weeks of benefits (3

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weeks times 25) instead of 65 weeks because there is an upward adjustment in the number of weeks at the 25% level. (**Note that current law is 61.25 weeks for 25% of the hand**). An injured worker with an award of 25% of the foot will receive 71.25 weeks of benefits instead of 62.5 weeks if there had been no upward adjustment in the number of weeks. (**Note that current law is 57.5 weeks for 25% of the foot**). This will make a larger percentage difference in dollars as the loss of function rises.

This concept should ring a bell for experienced practitioners who know about the "bump" at 30% permanent partial disability. In 1979, the New Jersey Legislature accomplished the same goal of compensating more serious injuries with **higher dollar rates** when an injury produces loss of function greater than 30% or above 180 weeks. **The hand and foot bill does it differently.** It does **not** increase the dollar rate for each week, but rather it increases the number of weeks of compensation one will receive once an injury reaches the 25% loss of function threshold. An injured worker will receive more weeks of compensation over current law for hand and foot injuries no matter what the percentage, but when the injury produces loss of function of 25% or higher, that injured worker will receive an upward adjustment to his or her weeks starting from week one.

Let's consider an award of 50% of the hand and 50% of the foot under the new law at 2020 rates versus the current law. One can see that in actual dollars, the new law generates substantially more money to an injured worker on account of the jump in weeks for any award at or above 25%.

Current law – 50% of the hand equals 122.5 weeks or \$33,364

New law -50% of the hand equals 150 weeks or \$43,128 (an increase of 29%)

Current law - 50% of the foot equals 115 weeks or \$30,969

New law - 50% of the foot equals 142.5 weeks or \$40,318.50 (an increase of 30%)

Now let's compare an award of 15% for carpal tunnel syndrome and an award of 15% for tarsal tunnel syndrome:

Current law - 15% of the hand equals \$9,261

New law - 15% of the hand equals \$9,828 (an increase of 6%)

Current law - 15% of the foot equals \$8,694

New law - 15% of the foot equals \$9,450 (an increase of 8%)

Readers can see that the percentage increase in dollars on small awards is far less than the percentage increase on higher awards. The new law also makes some minor changes in compensation for the following finger injuries in terms of adjusting weeks higher:

- 80 weeks of compensation for the low of a thumb (currently 75);
- 60 weeks of compensation for the loss of a first (index) finger (currently 50);
- 50 weeks of compensation for the loss of a second finger (currently 40);
- 40 weeks of compensation for the loss of a third finger (currently 30);
- 30 weeks of compensation for the loss of a fourth (little) finger (currently 20)

There are two other changes to N.J.S.A. 34:15-12 worth mentioning as part of this Bill. Section 12E has been amended to raise from \$3,500 to \$5,000 the amount paid by the employer in case of death of the person from any cause other than the accident or occupational disease during the period of payments of permanent injury. The remaining payments shall be paid to such of the deceased person's dependents or, if there are no dependents, the remaining amount due, but not exceeding \$5,000, shall be paid for burial or funeral expenses.

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Uncategorized Workers'
Comp Basics

Topics:

Accidental Disability Pension ADA Appellate Division casual employment Causation claims COLA Counsel Fees Dependency Benefits dependency claim Disability disability discrimination EEOC Expert Testimony Fitness-for-Duty Examination Fitness For Duty FMLA idiopathic defense IME independent contractor independent contractor defense Jurisdiction Liens Light Duty Maximal Medical Improvement Medical Marijuana Medical Providers Mutual Benefit Doctrine New Jersey Workers' Compensation Act Occupational stress opioids Permanency Awards permanency benefits Permanent Partial Disability premises rule Reasonable Accommodation reasonable accomodation Reopener Section 20 statute of limitations Subrogation subrogation rights Supplemental Benefits Temporary Disability Benefits The Second Injury TOP

In addition, Section 12(c) has been amended to read: "An award of permanent total disability shall not bar an additional amount from being added to an amputation award. The amount of the additional award shall not be subject to subrogation pursuant to R.S. 34:15-40, as it shall not be considered a payment for compensation except for rating purposes." This clarifies that the so-called amputation bonus is not lienable and is payable even in the case of a total and permanent disability award.

For copies of the new law, feel free to contact the undersigned. This new law is now in effect on all cases.

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About the Author:

John H. Geaney, a shareholder and co-chair of Capehart Scatchard's Workers' Compensation department, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by his peers and Law and Politics. He serves as Vice President of the Friends of MEND, the fundraising arm of a local charitable organization devoted to promoting affordable housing.

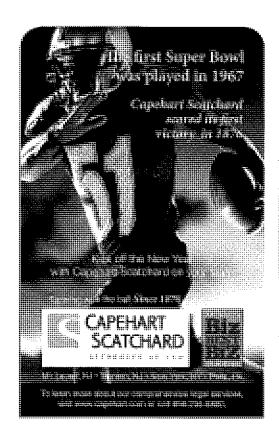
Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

More from this author.

Post a Comment

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Comment







NWCDN Member



WORKERS' COMP BLOG

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Seminars

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Contact Us

A Capehart Scatchard Blog

Medical Providers Win in Supreme Court on Statute of Limitations Issue

John H. Geaney

February 5, 2020

Court Rulings

0 Comments

In New Jersey a medical provider dispute arising from a work injury can only be filed in the Division of Workers' Compensation ever since the 2012 Amendments. But the 2012 Amendments to the New Jersey Workers' Compensation Act failed to answer one fundamental question: how long does the provider have to bring a claim in the name of the injured worker? Are medical providers bound by the same two-year rule that applies to claimants? The Supreme Court provided the final answer on February 3, 2020 in *The Plastic Surgery Center, P.A. v. Malouf Chevrolet- Cadillac, Inc.*

The case involved several claim petitions filed by The Plastic Surgery Center more than two years after the employee's accident. The Judge of Compensation ruled that the claims were out of time, but the Appellate Division reversed in favor of the medical providers. The Supreme Court granted certification and heard the arguments last month. In its decision the Supreme Court adopted the reasoning of the Appellate Division wholesale.

First the Court observed that before the 2012 Amendments, medical provider claims were governed by the general six-year statute of limitations which applies to contract claims. The Supreme Court agreed with the two main arguments that the medical providers made to the Appellate Division. The 2012 Amendments could not have been intended to restrict claims to two years because the definition of claimant in the New Jersey Workers' Compensation Act would have to be expanded to include medical providers.

More importantly, the Court said:

Second, the two-year period simply doesn't fit: N.J.S.A. 34:15-51 requires that a petition for compensation be filed within two years of 'the accident,' but it is likely that an employee might be treated by a medical provider for a period greater than the two-year period following the accident or even not be treated by a particular medical provider until after two years elapsed from the work-related accident. . . . As a result, a provider's legitimate claim might actually be extinguished before it even accrued. . . . The appellate court declined to interpret legislative silence to produce such a result.

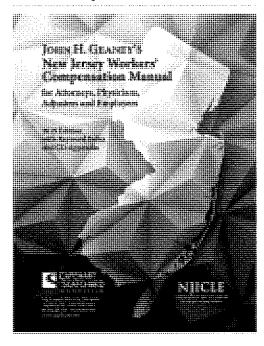
This represents a significant win for medical providers. The result basically guarantees that the number of medical provider claims will continue to rise sharply in the New Jersey Division of Workers' Compensation. New Jersey remains on the few states without a medical fee schedule in workers' compensation. This decision emphasizes

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Geaney's New Jersey Workers' Compensation Manual



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the need for employers to work with medical repricing companies which really know the New Jersey market for workers' compensation treatment in respect to usual and customary charges.

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Tags: Medical Providers, statute of limitations

About the Author:

John H. Geaney, a shareholder and co-chair of Capehart Scatchard's Workers' Compensation department, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



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More from this author.

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Comment

- Section 20 Settlement Versus Order Approving Settlement
- 16,220 views [posted on June 12, 2015
- Answers to Common Questions Regarding Partial Permanent Disability Awards in New Jersey
- 15,952 views] posted on March 28, 2016
- Can an Employer Fire an Injured Employee on Light Duty and Then Stop Paying Temporary Disability Benefits?
- 5,853 views | posted on January 27, 2016
- "When Should an Employer Order a Fitness-For-Duty or Functional Capacity Exam? 5,199 views | posted on May 15, 2016
- Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable
- 4,280 views | posted on October 21, 2013

Categories:

ADA Awards Benefits
Claims Compensability
Controlling Costs Counsel Fees
Court Rulings EEOC FMLA
Key Defenses Legislation Medicare
Other Policy Settlements Testimony
Uncategorized Workers'
Comp Basics

Topics:

Accidental Disability Pension ADA Appellate Division casual employment Causation claims COLA Counsel Fees Dependency Benefits dependency claim Disability disability discrimination EEOC Expert Testimony Fitness-for-Duty Examination Fitness For Duly FMLA idiopathic defense IME independent contractor independent contractor defense Jurisdiction Liens Light Duty Maximal Medical Improvement Medical Marijuana Medical Providers Mutual Benefit Doctrine New Jersey Workers' Compensation Act occupational stress opioids Permanency Awards permanency benefits Permanent Partial Disability premises rule Reasonable Accommodation reasonable accomodation Reopener Section 20 statute of limitations Subrogation subrogation rights Supplemental Benefits



South Jersey Communities Securing Their Future P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks

Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: October 30, 2019

Re: Elected Officials Seminar

Please accept this memorandum as an invitation to the 2019-2020 JIF Elected Officials training program. This year's program will focus on public official's liability, employment practices liability; cyber liability, and wellness program benefits. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2020 MEL Assessment by \$250 for each municipal Elected Official who completes the course by May 1, 2020. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 5% of the member's 2020 MEL Assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM - 6:00 PM. Seminars are from 6:00pm - 8:00 pm

Thursday, December 5, 2019 – O'Connor's, Eastampton

Wednesday, January 29, 2020- Merighi's Savoy Inn, Vineland

Thursday, February 6, 2020 - Auletto Caterers, Deptford

Tuesday, March 24, 2020 – Merighi's Savoy Inn, Vineland

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location:		
Name:	Title:	
Name:	Title:	
Name:	Title:	
Name:	Title:	
Municipality:		
Contact:		
Phone Number:		
E-Mail:		

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services

PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@riskprogramadministrators.com

Fax: (856) 446-9149

Registration for all seminars is 5:30 PM - 6:00 PM. Seminars are from 6:00pm - 8:00 pm

Thursday, December 5, 2019 – O'Connor's, Eastampton

Wednesday, January 29, 2020- Merighi's Savoy Inn, Vineland

Thursday, February 6, 2020 - Auletto Caterers, Deptford

Tuesday, March 24, 2020 - Merighi's Savoy Inn, Vineland



Police Command Staff Risk Management Seminar

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2021-2022 Employment Practices Liability (EPL) Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL Claims against your municipality.

Today, Police Command Staff face a multitude of challenges in performing their job. These include workforce issues and regulatory training requirements just to name a few. However, the field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble.

Topics

Among a myriad of topics of importance to Police personnel, this year's training will touch upon recently enacted legislation regarding Sexual Abuse & Molestation and Police personnel's responsibility in this regard. Also, common employee/employer issues including discipline and discharge, promotion procedures, hostile work environment, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

For your convenience, and to facilitate maximum participation, the seminar will be presented in three different locations throughout Southern New Jersey. Training will be offered twice each day as noted on the registration form; an AM Session and a PM Session. Each session is identical and each command staff officer only needs to attend one session. **Please see the attached documentation for specific times and locations.**

PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE

Police Risk Management Training Registration Form

<u>Sessions – There will be (2) identical sessions each day.</u> <u>You need only attend one of the sessions. Choose One:</u>

	Wednesday, Februa 9:00 AM – 11:3	ons: Please indicate your choice ary 5, 2020 at Merighi's Savoy Inn, Vineland 0 AMRegistration starts at 8:15 AM PMRegistration starts at 12:00 Noon
_	9:00 AM – 11:3	ril 1, 2020 at Auletto Caterers, Deptford 0 AMRegistration starts at 8:15 AM PMRegistration starts at 12:00 Noon
	9:00 AM – 11:30	ber 22, 2020 at O'Connors, Eastampton O AMRegistration starts at 8:15 AM PMRegistration starts at 12:00 Noon
	9:00 AM – 11:30	AMRegistration starts at 8:15 AM PMRegistration starts at 12:00 Noon
	Plea	ase Print Clearly
Municipality		Contact Name:
Phone:	Fax:	E-Mail
Name:		Title
Name:		
Forward Complete	ted Registration Form to:	

Carol Mason Account Rep.

PHONE: (856) 446-9127 FAX: (856) 446-9149

E-MAIL: Carol Mason@riskprogramadministrators.com

Attention: Municipal Managers and Supervisors



Managerial & Supervisory Training

Tuesday, April 7, 2020 – Wildwood Convention Center, Wildwood Wednesday, June 24, 2020 – O'Connors, Eastampton
 Thursday, September 24, 2020 – Auletto Caterers, Deptford
 Tuesday, September 29, 2020 – Merighi's Savoy Inn, Vineland

Two (2) Identical Sessions offered each date

1st Class: Registration 8:30 AM Session: 9:00 AM – 11:30 AM

2nd Class: Registration 12:30 PM Session: 1:00 – 3:30 PM

•

SAFETY CELEBRATION & KICKOFF



Thursday, March 5, 2020

Old York Country Club | 228 Old York Road, Chesterfield, NJ

Safety Celebration Breakfast Begins at 8:30am

Click Here to RSVP to the Safety Breakfast by 02/25/2020 Safety & Claim Coordinator's Roundtable Training to Immediately Follow Breakfast

Click Here to RSVP to the Roundtable Training by 02/25/2020

- Celebrate 2019 Safety Accomplishments
- Strengthen Resolve for 2020
- Share Safety & Wellness Ideas with Others
- Review New Safety Incentive Program (SIP)
- Discuss Claims Related Information

INVITED TO ATTEND:

- Claims Coordinators
- Elected Officials
- Fund Commissioners
- Risk Management Consultants
- Safety Committee Representatives
- Safety Coordinators
- Safety Delegates
- Supervisors
- Wellness Coordinators



THE PRESENCE OF SAFETY GETS YOU HOME SAFELY

IMPORTANT: Attendance at both the Breakfast and Roundtable training are mandatory elements of the 2020 JIF Safety Incentive Program. Should you not be able to attend for any reason, please advise our office ASAP as payment is on a per person basis.

Land Use Training Certifications Received

JIF	Member		
BUR	Bordentown City		
BUR	Chesterfield		
BUR	Delanco		
BUR	Delran		
BUR	Florence		
BUR	Hainesport		
BUR	Lumberton		
BUR	Mansfield		
BUR	Medford		
BUR	Mount Laurel		
BUR	North Hanover		
BUR	Palmyra		
BUR	Riverside		
BUR	Tabernacle		
Total	14		



TO: Member Police Chiefs

FROM: Denise C. Plavchak, Office Services Manager

DATE: February 6, 2020

RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Muncipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn	Accreditation Fee	JIF	MEL
Personnel		Reimbursement	Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

^{*}Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement <u>after</u> re-accreditation is achieved.

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

- 1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
- 2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
- 3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund Police Accreditation Coordinator PO Box 530 Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing polices for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2020 Announcement



The Burlington County Municipal Joint Insurance Fund

Annual Planning Retreat is Scheduled
For
Tuesday, April 21, 2020

Location to be determined within the next few weeks.

Invitation to follow

If you have any questions, please contact Sheila Ortiz at Sheila_Ortiz@AJG.com

Thank you!

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

FEBRUARY 2020 CLOSED CASES

Youmans v. Township of Florence-This matter involved the Plaintiff's 1.) allegations in a Superior Court of New Jersey, Burlington County Complaint arising from series of ongoing issues between the Plaintiff, Desiree Youmans and the father of her three children, Akil Herbert, involving the State of New Jersey Department of Child Placement and Protection (DCPP). It was alleged in the Complaint that Mr. Herbert suffers from mental and emotional issues, and that he had acted out violently in the past, and that there was substantial documentation evidencing same. The Complaint also stated that the Plaintiff ultimately filed a Restraining Order against Mr. Herbert which was finalized on June 28, 2016, and that on or about September 7, 2016, Mr. Herbert stabbed the Plaintiff multiple times outside of her home located at 254 Fifth Avenue, in the Township of Florence. The Plaintiff alleged that the Township of Florence Police Department was notified on multiple occasions that Mr. Herbert was taunting and stalking the Plaintiff and her children, and those members of the Florence Township Police Department neglected to act or warn the Plaintiff of Mr. Herbert's actions. The Plaintiff further alleged that as a result of the negligence of the members of the Township of Florence Police Department, she had sustained significant injuries, severe emotional distress, and violations of her civil rights. The case was assigned to Betsy G. Ramos, Esquire on October 26, 2018. Defense Counsel accepted the assignment and she prepared an Answer to the Plaintiff's Amended Complaint which was filed on November 15, 2018 in the Superior Court of New Jersey, Burlington County. On November 21, 2018, Counsel for Co-Defendant, State of New Jersey, Department of Children and Families, filed a Notice of Removal from the Superior Court of New Jersey, Burlington County, to the United States District Court, District of New Jersey. An initial Conference was conducted by the District Court on January 23, 2019 and on February 4, 2019, a Discovery Confidentiality Order was entered. (Magistrate) Donio subsequently allowed the State Defendants to file for Summary Judgment on all of the Federal Claims and stayed the matter pending the resolution of those Motions. Assuming the Motions for Summary Judgment as to the State Defendants were granted as to the Federal Claims, Judge Donio indicated that she would most likely not exercise Federal Jurisdiction over the remaining State claims. The Plaintiff only filed State claims against the insured Defendants. The State of New Jersey would still remain in the case as the Plaintiff also filed State based claims against DCPP. On June 18, 2019, U.S.D. Judge Bumb issued a Memorandum Opinion & Order on the pending Motions as follows: Counts I, II, & VI of the Plaintiff's Complaint Dismissed Without Prejudice; and Defendants' Motions to Dismiss are Administratively Terminated; and the matter was remanded to the Superior Court of New Jersey, Burlington County. On August 24, 2019, a Lack of Prosecution Dismissal Warning was issued by the Court and on October 26, 2019, the Court entered a Dismissal Order for Lack of Prosecution. On November 14, 2019, the Plaintiff's attorney filed a Motion to Reinstate the Complaint which was returnable on December 20, 2019. In addition, on November 15, 2019, the State of New Jersey filed a Motion to Dismiss the Complaint, and on November 20, 2019, Defense Counsel filed a joinder Motion to Dismiss for Failure to State a Claim or Alternatively for Summary Judgment which was returnable on December 20, 2019. Defense Counsel's Motion was unopposed and on January 13, 2020, Judge Claypoole entered an Order granting Defense Counsel's Motion and Dismissing the Plaintiff's Complaint against the insured with prejudice.

2.) Lawson v. Township of Westampton-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Burlington County Complaint arising from an incident which occurred on March 15, 2016. The Plaintiff, Elizabeth A. Lawson, alleged that she was lawfully riding her bicycle on Pennington Drive at or near 416 Pennington Drive, in the Township of Westampton, when she was caused fall as a result of an alleged dangerous condition, specifically large collapsed pot holes at the water drain in the roadway. The Plaintiff alleged that as a result of the dangerous and/or hazardous condition, she had suffered a right knee injury (torn meniscus requiring surgery), a right wrist injury (carpel tunnel surgery), a right shoulder injury (surgery), and lumbar disc bulges (lumbar fusion). The Plaintiff further alleged that the Township of Westampton was negligent in allowing the dangerous and/or hazardous condition of the roadway to exist. The case was assigned to Douglas Heinold, Esquire on April 11, 2018. Defense Counsel accepted the Assignment and he filed an Answer and he continued with Discovery. A Defense IME was conducted in December of 2018 and the Deposition of the Plaintiff was completed. An Order granting Summary Judgment as to Defendant, Campbell Foundry Company, was entered by the Court on October 15, 2018. In addition, a Stipulation of Dismissal with Prejudice as to Defendant, New Jersey American Water Company, was filed on November 14, 2018. On March 25, 2019, Plaintiff's Counsel filed a Motion to Extend the April 20, 2019 Discovery End Date which was granted, extending the Discovery End Date to August 30, 2019. Defense Counsel confirmed that the Township owns the grate/roadway area in question. In addition, Defense Counsel indicated that there is case law concerning pedestrians and bicyclists regarding potholes/roadway conditions which could be helpful; however, the "pothole" in question in this matter was very bad. Because it was by the storm grate, the box around the grate failed and caved in, causing a large hole underneath the Some of the pavement eventually gave way, but based upon the pictures provided, it was essentially a pothole with no bottom. Defense Counsel retained Liability and Medical Experts. Defense Counsel also requested an Affidavit from the Westampton Township Engineer to explain the way that this condition occurs due to cave-in of the storm water box. Plaintiff's Counsel filed a second Motion to Extend Discovery on August 22, 2019 which was granted on September 17, 2019, extending the Discovery End Date to October 30, 2019. Defense Counsel proceeded with the filing of our Motion for Summary Judgment on November 8, 2019 and Oral Argument on the Motion was conducted on January 10, 2020. On January 14, 2020, Judge Smith ultimately entered an Order granting Defense Counsel's Motion for Summary Judgment, dismissing the Plaintiff's Complaint with prejudice.

3.) <u>DeJulius v. Township of Medford-This matter involved the Plaintiff's</u> allegations in a Superior Court of New Jersey, Burlington County, Small Claims Complaint arising from an incident which occurred on January 24, 2019. The Plaintiff, Joseph DeJulius, alleged that he was operating his motor vehicle traveling on Hartford Road, in the Township of Medford, when the Plaintiff's vehicle was caused to strike a pothole resulting in damages to the Plaintiff's motor vehicle. It was alleged that prior to his accident, the Townhip had received numerous complaints regarding the potholes. A Small Claims Trial was scheduled for January 22, 2020; however, the Fund Solicitor was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$500.00 without assigning Defense Counsel. A Release was executed by the Plaintiff and the Plaintiff dismissed the Complaint filed with the Court on January 15, 2020.

Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

Hiring

- Discrimination
- Termination
- Promotion/Demotion

Harassment

And more...

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE: 732-583-7474

Jodi Howlett Cleary Giacobbe Alfieri Jacobs LLC 955 State Route 34, Suite 200 Matawan, NJ 07747955

MEL EPL HELPLINE: 609-522-5599

David S. DeWeese The DeWeese Law Firm 3200 Pacific Avenue Wildwood, New Jersey 08260

MEL EPL HELPLINE: 973-334-1900

Fred Semrau Dorsey & Semrau 714 Main Street Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.





MEL EPL Helpline Authorized Contact Person(s)

	110001011200 00110000110	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		
TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON		
Bass River Township	Amanda Somes, Clerk	N/A		
Beverly City	Rich Wolbert	Sheri Hannah		
Bordentown City	Grace I. Archer, City Clerk	Rich Wright, Jr.		
Bordentown Township	Mike Theokas	Jeffrey Elsasser		
Chesterfield Township	Glenn McMahon	Caryn Hoyer		
Delanco Township	Richard Schwab, Administrator	Janice M. Lohr, Clerk		
Delran Township	Jeffrey S. Hatcher, Administrator	Jamey Eggers, Clerk		
Edgewater Park Township	Tom Pullion, Administrator	Colleen Treusch, Administrator		
Fieldsboro Township	Patrice Hansell	N/A		
Florence Township	Richard A. Brook, Administrator	Tom Sahol, Asst. Twp Administrator		
Hainesport Township	Paula Kosko	Donna Kilburn		
Lumberton Township	Brandon Umba, Administrator	Gina Simon		
Mansfield Township	Linda Semus, Clerk	Bonnie Grouser, Treasurer		
Medford Township	Dawn Bielec	Kathy Burger		
Mount Laurel Township	Meredith Tomczyk	Jerry Mascia		
New Hanover Township				
North Hanover Township	Mary Picariello	N/A		
Palmyra Borough	John Gural, Administrator	Scott Pearlman		
Pemberton Borough	Donna Mull, Clerk	Kathy Smick, Deputy Clerk		
Pemberton Township	Daniel Hornickel, BA	Michele Brown		
Riverside Township	Meghan Jack, Administrator	Susan Dydek		
Shamong Township	Susan Onorato, Clerk	Joanne Robertson		
Southampton Township	Kathy Hoffman	Charles E. Oatman		
Springfield Township	Paul Keller, Administrator	Patricia Clayton, Clerk		
Tabernacle Township	Douglas Cramer	LaShawn Barber		
Westampton Township	Stephen Ent, Chief of Police	Marion Karp, Clerk		
Woodland Township	Maryalice Brown	Nancy Seeland		
Wrightstown Borough	Freda Gorman	James Ingling, Fire Official		

Burlington County Municipal Joint Insurance Fund

P.O. Box 489, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · www.burlcojif.org



BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, Senior Risk Control Consultant

DATE: February 3, 2020

Service Team:

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862	John Saville Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092	Robert Garish Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719
Mike Palsi Consultant mpalsi@jamontgomery.com Office: 732-660-5014 Cell: 201463-8246	Mailing Address: 231 Main Street P. O. Box 2017 Toms River, New Jersey 08754	Danielle Sanders Administrative Assistant dsanders@jamontgomery.com Office: 856-552-6898 Fax: 732-393-8034

JANUARY ACTIVITIES

LOSS CONTROL SURVEYS

- City of Bordentown Conducted a Loss Control Survey on January 29
- Township of Bordentown Conducted a Loss Control Survey on January 15
- > Township of Mount Laurel Conducted a Loss Control Survey on January 9
- > Township of New Hanover Police Dept. Conducted a Loss Control Survey on January 27
- > Township of North Hanover Conducted a Loss Control Survey on January 10
- Township of North Hanover Conducted a Loss Control Survey on January 24
- Township of Shamong Conducted a Loss Control Survey on January 13
- > Township of Springfield Police Dept. Conducted a Loss Control Survey on January 16

JIF MEETINGS ATTENDED

- Claims Meeting January 21
- Fund Commissioner Meeting January 21

MEL MEDIA LIBRARY

The following members used the MEL Media Library during January. Please note the new e-mail address: melvideolibrary@jamontgomery.com and telephone number: 856-552-4900. To either view, the full media catalog or rent videos, use the above website or NJMEL.org.

<u>January</u>	
Municipality	# of Videos
Township of Chesterfield	3
Township of Delanco	4
Township of Hainesport	3

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles, go to NJMEL.org, click on the Video button at the top of the page, and then choose 'Order Conventional Videos.'

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the BURLCO JIF (http://www.burlcojif.org/) to verify Fund Commissioners, Safety Coordinators, and Risk Managers' contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by e-mail during January. If you are not receiving updates or would like to add other names to the distribution list, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

- January 9 2020 Safety Incentive Program
- January 10 2020 Safety Incentive Program Update
- January 21 2 New Bulletins: Checking Motor Vehicle Histories of Drivers
- January 22 Did You Know? MSI Training Schedule BURLCO JIF, February 2020
- January 28 Annual reminder to post Injury Summary Logs
- January 29 Safety Director Message 4 NEW Video Briefings now available
- January 29 Reminder SIP Safety Committee Meeting Dates

UPCOMING EVENTS

- Risk Management for Police Staff February 5
- Claims Meeting February 18
- Fund Commissioner Meeting February 18

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or if you need to add a new Training Administrator, please advise (afelip@jamontgomery.com).

Below are upcoming MSI training programs scheduled for February, March, and April of 2020. *Enrollment is required for all MSI classes*. MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the <u>www.njmel.org</u> website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling your</u> staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

DATE	LOCATION	TOPIC	TIME
2/3/20	Borough of Lindenwold #1	Dealing with Difficult People	7:30 - 9:30 am
2/4/20	Borough of Lavallette #1	Fast Track to Safety-2020	9:00 - 1:00 pm
2/4/20	Township of Gloucester	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
2/4/20	1 OWNSHIP OF CIOGCOSTO	Employee Conduct/Violence	0.00 10.00 dill
2/4/20	Borough of Woodstown #1	Prevention	8:30 - 10:00 am
2/4/20	Borough of Woodstown #1	Hearing Conservation	10:15 - 11:15 am
			8:30 - 3:00 pm
2/5/20	Township of Jackson	Forklift Operator Train-the-Trainer	w/lunch brk
2/5/20	Borough of Eatontown #2	Fire Extinguisher	8:00 - 9:00 am
2/5/20	Borough of Eatontown #2	Hearing Conservation	9:15 - 10:15 am
2/5/20	Township of Burlington #3	Fire Safety	8:00 - 9:00 am
2/5/20	Township of Burlington #3	Fire Extinguisher	9:15 - 10:15 am
2/5/20	Borough of Avalon #4	Playground Safety Inspections	8:30 - 10:30 am
2/5/20	Borough of Avalon #4	Driving Safety Awareness	10:45 - 12:15 pm
2/6/20	Borough of Beach Haven #2	Hoists/Cranes/Rigging Safety	8:00 - 10:00 am
2/6/20	Borough of Beach Haven #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
0/6/00	Deptford Township MIIA	HazMat Awareness w/HazCom	7.20 10.20 am
2/6/20	Deptford Township MUA	GHS Office Sefety	7:30 - 10:30 am
2/6/20	City of Cape May #3	Office Safety Employee Conduct/Violence	8:30 - 10:30 am
2/6/20	City of Cape May #3	Prevention	10:45 - 12:15 pm
2/7/20	Township of Middletown #6	Safety Coordinators Skills Training	9:00 - 1:00 pm
2/7/20	Borough of Somerdale	BBP	8:00 - 9:00 am
2/7/20	Borough of Somerdale	Fire Safety	9:15 - 10:15 am
2/7/20	Borough of Somerdale	Fire Extinguisher	10:30 - 11:30 am
2/10/20	Township of Stafford	Dealing with Difficult People	9:00 - 11:00 am
2/10/20	Township of Pemberton	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
		Ladder Safety/Walking-Working	
2/10/20	Township of Pemberton	Surfaces	10:30 - 12:30 pm
2/10/20	Township of Hamilton #3	Jetter/Vacuum Safety	8:30 - 10:30 am
2/10/20	Township of Hamilton #3	Hearing Conservation	10:45 - 11:45 am
2/11/20	Ocean County College #8	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
2/11/20	Township of Brick #1	PPE	12:30 - 2:30 pm
2/11/20	City of Camden	Flagger/Work Zone Safety	8:00 - 12:00 pm
2/11/20	City of Camden	r lagger/work Zone Galety	8:30 - 3:00 pm
2/11/20	Borough of Avalon #4	DDC-6	w/lunch brk
		CSE-Permit Required	
2/12/20	Eatontown Sewerage Authority	w/Equipment Demo	8:00 - 12:00 pm
2/12/20	Borough of Runnemede #1	CMVO	8:00 - 12:00 pm
2/12/20	Borough of Woodstown #1	Fast Track to Safety-2020	8:30 - 12:30 pm
2/13/20	Township of Long Beach #1	Fall Protection Awareness	8:30 - 10:30 am
2/13/20	Township of Long Beach #1	Shop & Tool Safety	10:45 - 11:45 am
2/14/20	Borough of Belmar	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/14/20	Borough of Belmar	Dealing with Difficult People	10:45 - 12:45 pm
2/14/20	Township of Upper Deerfield	Dealing with Difficult People	8:30 - 10:30 am

	LOCATION	TOPIC	TIME
2/14/20	Township of Carneys Point #1	Accident Investigation	8:30 - 10:30 am
	•	_	8:30 - 3:00 pm
2/19/20	Ocean County College #8	DDC-6	w/lunch brk
2/20/20	Township of Freehold	BBP	8:30 - 9:30 am
2/20/20	Township of Freehold	Back Safety/Material Handling	9:45 - 10:45 am
2/20/20	Township of Freehold	Shop & Tool Safety	11:00 - 12:00 pm
2/20/20	Township of Winslow	Excavation/Trenching/Shoring	7:30 - 11:30 am
2/20/20	Township of Pennsville #1	Jetter/Vacuum Safety	8:00 - 10:00 am
2/20/20	Township of Pennsville #1	Back Safety/Material Handling	10:15 - 11:15 am
2/21/20	Township of Lacey #6	Flagger/Work Zone Safety	8:30 - 12:30 pm
2/21/20	Borough of Somerdale	LOTO	8:00 - 10:00 am
2/21/20	Township of Cherry Hill #4	CDL-Drivers Safety Regulations	12:00 - 2:00 pm
0/0///00		HazMat Awareness w/HazCom	0.00 44.00
2/24/20	Township of Middletown #5	GHS	8:30 - 11:30 am
2/24/20	City of Millville #3	CDL-Supervisors Reasonable Suspicion	9:00 - 11:00 am
2/25/20	Township of Brick #1	HazCom w/GHS	12:30 - 2:00 pm
2/25/20	Township of Brick #1	BBP	2:00 - 3:00 pm
2/25/20	•	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/25/20	Township of Delran	, ,	
	Borough of Woodstown #1	LOTO	8:30 - 10:30 am
2/25/20	Borough of Woodstown #1	Fire Extinguisher	10:45 - 11:45 am
2/26/20	Borough of Deal #3	Sanitation/Recycling Safety	7:30 - 9:30 am
2/26/20	Borough of Deal #3	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
2/26/20	Township of Florence	Fall Protection Awareness Employee Conduct/Violence	8:00 - 10:00 am
2/26/20	Township of Florence	Prevention	10:15 - 11:45 am
2/27/20	Township of Long Beach #1	Landscape Safety	8:30 - 11:30 am
2/27/20	City of Cape May #4	Fast Track to Safety-2020	8:30 - 12:30 pm
	only or oups may "	Ladder Safety/Walking-Working	0.00 12.00 p
2/28/20	Borough of Point Pleasant	Surfaces	8:00 - 10:00 am
2/28/20	Borough of Point Pleasant	Fire Safety	10:15 - 11:15 am
2/28/20	Borough of Point Pleasant	Fire Extinguisher	11:30 - 12:30 pm
2/28/20	Township of Bordentown	Fast Track to Safety-2020	9:00 - 1:00 pm
3/2/20	Brick Township MUA #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/2/20	Borough of Glassboro #1	Fire Extinguisher	9:15 - 10:15 am
3/3/20	Township of Middletown #5	Landscape Safety	8:00 - 11:00 am
3/3/20	Township of Middletown #5	Asbestos, Lead, Silica Overview	11:15 - 12:15 pm
		HazMat Awareness w/HazCom	
3/3/20	City of Sea Isle City #6	GHS	8:30 - 11:30 am
2/4/00	Township of Marile #2	_	0.20 40.20
3/4/20	r ownship of Mariboro #3		8.30 - 10.30 am
3/4/20	Township of Marlboro #3		11·00 - 1·00 nm
31-11 2 0			11.00 - 1.00 pili
3/4/20	Evesham Township MUA	Surfaces	8:30 - 10:30 am
3/4/20	Evesham Township MUA	Back Safety/Material Handling	10:45 - 11:45 am
3/4/20	Borough of Wildwood Crest #3	PPE	10:00 - 12:00 pm
3/4/20	Borough of Wildwood Crest #3	Back Safety/Material Handling	12:30 - 1:30 pm
3/5/20		Flagger/Work Zone Safety	8:30 - 12:30 pm
2/28/20 2/28/20 3/2/20 3/2/20 3/3/20 3/3/20 3/3/20 3/4/20 3/4/20 3/4/20 3/4/20 3/4/20 3/4/20	Borough of Point Pleasant Borough of Point Pleasant Township of Bordentown Brick Township MUA #2 Borough of Glassboro #1 Township of Middletown #5 Township of Middletown #5 City of Sea Isle City #6 Township of Marlboro #3 Township of Marlboro #3 Evesham Township MUA Evesham Township MUA Borough of Wildwood Crest #3	Surfaces Fire Safety Fire Extinguisher Fast Track to Safety-2020 Excavation/Trenching/Shoring Fire Extinguisher Landscape Safety Asbestos, Lead, Silica Overview HazMat Awareness w/HazCom GHS Hazard ID: Making Your Observation Count CDL-Supervisors Reasonable Suspicion Ladder Safety/Walking-Working Surfaces Back Safety/Material Handling PPE Back Safety/Material Handling	10:15 - 11:15 a 11:30 - 12:30 pm 9:00 - 1:00 pm 8:30 - 12:30 pm 9:15 - 10:15 am 8:00 - 11:00 am 11:15 - 12:15 pm 8:30 - 11:30 am 11:00 - 1:00 pm 8:30 - 10:30 am 10:45 - 11:45 am 10:00 - 12:00 pm 12:30 - 1:30 pm

DATE	LOCATION	TOPIC	TIME
3/5/20	Township of Gloucester	Fast Track to Safety-2020	8:00 - 12:00 pm
3/6/20	Township of Toms River	LOTO	8:30 - 10:30 am
3/6/20	Township of Toms River	Back Safety/Material Handling	10:45 - 11:45 am
3/6/20	Borough of Somerdale	CDL-Drivers Safety Regulations	8:00 - 10:00 am
3/6/20	Borough of Somerdale	Hearing Conservation	10:15 - 11:15 am
	-	<u> </u>	8:30 - 3:00 pm
3/6/20	Township of Carneys Point #1	DDC-6	w/lunch brk
3/9/20	Township of Hazlet	LOTO	8:00 - 10:00 am
3/9/20	Township of Cherry Hill #4	CMVO	8:30 - 12:30 pm
3/9/20	City of Brigantine #3	Fast Track to Safety-2020	8:30 - 12:30 pm
3/10/20	Township of Barnegat #1	Back Safety/Material Handling	9:00 - 10:00 am
3/10/20	Township of Barnegat #1	Fire Extinguisher	10:00 - 11:00 am
3/10/20	Township of Gloucester	Jetter/Vacuum Safety	8:30 - 10:30 am
0/44/00	Two Rivers Water Reclamation	DDE	0.00 40.00
3/11/20	Authority Two Rivers Water Reclamation	PPE	8:00 - 10:00 am
3/11/20	Authority	Hoists, Cranes, Rigging Safety	10:30 - 12:30 pm
3/11/20	Deptford Township MUA	LOTO	7:30 - 9:30 am
3/11/20	Deptford Township MUA	Asbestos, Lead, Silica Overview	9:45 - 10:45 am
0/11/20	Boptiona Township Mort	Employee Conduct/Violence	0.40 10.40 dill
3/11/20	Township of West Deptford	Prevention	12:30 - 2:00 pm
3/11/20	Township of West Deptford	Hearing Conservation	2:15 - 3:15 pm
3/11/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/11/20	Township of Upper Deerfield	CEVO-Fire-Evening	6:30 - 10:30 pm
	Borough of Atlantic Highlands		
3/12/20	#1	Fast Track to Safety-2020	12:00 - 4:00 pm
3/12/20	Borough of Tuckerton #2	Playground Safety Inspections	8:30 - 10:30 am
3/12/20	City of Cape May #4	Jetter/Vacuum Safety	8:30 - 10:30 am
3/12/20	City of Cape May #4	Sanitation/Recycling Safety	10:45 - 12:45 pm
3/13/20	Borough of Tinton Falls	Hearing Conservation	7:00 - 8:00 am
3/13/20	Borough of Tinton Falls	Back Safety/Material Handling	8:00 - 9:00 am
3/13/20	Borough of Tinton Falls	BBP	9:00 - 10:00 am
3/13/20	Township of Berlin #2	DDC-6	8:30 - 3:00 pm w/lunch brk
3/13/20	City of Somers Point #1	BBP	8:00 - 9:00 am
3/13/20	City of Somers Point #1	Fire Safety	9:15 - 10:15 am
3/13/20	City of Somers Point #1	Fire Extinguisher	10:30 - 11:30 am
3/13/20	Township of Middletown #6	CEVO-Police	8:30 - 12:30 pm
3/16/20	City of Northfield #1	Dealing with Difficult People	8:30 - 12:30 pm
3/ 10/20	Oity of Northinela #1	HazMat Awareness w/HazCom	0.00 - 10.00 alli
3/17/20	Township of Manchester	w/GHS	8:00 - 11:00 am
3/17/20	Township of Manchester	Hearing Conservation	11:30 - 12:30 pm
3/17/20	City of Camden	BBP - Administrator Training	8:30 - 10:30 am
3/17/20	City of Camden	Dealing with Difficult People	11:00 - 1:00 pm
3/17/20			
	Borough of Avalon #4	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/17/20	Borough of Avalon #4 Borough of Avalon #4	Ladder Safety/Walking Surfaces Fire Extinguisher	8:30 - 10:30 am 10:45 - 11:45 am
3/17/20 3/18/20	,		
-	Borough of Avalon #4	Fire Extinguisher	10:45 - 11:45 am

DATE	LOCATION	TOPIC	TIME
3/18/20	City of Ventnor	Fire Safety	9:30 - 10:30 am
3/18/20	City of Ventnor	Fire Extinguisher	10:45 - 11:45 am
3/18/20	Township of Upper Deerfield	CEVO-EMS-Evening	6:30 - 10:30 pm
			8:30 - 3:00 pm
3/19/20	Jackson Township MUA	DDC-6	w/lunch brk
3/19/20	Township of Hainesport #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
3/19/20	Township of Pennsville #1	Heavy Equipment Safety	8:00 - 11:00 am
3/20/20	Brick Township MUA #2	Landscape Safety	8:30 - 11:30 am
		HazMat Awareness w/HazCom	
3/20/20	Borough of Berlin	GHS	8:30 - 11:30 am
2/20/20	Paraugh of Stone Harber #1	Forklift Operator Train the Trainer	8:30 - 3:00 pm
3/20/20	Borough of Stone Harbor #1	Forklift Operator Train-the-Trainer	w/lunch brk 7:30 - 10:30 am
3/23/20	Borough of Deal #3	Heavy Equipment Safety	8:30 - 10:00 am
	Borough of Magnolia	Driving Safety Awareness	
3/23/20	Borough of Magnolia	Sanitation/Recycling Safety	10:15 - 12:15 pm
3/23/20	City of Ocean City #1	Hoists, Cranes, Rigging Safety	8:00 - 10:00 am
3/23/20	City of Ocean City #1	CDL-Drivers Safety Regulations	10:30 - 12:30 pm
3/24/20	Township of Jackson	Shift Briefing Essentials Employee Conduct/Violence	8:30 - 10:00 am
3/24/20	Township of Jackson	Prevention	10:30 - 12:00 pm
3/24/20	Township of Washington	1 TOVETHION	8:30 - 3:00 pm
3/24/20	(Gloucester)	DDC-6	w/lunch brk
	,		8:00 - 2:30 pm
3/25/20	Borough of Eatontown #2	DDC-6	w/lunch brk
3/25/20	City of Vineland	CDL-Drivers Safety Regulations	9:00 - 11:00 am
3/26/20	Township of Lacey #6	Ladder Safety/Walking Surfaces	8:00 - 10:00 am
3/26/20	Township of Lacey #6	PPE	10:15 - 12:15 pm
3/26/20	Borough of Stone Harbor #1	CSE-Permit Required	8:00 - 12:00 pm
3/20/20	Evesham Township #4	w/Equipment Demo	8:30 - 12:00 pm
	•	Sanitation/Recycling Safety Landscape Safety	12:30 - 3:30 pm
3/27/20 3/27/20	City of Bordentown City of Somers Point #1	HazCom w/GHS	8:00 - 9:30 am
3/27/20	City of Somers Point #1	Hearing Conservation	9:45 - 10:45 am
3/30/20	Township of Manchester	Dealing with Difficult People	9:00 - 11:00 am
3/30/20	Borough of Avon #2	Flagger/Work Zone Safety	8:30 - 12:30 pm
3/3/1/20	Two Rivers Water Reclamation	I lagger/Work Zone Salety	0.30 - 12.30 pm
4/1/20	Authority	Safety Committee Best Practices	8:30 - 10:00 am
	Two Rivers Water Reclamation	, -	
4/1/20	Authority	Shift Briefing Essentials	10:30 - 12:00 pm
4/1/20	City of Camden	Landscape Safety	8:00 - 11:00 am
		CSE-Permit Required	
4/1/20	City of Margate #6	w/Equipment Demo	8:30 - 12:30 pm
4/2/20	Jackson Township MUA	Flagger/Work Zone Safety	8:30 - 12:30 pm
4/2/20	Township of Winslow	Ladder Safety/Walking Surfaces	7:30 - 9:30 am
4/2/20	Township of Winslow	Jetter/Vacuum Safety	10:00 - 12:00 pm
4/2/20	Borough of Stone Harbor #1	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/2/20	Borough of Stone Harbor #1	BBP	10:15 - 11:15 am
4/3/20	Evesham Township #4	Dealing with Difficult People	8:00 - 10:00 am
4/3/20	City of Millville #1	Fast Track to Safety-2020	9:00 - 1:00 pm

DATE	LOCATION	TOPIC	TIME
4/6/20	Township of Middletown #4	Dealing with Difficult People	9:00 - 11:00 am
4/6/20	Borough of Glassboro #1	CMVO	7:30 - 11:30 am
4/7/20	Township of Barnegat #1	CDL-Drivers Safety Regulations	9:00 - 11:00 am
	·	CDL-Supervisors Reasonable	
4/7/20	Brick Township MUA #2	Suspicion	1:00 - 3:00 pm
4/7/20	Borough of Collingswood	Playground Safety Inspections	8:30 - 10:30 am
4/7/20	Borough of Collingswood	Hearing Conservation	10:45 - 11:45 am
4/8/20	Township of Freehold	PPE	8:00 - 10:00 am
4/8/20	Township of Freehold	HazCom w/GHS	10:30 - 12:00 pm
4/8/20	Logan Twp. MUA #1	HazCom w/GHS	8:00 - 9:30 am
4/8/20	Logan Twp. MUA #1	BBP	9:45 - 10:45 am
4/8/20	Logan Twp. MUA #1	Fire Safety	11:00 - 12:00 pm
4/8/20	Borough of Avalon #4	Accident Investigation	8:30 - 10:30 am
4/8/20	Borough of Avalon #4	Hearing Conservation	10:45 - 11:45 am
4/9/20	Township of Medford #1	Fast Track to Safety-2020	8:30 - 12:30 pm
4/9/20	City of Vineland	Landscape Safety	9:00 - 12:00 pm
4/13/20	Township of Cherry Hill #4	Dealing with Difficult People	8:30 - 10:30 am
4/13/20	Township of Cherry Hill #4	Fire Extinguisher	10:45 - 11:45 am
		HazMat Awareness w/HazCom	
4/14/20	South Monmouth Regional SA	GHS	8:30 - 11:30 am
4/14/20	City of Camden	Safety Coordinator's Skills Training	8:30 - 12:30 pm
4/14/20	City of Carinden	Employee Conduct/Violence	0.30 - 12.30 pm
4/15/20	Township of Marlboro #3	Prevention	8:30 - 10:00 am
4/15/20	Township of Marlboro #3	Back Safety/Material Handling	10:30 - 11:30 am
4/15/20	Township of West Deptford	PPE	7:30 - 9:30 am
4/15/20	Township of West Deptford	Back Safety/Material Handling	10:00 - 11:00 am
4/15/20	Township of Mantua	Hoists, Cranes, Rigging Safety	1:00 - 3:00 pm
4/16/20	Borough of Beach Haven #2	Fast Track to Safety-2020	8:30 - 12:30 pm
4/16/20	Township of Pemberton	CDL-Drivers Safety Regulations	8:00 - 10:00 am
4/16/20	Township of Pemberton	Driving Safety Awareness	10:30 - 12:00 pm
4/16/20	Township of Pennsville #1	Fire Safety	8:00 - 9:00 am
4/16/20	Township of Pennsville #1	Fire Extinguisher	9:15 - 10:15 am
4/16/20	Township of Pennsville #1	BBP	10:30 - 11:30 am
4/17/20	Township of Medford #1	Heavy Equipment Safety	8:30 - 11:30 am
			8:00 - 2:30 pm
4/20/20	Township of Stafford #5	DDC-6	w/lunch brk
4/20/20	Township of Hazlet	Landscape Safety	8:00 - 11:00 am
4/20/20	Borough of Glassboro #1	CDL-Drivers Safety Regulations	7:30 - 9:30 am
4/20/20	Borough of Glassboro #1	Hearing Conservation	9:45 - 10:45 am
4/20/20	Township of Hamilton #2	HazMat Awareness w/HazCom GHS	9.20 11.20 cm
4/20/20	Township of Hamilton #3		8:30 - 11:30 am
4/21/20	Township of Delran	Landscape Safety	8:30 - 11:30 am
4/22/20	Western Monmouth UA	Flagger/Work Zone Safety CSE-Permit Required	8:00 - 12:00 pm
4/22/20	Township of Florence	w/Equipment Demo	8:30 - 12:30 pm
4/22/20	Township of Galloway	Fire Extinguisher	8:30 - 9:30 am
4/22/20	Township of Galloway	Fire Extinguisher	9:30 - 10:30 am
4/23/20	Bayshore Regional SA	PPE	8:00 - 10:00 am
1,20,20	Dayonoro Rogional Ort	115	5.55 15.55 dill

DATE	LOCATION	TOPIC	TIME
4/23/20	Bayshore Regional SA	Asbestos Lead, Silica Overview	10:30 - 11:30 am
4/23/20	Bayshore Regional SA	Back Safety/Material Handling	11:45 - 12:45 pm
4/23/20	Bayshore Regional SA	Hearing Conservation	1:30 - 2:30 pm
4/23/20	Township of Gloucester	Flagger/Work Zone Safety	8:00 - 12:00 pm
4/24/20	Borough of Avon #2	Fall Protection Awareness	8:00 - 10:00 am
4/24/20	Borough of Avon #2	LOTO	10:30 - 12:30 pm
4/24/20	Township of Bordentown	Ladder Safety/Walking-Working Surfaces	9:00 - 11:00 am
4/24/20	City of Bordentown	Playground Safety Inspections	12:30 - 2:30 pm
4/24/20	Borough of Stone Harbor #1	LOTO	8:00 - 10:00 am
4/24/20	Borough of Stone Harbor #1	Sanitation/Recycling Safety	10:30 - 12:30 pm
4/27/20	Borough of Atlantic Highlands #1	CMVO HazMat Awareness w/HazCom	8:30 - 12:30 pm
4/27/20	Township of Tabernacle #1	GHS	8:30 - 11:30 am
4/28/20	Township of Washington (Gloucester)	Fast Track to Safety-2020	8:30 - 12:30 pm
4/29/20	Borough of Lavallette #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm
4/29/20	City of Camden City of Camden	Driving Safety Awareness Employee Conduct/Violence Prevention	8:00 - 9:30 am 9:45 - 11:15 am
4/29/20	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	1:30 - 3:30 pm
4/30/20	Borough of Tinton Falls	Sanitation/Recycling Safety	7:00 - 10:00 am
4/30/20	City of Vineland	Dealing with Difficult People	9:00 - 11:00 am

CEU's for C	ertified P	ublics Works Managers	
MSI Course		MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T.G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1/T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1/G	Heavy Equipment Safety	1/G-2/T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2/T
BOE Safety Awareness	3/T	Housing Authority Safety Awareness	3/T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2/T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2/T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2/T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2/T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2/T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2/T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2/T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1/T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3/T
Fast Track to Safety	4/T	Snow Plow Safety	2/T
Fire Extinguisher	1/T	Special Events Management	2 / M
Fire Safety	.5/ T5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2/T,M	red Municipal Clarks	
		red Municipal Clerks	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1/P	Hazard Identification - Making your Observations Count	2/P
Bloodborne Pathogens Training	1/P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1/P	Safety Coordinator's Skills Training	4/P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCF	l's For Wa	ater/ Wastewater	
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10/S	Hazardous Materials Awareness w/ HazCom & GHS	3/S
Asbestos, Lead & Silica Industrial Health Overview	1/S	Heavy Equipment Safety	3/S
Back Safety / Material Handling	1/S	Housing Authority Safety Awareness	3/S
Bloodborne Pathogens Training	1/S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1/S
BOE Safety Awareness	3/S	Hoists, Cranes and Rigging	2/S
CDL - Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2/S
CDL - Drivers' Safety Regulations	2/8	Ladder Safety/Walking Working Surfaces	2/S
Confined Space Awareness	1 /S	Landscape Safety	2/S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2/8
Dealing With Difficult People	1/S	Lockout Tagout	2/S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1/S
Driving Safety Awareness	1.5 / S	Office Safety	2/S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2/S
Excavation Trenching & Shoring	4/S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2/8	Safety Coordinator's Skills Training	4 / Non S
Fast Track to Safety	4/S	Seasonal Public Works Operations	3/S
Fire Extinguisher	1/S	Shift Briefing Essentials	1.5 / S
Fire Safety	1/S	Snow Plow Safety	2/8
Flagger / Workzone Safety	2/8	Special Event Management	2/8
CEU's for Tax Collectors		CEU's for County/Municipal Finance Of	ficers
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
·			
CEU's for Certified Recycling Profess		CEU's for Qualified Purchasing Ager	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP 2 / CRP		
Sanitation and Recycling Safety	Z / URP		
CEU's for Park and Rec Profession	als		
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and			
Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety GEN - General Secondary Duties		CRP - Certified Recycling Professional Classroom CEU	
SELT OCHOTAL OCCOMINALLY DULIES		OTT OTHER AUTHORITIES	<u> </u>



MEL SAFETY INSTITUTE BULLETIN

January 2020

Checking Driving Histories of CDL-Holders and Annual Program Review

There have been several recent changes at the State and Federal level concerning employers of workers with Commercial Drivers' Licenses. The purpose of this Bulletin is to provide information on the new regulations, review other significant regulations, and provide an annual to-do checklist for public employers of CDL drivers.

New Jersey's recent medical marijuana regulations do not change the Federal laws strictly prohibiting the use of marijuana by CDL drivers or employees performing other safety sensitive functions. Drivers should be reminded of their obligation to surrender their CDL if they begin using cannabis, even if under a doctor's care.

On January 6, 2020, the U.S. Department of Transportation's (USDOT) Drug and Alcohol Clearinghouse (Clearinghouse) became fully operational. Along with it came regulations that all employers of drivers with CDLs must follow. Among them is, at least once a year, employers of CDL-holders must both 1) query the Clearinghouse and 2) check State Motor Vehicle Records about the driving histories of their CDL holders. Starting January 6, 2020 employers and drug and alcohol testing agencies must report test failures or refusals in the Clearinghouse.

In order to query the Clearinghouse, employers must first go online and register as an employer in the Clearinghouse. The registration period is now open. Employers will also need to purchase a Query Plan in order to start conducting queries. There is a \$1.25 charge for each query. They can be purchased in packages ranging from 1 to more than a 1,000.

Registration in the Clearinghouse is optional for CDL-holders. The Safety Director recommends employers require registration in the Clearinghouse and granting the employer Limited Access as part of their employment agreement. Drivers should understand not being registered in the Clearinghouse restricts the driver's employment options, and their ability to monitor their own records. Also, if a query of the Clearinghouse shows a note in the driver's record, the driver has 24 hours to go into the system, register, and grant the employer Full Access or else the employer may not permit the driver to perform any safety sensitive activity.

To grant the employer Limited Access, the driver will need to sign a consent form. A model form is available at the bottom of the MEL CDL webpage, https://njmel.org/mel-safety-institute/model-policies/driver-policies/. Again, employers who cannot verify a driver's clean drug and alcohol history in the Clearinghouse may not, by law, allow a driver to operate a CDL vehicle or perform any safety sensitive activity.

The Safety Director recommends employers work with CDL drivers to register in the Clearinghouse and grant the employer Limited Access as quickly as possible. Consider self-imposing a deadline of January 31, 2020. On February 3, query the Clearinghouse and take appropriate actions depending on the results of the query. If a Limited Query indicates a drug or alcohol note in the driver's history, the employer has 24 hours to have the driver grant Full Access online in the Clearinghouse before the driver must not be permitted to operate a CDL-vehicle or perform any other safety sensitive function.

Employers must also check the State's motor vehicle records (MVR) or driver's abstracts of CDL-drivers each year. In New Jersey, MVRs are verified using the NJ Customer Abstract Information Retrieval (NJ CAIR) Program offered through the New Jersey Motor Vehicle Commission. Visit their homepage at https://www.state.nj.us/mvcbiz/Records/CAIR.htm. Drivers must also acknowledge, in writing, that MVRs are checked each year by the employer.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative, or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. *Remember, these are confidential reports*. Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

As part of a comprehensive risk control program, public employers should establish acceptable and unacceptable criteria for driving histories. Work with the organization's attorney and administration to establish the levels. Educate drivers on your criteria. The policy must be enforced consistently and without discrimination.

The medical evaluation and qualifications regulations for intra-state exempt CDL drivers have not changed. While most drivers who operate commercial motor vehicles solely for a public employer are exempt from having bi-annual physicals by a DOT-certified medical examiner, they are not exempt from meeting the physical requirements of the USDOT as defined in 49 CFR 391, Subpart E. Employers should annually remind workers that under 49 CFR 391.41(a)(1)(i) it is an obligation of the driver to not operate a commercial motor vehicle if they are not physically qualified. Knowingly violating this law exposes the driver to severe consequences. CDL drivers who drive interstate, or hold Hazardous Material or Passenger endorsements are not exempt from the medical evaluations.

The USDOT requires employers of CDL-holders to have a written policy that defines the roles, rights and responsibilities of drivers and the organization's administration. A comprehensive Policy should include the following components:

- Drug and alcohol testing types, test protocols and criteria, and consequences for violations A Model Program Drug & Alcohol Template is available at https://njmel.org/mel-safety-institute/model-policies/driver-policies/ CDL drivers should also be required to disclose medications that could affect their ability to operate commercial motor vehicles and the procedures for when a notification is made.
- Identity of the Designated Employer Representatives and Substance Abuse Professionals
- Medical qualifications and evaluations.
- Reporting motor vehicle convictions to the employer

To assist members, the Safety Director provides the following annual To-Do list for your CDL Driving Program.

☐ Review changes to State or Federal regulations and update the organization's written Policy if needed

- □ Verify name and contact information of the Designated Employer Representative and their alternate, name and contact information of the Medical Review Officer, and name and contact information of the Substance Abuse Professional.
 - □ Verify vendor(s) responsible for Reasonable Suspicion and Post-Accident drug and alcohol testing is available 24/7/365 and the information is provided to supervisors of CDL drivers.
 - ☐ Supervisors of CDL drivers have received Reasonable Suspicion training.
 - ☐ Motor vehicle records of <u>all drivers</u> are checked using the NJMVC CAIR system. A file is maintained with current drivers' signed acknowledgment forms.
 - ☐ Drug and alcohol violations of CDL drivers are queried in the USDOT Drug and Alcohol Clearinghouse. A file is maintained with signed Limited Access forms for current CDL drivers.
 - ☐ CDL drivers were reminded verbally and in writing of their obligations to disclose to the employer
 - Suspensions, revocations, or cancellations immediately
 - Moving violation convictions, except parking violations, within 30 days
 - Medical conditions that could affect their ability to operate a commercial motor vehicle
 - Prescription or over-the-counter medications that could affect their ability to operate a commercial motor vehicle.

Please contact the Office of the Safety Director if further information is needed.



MEL SAFETY INSTITUTE BULLETIN

January 2020

Annual Reminder to Check Motor Vehicle Records (MVR) of Non-CDL Drivers

Public entities have many employees who operate employer-owned vehicles as part of their duties, or who may occasionally use their private vehicles to conduct official business. As part of a comprehensive risk management program, public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record. An employer is permitted to check MVR on their employees under the Federal Driver's Privacy Act.

The Safety Director's Office recommends Motor Vehicle Records be reviewed at the following times:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive an agency or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications or renewals.

Employees must be made aware their MVR will be checked periodically. The N.J. Motor Vehicle Commission requires employees to sign an acknowledgment that they are aware the employer obtains driving history abstracts before operating a motor vehicle on employer business, and periodically thereafter. The signed consent can be part of your Employee Handbook or a specific Consent form to check the employee's MVRs. A model Consent Form is available at https://njmel.org/mel-safety-institute/model-policies/driver-policies/. Work with your solicitor to verify it conforms to the organization's operations and any collective bargaining agreements.

Designate one or two authorized individuals to order the MVR from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative, or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. *Remember, these are confidential reports.* Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

It is important for public employers to have a written motor vehicle policy that encompasses all the types of drivers under their auspices. The Model Personnel Policies and Procedure Manual on the MEL website, www.njmel.org, includes a basic motor vehicle policy. Department managers will most likely need to supplement the basic policy to fully reflect their operations, such as for CDL drivers, emergency response, or employees who are assigned vehicles or may take department vehicles home.

As part of the driver or fleet policy, public employers should establish evaluation standards for acceptable MVRs in consultation with their agency's attorney. Consider the following criteria:

Acceptable: No moving violations and/or preventable accidents over the last 36 months

Probation: Up to 3 moving violations and/or a preventable accident within the last 36 months.

Unacceptable: 3 or more moving violations and/or a preventable accident within the last 36 months, or serious violations such as, but not limited to, Driving Under the Influence (DWI or DUI), Reckless Driving, Homicide or Assault through the Use of a Motor Vehicle, or attempting to elude a police officer.

The policy must be enforced consistently and without discrimination.

Please contact your Safety Director if you have additional questions concerning Motor Vehicle Record policies.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.



MEL SAFETY INSTITUTE BULLETIN

January 2020

NJPEOSH Recordkeeping - Annual Reminder

February 1st is the deadline to tabulate the Log of Work-Related Injuries and Illnesses (NJOSH-300). The Summary Log (NJOSH-300A) must be posted in a visible area for each establishment, where notices to employees are posted, from February 1 to April 30 of each year.

New Jersey requires public employers to *record* certain work-related injuries and illnesses. In addition, certain serious injuries must be *reported* directly to New Jersey PEOSH within specified timeframes. The rules for recording and reporting injuries can be accessed at https://www.nj.gov/health/workplacehealthandsafety/peosh/peosh-health-standards/record.shtml. NJPEOSH adopted and enforces the OSHA Recordkeeping Laws and Regulations 29 CFR 1904 which can be accessed at https://www.osha.gov/laws-regs/regulations/standardnumber/1904. The MSI provides an online Video Briefing tutorial in the online college of the MEL Safety Institute's Learning Management System.

Recording of Occupational Injuries

There are two important forms for the recording of injuries. The Log of Work-Related Injuries and Illnesses (NJOSH-300) is a listing of work-related injuries and illness that is maintained throughout the year. Injuries and illnesses are entered into the Log within 7 days of being notified of the injury / illness. Five years of NJOSH-300 Logs must be readily available to NJPEOSH inspectors. The second form is the annual summary of work-related injuries, NJOSH 300A Summary of Work-Related Injuries and Illnesses. This summary is posted at each work establishment from February 1 through April 30. Logs should be removed from bulletin boards and filed after April 30. Injury log and summary logs must be maintained for each department.

'Work-related' is defined as any event or exposure in the work environment either causing or contributing to the resulting condition, or significantly aggravating a pre-existing injury or illness. 'Work-related' is presumed for injuries and illnesses resulting from events occurring in the work environment, unless an exception given in OSHA 1904.5(b)(2) applies. Recordable work-related injuries and illnesses are those that result in:

- Death or loss of consciousness
- Days away from work, placement on restricted work activity, or a job transfer
- Medical treatment beyond first aid

Public employers must <u>also</u> record the following conditions if they have been determined to be work-related:

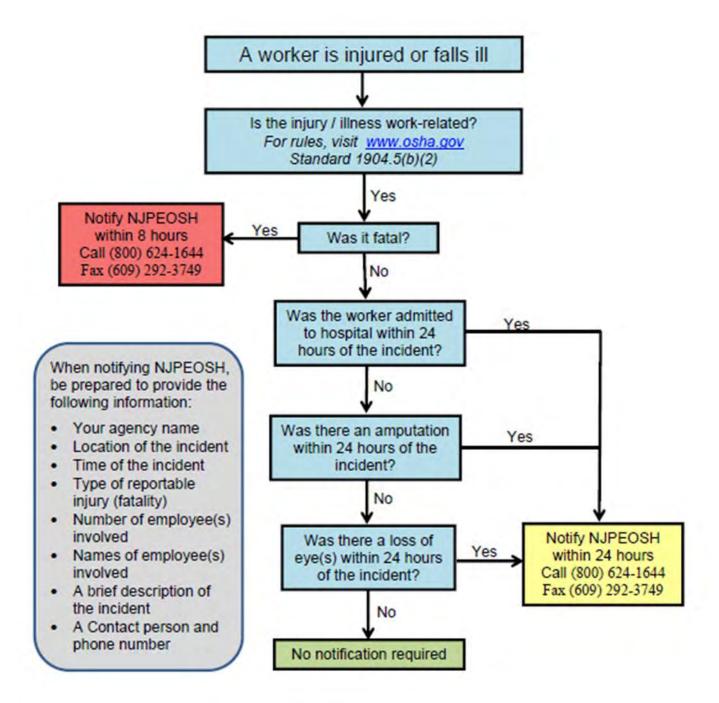
- Any needle stick injury or cut from an object that is contaminated with a potentially infectious material
- Any case requiring an employee to be medically removed under an OSHA health (chemical) standard
- A tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician
- An employee's audiogram reveals a specified hearing Standard Threshold Shift in one or both ears

Reporting of Serious Occupational Injuries to NJPEOSH

New Jersey Public Employers must report fatalities to NJPEOSH within eight (8) hours of the occurrence, and report work-related hospitalizations, amputations, or loss of an eye within 24 hours by calling the 24-hour hotline (800)624-1644 or the 24-hour fax line (609)292-3749. Refer to the decision-making flow chart on page 2.

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NJPEOSH Injury Reporting Requirements



Notes:

- OSHA defines amputation as the traumatic loss of a limb or external body part, including a part, such as a limb or appendage, that has been severed, cut off (either completely or partially); fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; amputations of parts that have been reattached.
 Amputations do not include avulsions, enucleations, deglovings, scalpings, severed ears, or broken or chipped teeth.
- If a motor vehicle accident occurs in a construction work zone, you must report the fatality, in-patient hospitalization, amputation, or loss of an eye. If the motor vehicle accident occurred on a public street or highway, but not in a construction work zone, you do not have to report the fatality, hospitalization, amputation, or loss of an eye.
- A work-related fatality or in-patient hospitalization caused by a heart attack must be reported

LESSONS LEARNED FROM LOSSES MONTHLY NEWSLETTER - FEBRUARY 2020

ENTERING AND EXITING VEHICLES PROPERLY AND SAFELY







- MAINTAIN 3 POINTS OF CONTACT AT ALL TIMES UNTIL SEATED OR ON THE GROUND.
- WEAR PROPER FOOTWEAR WITH STURDY NON-SLIP SOLES
- ONLY STEP IN DEDICATED STEPPING AREAS
- FACE THE VEHICLE WHEN GETTING IN OR OUT
- DO NOT JUMP DOWN FROM THE VEHICLE, USE ALL OF THE STEPS
- EXAMINE THE GROUND FOR UNEVEN AREAS, ICE AND WATER BEFORE STEPPING ON IT
- ONLY GRIP FIXED OBJECTS; DO NOT GRIP AN UNLOCKED STEERING WHEEL OR THE DOOR AS IT CAN SWING OPEN.
- WEAR GLOVES TO HELP FACILITATE A PROPER HANDHOLD.
 - EMPLOYEE STEPPING INTO TRUCK, LOST FOOTING AND FELT PULL RADIATING DOWN HIS RIGHT HIP CAUSING INJURY TO HIP AND SPINE. CONSERVATIVE TREATMENT CONSISTED OF PHYSICAL THERAPY, INJECTIONS AND MEDICATION AND SURGERY MAY BE REQUIRED. TO DATE, THERE IS \$117,000 IN TOTAL INCURRED COSTS.
 - EMPLOYEE GETTING INTO TRUCK, GRABBED STEERING WHEEL, BUT DUE TO WET HANDS, HE SLIPPED AND FELT A POP IN HIS BICEPS MUSCLE. THIS HAD TO BE SURGICALLY REPAIRED AND THE TOTAL INCURRED ON THE FILE IS \$98,000





BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Debby Schiffer, JIF Wellness Director

DATE: February 18, 2020 at Hainesport Municipal Building Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

FEBRUARY ACTIVITY & PLANNED EVENTS

By the end of January, I had either met with your Wellness Coordinator to plan for 2020 activities or have scheduled a date and time for the month of February to meet. That represents 80% of the BURLCO JIF towns, an awesome demonstration of your commitment to wellness for 2020! *Thank you!*

Some Municipality Highlights

Bordentown City - Safety Meeting set for February. Wellness planning meeting will take place.

Bordentown Township – Wellness planning meeting set for February.

Chesterfield – Planning to host a quarterly presentation. Interested in purchasing blood pressure cuffs either for use in the office or for the employees for personal use. Starting a Monthly Trivia challenge.

Delanco – Wellness & Safety Bulletin Board started. Planning 2 -3 presentations this year. PW to build a Garden Box for spring and summer produce. Employees to care for the garden as stress relief activity.

Edgewater Park- Lunchbox "challenge" in January! Encouraged to pack their lunch for one week. Recipes and Fact Sheet on benefits of bringing lunch vs buying out. Many of the employees are still bringing in their lunch and sharing this with the Wellness Coordinator! Planning a Step Challenge in April.

Florence - Running their "Maintain Don't Gain" for the year! Wellness Committee to meet in March.

Hainesport – Looking to arrange a yoga session for employees.

Lumberton – Wellness planning meeting set for February.

Medford – Wellness planning meeting set for February. (Offered a "community" puzzle in the break room. Shared effort among employees to reach completion. Great stress reducer)

New Hanover – Introductions made. Planning to reach out in February to set up first meeting.

Pemberton Borough – ShopRite Smoothie demo took place in January. Wellness planning meeting set for February.

Southampton – Wellness planning meeting for February.

Tabernacle – Plan to attend first Safety Committee Meeting in February.

Wrightstown – Attended Wellness planning meeting. Scheduled a presentation to be held in April for the Fire Department volunteers on one of their training nights. Topic to be determined.

New Resources:

Simplex – planning to meet in February to review services offered.

Miracle Ear – can offer onsite hearing tests to interested employees at no cost.

Shared Ideas across the JIFs:

- Wellness Wednesday's
- 1-mile-a-day challenge for 30 days
- Office plants
- Assemble ingredients for an easy recipe and hand out to employees in a nice carry bag (get creative)

February Targeting Wellness Newsletter

February is American Heart Month! As reported by the Centers for Disease Control & Prevention (CDC), heart disease is still the leading cause of death for men, women and people of most racial and ethnic groups in the United States. It's reported that 1 in every 4 deaths in the US is due to heart disease.

Knowing your Numbers as they pertain to Blood Pressure, Cholesterol, and blood glucose as well as a closer evaluation of your lifestyle habits could make the difference in your quality of life!

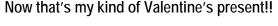
In the attached Newsletter, I address how stress can increase your risk for heart disease, and share some simple ways to reduce stress through natural remedies!

In the *Recipe Corner* of the newsletter, I share a recipe from "The Game Changer" website. If you're curious about this lifestyle and if it might work for you, watch <u>The Game Changer</u> and witness how professional athletes benefit from a plant-based diet. If you are more interested in preventing or reversing chronic disease, <u>Forks over Knives</u> would be well worth your time.

February Heart Intention Calendar offers a suggested focus each day throughout the month. And finally the **Exercises of the Month** include a beginners workout on the treadmill AND an Interval workout for a bit more challenge.

Check out the Wellness Tab on the JIF Website for the latest updates:

- Information on NJWELL drop down Click on the Q& A Sheet or the Step-by-Step guide (also included in your agenda packet) to help employees navigate the NJWELL site, clarify how "points" can be awarded for various wellness checks which could earn the employee \$250 at the end of the year.
- Ideas to Promote Workplace Wellness photos promoting Municipal Wellness activities and events will be displayed to help you generate your own wellness ideas.
- (Under construction) Members Initiatives specifically targeting the reduction work stress photos will be shared







Targeting Wellness Newsletter Good News for Good Health!

February 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

How many times have you heard or even used common phrases containing the word "heart" that can mean so many different things? There are dozens; however, here are a few of the common ones you may be familiar with. Can you think of any more?

- To wear your heart on your sleeve (someone who does this is very open with their emotions and doesn't shy away from expressing them)
- To have a change of heart (deciding to do something completely different to what was originally planned)
- To have a hearty breakfast (probably means it wasn't so "heart-friendly" ⁽³⁾
- To take heart (to look at the bright side of things when faced with a bad situation and believe that all will turn out fine—this could actually protect your heart!)
- To have a broken heart (usually occurs when someone you love or are emotionally attached to ends a relationship.)
- To have a heavy heart (felt during times of sadness)
- To be cold hearted or heartless (showing no empathy or compassion towards others. Being cruel.)
- To have a heart of gold or be big-hearted (loving, caring, compassionate towards all creatures)

Your heart is truly an amazing organ! Without you even having to think about it, this power-house muscle, no bigger than your fist, will beat at least 100,000 times in a day and pump up-

wards of six quarts of blood <u>each minute</u> (or about 2,000 gallons per day) allowing you to function!

Please take a second now to place your hand on your heart and whisper "thank you" for all it has done to get you to this very moment. Please take another second to ask yourself "what am I doing to keep my heart as healthy as possible so it continues to provide me the opportunity to enjoy my life? Is there more I can do?" Acknowledgement is the first step!

Every aspect of your life positively or negatively impacts your heart-health and your overall well-being. ...How you manage stress...What your eat...How much you exercise...How much sleep you get...

Are you putting yourself at risk for heart disease?

Know Your Risk for Heart Disease

Your age and family history can certainly increase your chances of developing heart disease. However, it's the day-to-day choices you make that will either prevent, reduce or accelerate your risk. Nearly 50% of all Americans have at least 1 of 3 key conditions that increases their risk for heart disease:

- 1. High Blood Pressure
- 2. High Cholesterol
- 3. And Smoking

You are in the drivers seat. Take the wheel and change directions by focusing on the factors you *can* control!

1.) Hypertension or High Blood Pressure

If your blood pressure is not controlled, it can not only affect your heart but other major organs as well, such as your kidneys and your brain.

Known as the "silent killer", high BP usually has no symptoms. The only way to know is to get it checked (by a healthcare professional, at your local pharmacy, or with a home BP monitor).

Go to: https://www.cdc.gov/bloodpressure/measure.htm to learn more about measuring your BP at home, how often you should check it, and

what to do if it's high. Plus there are handouts on ways to manage your blood pressure and forms for keeping track of your numbers.



Diabetes mellitus

Our body needs glucose (sugar) for energy. When we eat, glucose enters the blood stream, insulin is released from the pancreas which helps move the glucose into cells for energy. When you have diabetes, your body either doesn't make enough insulin, it can't use its own insulin as well as it should, or both.

This insufficient use (or availability of) insulin causes glucose to build up in the body. Diabetes is a very serious condition. 90% of those with diabetes have Type 2 which is preventable by making healthy lifestyle choices!

Normal fasting blood sugar should be 99 mg/dL or lower. 100 to 125 mg/dL indicates prediabetes.

The risk of death from heart disease for adults with diabetes is higher than for adults who do not have it.

Go to:

https://www.cdc.gov/diabetes/managing/index.html for ways to prevent and/or manage diabetes.

Unhealthy Blood Cholesterol Levels

This waxy, fat-like substance is made by the liver and can also be found in certain foods. Your body makes enough of



Blocked artery

what it needs, yet on the Standard American Diet (**SAD**) people often get much more cholesterol from the foods they eat.

Excess cholesterol (from consuming foods high in saturated fats) can build up in the walls of the arteries, including those of

the heart. This build-up causes a narrowing of the arteries which can lead to decreased blood flow.

LDL (low-density lipoprotein) also known as "bad" cholesterol—can cause the plaque build up in your arteries. LDL levels should be below 100.

HDL (high-density lipoprotein) also known as "good" cholesterol absorbs cholesterol and takes it back to the liver—the higher your HDL number the more protection it can provide against heart disease. Ideal level is 60 or higher. But 40 or higher for men and 50 or higher for women is acceptable.

Triglycerides are the chemical form in which most fats exist, in foods as well as in the body. Levels vary by age and gender. High levels, however, often co-exist with high total cholesterol levels, high LDL's and low HDL's.

Go to https://www.cdc.gov/cholesterol/index.htm to learn more.



Obesity

And finally obesity which can contribute to everything mentioned on this page! Having excess body fat is linked to higher "bad" cholesterol and triglyceride levels and to lower "good" cholesterol. It can lead to high blood pressure and diabetes as well as heart disease. Even reducing your weight by 5% can significantly reduce your risk for most chronic diseases!

Stress Can Increase Your Risk for Heart Disease

We all experience stress in our lives, that's normal and expected. However, stress can also come from physical causes such as not getting enough sleep or having an illness. Stress can also be emotional. Worrying, feeling overwhelmed, or anticipating the worse can trigger a fight or flight response in your body. All stress, even less dramatic causes like everyday obligations and pressures can make you feel you are not in control.

Your body's response to stress ("fight-or-flight") is automatic and meant to protect you from harm. The truth of the matter is that we now live in a time when this "urgency" is 24/7. We are constantly overwhelmed with information that often is laden with negative thoughts. The hormone cortisol is released every time you react to a stressful situation (whether real or perceived!) Studies have shown that consistently high levels of cortisol caused by chronic stress (long-term), can increase all the conditions I mentioned on the previous page such as increased blood cholesterol, blood sugar and blood pressure. (University of Rochester Medical Center)

70% of adults in the US say they feel stress or anxiety DAILY!

How to create YOUR vision?

A vision is a compelling statement of who you are and what health promoting, life-giving behaviors you want to do *consistently*.

What does it look like?

How will you feel?

What are the most important elements your vision (health, family, love, etc.)?

What do you value most about yourself and your life?

> Rewrite your story!!!!

Ways to Help Reduce Stress Naturally

The suggestions for reducing stress are NOT new ideas. We all know that these things can help yet we don't do them or don't make them a consistent part of our lives. One common reason I here over and over again is "I have no time". No disrespect but let's get real! We all have time, if we make it a priority! Your health and quality of life is worth putting at the top of your "To Do" list. Think about it: Will you have time when you are unable to function? Will you have time when you are diagnosed with a chronic disease that may now be permanent? This is the only life you will have. What do you want it to be? What is your vision?

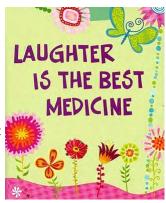


EXERCISE: no surprise! Its one of the most important things to do to combat stress. The physical stress you put on your body through exercise can relieve mental stress! Endorphins are released which improves your mood and acts as a natural painkiller. Physical activity improves sleep quality and can help you feel more confident in your body, promoting mental wellbeing. Find something you enjoy that you can make routine: walking/jogging, dancing, cycling, even yoga.



AUGHING: It's hard to feel anxious when you are laughing. Laughing relieves your stress response (fight-or-flight) and can relieve tension in your body by relaxing your muscles. It improves your immune system and mood in the long-run.

"The effects of laughter and exercise are very similar and combining laughter and movement, like waving your arms, is a great way to boost your heart rate. " (WebMD) The benefits of laughter can also be attributed to having a good sense of humor, a positive attitude, and the support of friends and family. Watch a funny TV show or hang out with friends who make you laugh.



AVOID PROCRASTINATION: Another way to avoid stress is to stay on top of your priorities. Procrastination is not something you are born with, it's something you learn. That means changing is possible. It can cause you to act reactively, meaning you are always trying to "catch up". This can certainly cause you stress. Get in the habit of making a to-do list organized by priority. If it's something important that you keep putting off because you are not comfortable with it or not sure you can successfully complete it, don't be ashamed to ask for assistance.

> If possible, give yourself chunks of uninterrupted time so you can stay focused on one thing. (Multi-tasking is really an illusion. You may think you are multi-tasking, however, most often you are not doing two things at once but instead individual actions in rapid succession. Only 2.5% of people are able to multitask effectively.)



Ways to Help Reduce Stress Naturally (continued from page 3)

HUG YOUR PET: Having a pet may help reduce stress and improve your mood (state of mind). Interacting with pets may help release oxytocin, a brain chemical that promotes positive mood.

Having a pet may also help relieve stress by giving you purpose, keeping you active and providing companionship*, all qualities that help reduce anxiety sometimes associated with stress.

*Social isolation and loneliness can increase risk for a variety of physical and mental conditions, high blood pressure, heart disease, obesity, a weakened immune system, anxiety, depression, cognitive decline, Alzheimer's disease, and even death. (www.nia.nih.gov)



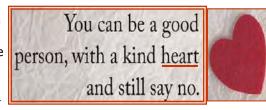


Which leads into the next stress-reducer, **SPEND TIME WITH FRIENDS AND FAMILY:** The key concept here is "social support"! Being part of a friend network can give you a sense of belonging and self-worth, which can help you in tough times.

One study found that for women in particular, spending time with friends and children helps release oxytocin (chemical in the brain, as noted before, that is a natural stress reliever). This effect is called "tend and befriend", and is the opposite of the fight-or-flight response.

Another study found that men and women with the fewest social connections were more likely to suffer from depression and anxiety. (www.healthline.com)

LEARN TO SAY "NO": If you find yourself taking on more than you know you can handle (and is beyond a healthy expectation), and you find yourself overwhelmed making it difficult to complete anything successfully, its time to push back and learn to say no. If you are not in a position to say those words, you should be in a position to re-evaluate your list of "priorities" and realize something has to be dropped from the list.



Put your ego aside because it loves to whisper such things as "You can't let them see you fail. You have to handle it ALL". NOTICE— Do you feel butterflies in your stomach? Do you have a sinking feeling or like a weight is on your shoulders? That's your gut telling you to **S.T.O.P.** (**S**tep back, **T**hink, **O**rganize your thoughts & needed behaviors, then **P**roceed). Don't listen to your head (ego), listen to your gut (microbiome)!



PRACTICE MINDFULNESS: We tend to focus on what has already occurred and what is perceived to be in store for our future. This way of thinking causes undo stress and prevents you from enjoying what you have. We cannot change what has already happened. We have little or no control over the future. Realize that with all the stress you are creating in thought, you are impacting your health...chances are you might not even be here to witness what actually happens. We waste precious energy and valuable time worrying at the expensive of our well-being!

Mindfulness encourages us to be here NOW and to notice thoughts that arise throughout the day that either help meet your goals or get in the way of doing what you want.

Don't go through life on autopilot, detached from your experiences. Realize right **now** is all you have. Don't ignore life's "present"! Take notice.

See the next page for some ways to increase your mindfulness while reducing stress and ultimately increasing heart-health.

Some Mindfulness Practices

Yoga—Take a yoga class or watch a video on YouTube. Yoga styles differ; some even like it hot! No matter how you slice (or bend ©) it, the common goal is to connect the body and mind. Studies have shown that yoga can enhance mood

Health does not always come from medicine.

Most of the time it comes from peace of mind, peace in the heart, peace in the soul. It comes from laughter and love.

and may even be as effective as antidepressant drugs. Although more studies are needed to fully understand how yoga reduces stress and anxiety, what is known is that it has a calming effect on ones nervous system and 'fight-or-flight' response. It may help lower cortisol levels, blood pressure and heart rate and increase gamma-aminobutyric acid (GABA), a neurotransmitter that is lowered in mood disorders.

Deep Breathing—This practice goes hand-in-hand with yoga. Where mental stress activates the sympathetic nervous system causing fight-or-flight response which I have already mentioned, deep breathing, on the other hand, activates the parasympathetic nervous system which controls the relaxation response. There are many types of deep breathing exercises, including diaphragmatic breathing, paced respiration, etc. They each bring deeper awareness to the breath, slowing it down and making it deeper and more focused. This slows the heart rate, allowing feelings of peacefulness.

Journaling—Doesn't have to be fancy, a simple notebook and pen will do. You don't need to follow any rules. Use it as a tool to capture what you are feeling, hearing, seeing, appreciating at the moment. You can take a few minutes after exercising or a yoga class to reflect on what you experienced. Just before settling in to sleep, recall three to five things that happened that day which you are most thank—ful/proud/excited about. Perhaps this is the time to give your creative self a chance to shine. Journaling can lead right into Meditation. For many the thought of meditating can be scary, seem impossible to achieve or just too "foofoo" for them. That's fair but if you are the least bit curious, it might be worth trying. It's basically allowing yourself to be silent. The thoughts will still come but you will learn to just acknowledge them, allowing them to come and go without attaching to any one thought. This takes practice, practice, practice. But I can tell you first hand, it is worth the effort. There are many free apps out there now that make it very easy. I like "Insight Timer" but there are so many others: Calm, Smiling Mind, Stop, Breathe & Think, 10% Happier, etc. Find one that works for you and just try. If you can hang in there for 10 days, I guarantee you'll start seeing a positive shift in you thoughts and in your life!

Final note on stress according to Dr. Wayne Dyer: "The truth is there is no actual stress or anxiety in the world; it's your thoughts that create these false beliefs." Dr. Dyer believes we are all here to experience joy. But our stressful thoughts get in the way, preventing feelings of happiness and self-worth.

Change your thoughts and you change the way you see your life! Change the way you see your life and you reduce stress. Reduce stress and you can prevent many chronic diseases. We are hard-wired to see, think and believe the negative. However, the more aware of our thoughts, by being in the moment, breathing and showing self-compassion, we can eliminate the anxiety for at least the next few moments, or perhaps even hours and days. The power to "re-program" your mind to see the positive first is within you. Once again, the choice is yours. Remember your vision. What is most important to you? Take care of yourself now so you can live your story and love every minute of it!

Mexican Lentil Soup







Ingredients

- 1 tablespoon olive oil
- 1 large carrot, peeled and diced small
- 1 medium onion, diced
- 3 celery stalks, diced small
- 3 garlic cloves, minced
- 1 tablespoon ground cumin
- 1 teaspoon dried oregano
- 1 teaspoon salt
- 1 teaspoon freshly ground black pepper



- 2 chipotles in adobo, minced, plus 2 tablespoons adobo sauce from the can
- 3 cups lentils
- 1 large russet potato, peeled and diced small
- 1 (15-ounce) can diced tomatoes, not drained
- 10 cups vegetable stock
- 3 tablespoons minced cilantro
- 2 limes, quartered

Directions:

- 1. Heat a large soup pot or saucepan over medium-high heat. Add the oil and sauté the carrot, onion, celery, and garlic for 5 to 7 minutes
- 2. Add the cumin, oregano, salt, and pepper, and stir. Then add the chipotle chiles and sauté for 2 minutes. Add the adobo sauce, lentils, potato, tomatoes and their juice, vegetable stock, and cilantro, and bring to a boil.
- 3. Reduce the heat to a simmer and cook, covered, for 40 to 50 minutes. The lentils should remain intact and still have their shape, but be cooked through.

Tip:

If you overcook the lentils, don't worry! Just pulse them with an immersion blender or in a regular blender and enjoy as a smooth puréed soup.

Adding some steamed rice can help make this bowl even more satisfying.

Debby Schiffer, Targeting Wellness in the Workplace Office: 856-322-1220 Cell: 856-520-9908

20-MINUTE TREADMILLINTERVAL WORKOUT

This workout is sure to get your heart rate up! It will challenge your endurance through high intensity intervals. Not recommended for beginners or those with medical or physical limitations. Always consult your doctor before starting any new exercise routine.

MINUTE	SPEED	INCLINE	FEELING
0:00-5.00	3.0	1.0	Warm-Up
5:00-7:00	4.5	1.0	Hit your Stride
7:00-8:00	7.0	1.0	Push
8:00-10:00	4.5	1.0	Steady Pace
10:00-11:00	7.0	1.0	Push
11:00-13:00	4.5	1.0	Steady Pace
13:00-14:00	7.0	1.0	Push
14:00-16:00	4.5	1.0	Steady Pace
16:00-17:00	7.0	1.0	Push
17:00-19:00	4.5	1.0	Steady Pace
19:00-20:00	3.0	1.0	Cool Down

10-MINUTE BEGINNER-FRIENDLY

TREADMILL WORKOUT

This workout will help get you started towards a regular walking/jogging routine. It's "friendly" enough to do up to 3 times in a day to get the recommended 30 minutes of moderate-intensity exercise (AHA). Be mindful of any medical or physical limitations you might have and adjust speed and incline accordingly. Progress slowly. And always consult your doctor before starting any new exercise routine.

Time	Speed (MPH)	Incline (%)
0:00-1:00	3.5	0
1:00-2:00	3.0	5
2:00-3:00	3.6	0
3:00-4:00	3.0	5
4:00-5:00	3.8	0
5:00-6:00	3.0	5
6:00-7:00	3.8	0
7:00-8:00	3.0	5
8:00-9:00	4.0	0
9:00-10:00	3.0	5

Resource: SELF

HEART ATTACK SYMPTOMS: MEN VS. WOMEN

By American Heart Association News

The most common symptom of a heart attack for both men and women is chest pain. But women may experience less obvious warning signs.

MEN

Nausea or vomiting



Jaw, neck or back pain



Squeezing chest pressure or pain



Shortness of breath







Nausea or vomiting



Jaw, neck or upper back pain



Chest pain, but not always



Pain or pressure in the **lower chest** or **upper abdomen**



Shortness of breath



Fainting



Indigestion



Extreme fatigue



Source: American Heart Association's journal, Circulation Published April 4, 2019 \mid © 2019 operican Heart Association, Inc.

STATE HEALTH BENEFITS

NJ WELL PROGRAM: STEP-BY-STEP

NJWELL promotes and rewards actively employed SHBP/SEHBP members and covered spouses/partners for participating in the NJ Well Program.

The program runs each year from **November 1 to October 31**.

You must earn 800 points by October 31st, 2020 to receive a \$250 reward card.

Members enrolled NJDIRECT ZERO will earn an additional \$250; members enrolled in CWA Unity Direct and eligible NJ DIRECT/NJ DIRECT2019 plans earn an additional \$100. Please allow up to 14 days for the second reward notice.

STEP 1

Log into your account on your State Health Benefits insurance carrier's website (Horizon or Aetna).

STEP 2

Go to where it says 'WELLNESS'. Then choose 'NJWELL & Retiree Wellness'.

STEP 3: Complete Health Assessment online

REQUIRED. Takes about 5-10 minutes to complete. Select FINISH at the end of the assessment to receive the credit. (100 POINTS)

STEP 4: Complete Biometric Health Screening

REQUIRED. Register and download the required 'Physician Results Form' to take to your doctor when you have your annual exam. This includes a general physical exam, as well as checks your cholesterol and glucose.

To download form, go to https://my.questforhealth.com/mobile/welcome/home. Use 'NJWELL' as the registration key on Quest Diagnostics website.

STEP 5: Complete Additional Activities

See next page for description of all additional activities and their associated points.

STATE HEALTH BENEFITS

NJ WELL PROGRAM: Additional Activities to Receive 800pts

PREVENTATIVE

- Annual Vision Exam (50 pts)
- Flu Vaccine (100 pts)
- Routine Mammogram (25 pts)
- Skin Cancer Screening (50 pts)
- Annual Physical Primary Care Doctor (100 pts)
- Yearly Dental Exam (50 pts)

WELL WOMAN

Do one of these activities and earn 25 points.

- Annual Gynecological Exam
- Pap Test

ONLINE ACTIVITIES

Each one takes 5 minutes or less. You can do THREE of these online activities for a max 150 earned points.

- Achieve daily steps goal using your fitness device
- Achieve a 14-Day Streak with the Weigh Today App
- Complete the Nutrition Challenge (cook a healthy meal)
- Learn about eye health
- Keep your memory sharp
- Learn about back & neck pain
- Learn more about diabetes and blood sugar
- Use the free Daily Victory App to track consecutive days of exercise
- View Your Health Record

ACHIEVE YOUR GOALS

Results from your Biometric Screening will be used to reward 100 points in each category. You will automatically earn points for biometric measures and lab tests reported that fall within a designated range or show a 5% improvement from last year. Please allow 21 days after a submission of the Physician Form or lab result for your reward points to appear.

- Blood Pressure
- Blood Sugar
- Body Mass Index (BMI)
- Cholesterol

ONLINE COACHING

You can do THREE of these online coaching activities for a max 150 earned points.

- Achieve your weight-loss goal with online coaching (50 pts)
- Live tobacco-free for 28 days with online coaching (50 pts)
- Meet your exercise goal with online coaching (50 pts)
- Meet your goal to eat better with online coaching (50 pts)
- Meet your goal to feel happier with online coaching (50 pts)

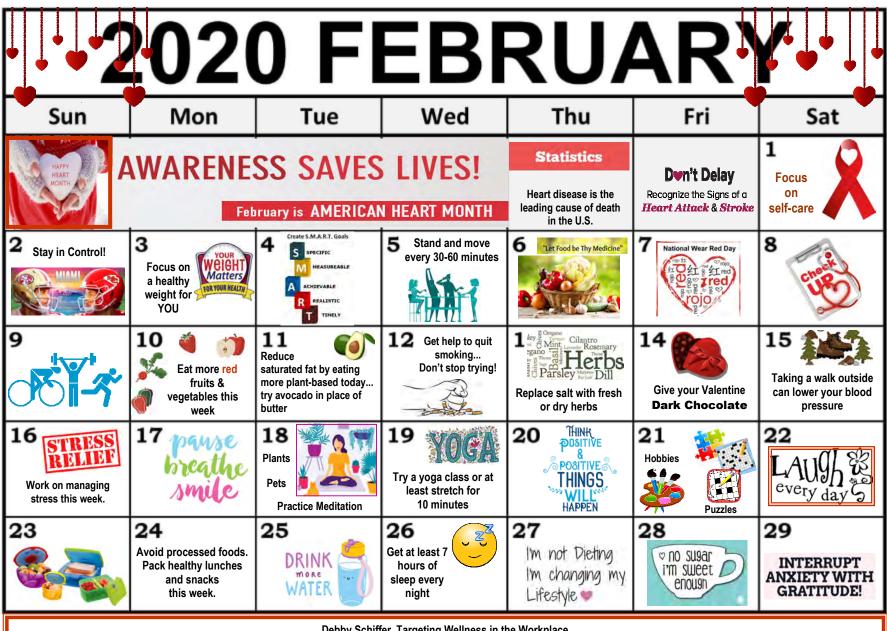
TOBACCO CESSATION

- Non-Smoker Attestation (100 pts)
- Complete WebMD Telephonic Tobacco Cessation Coaching Sessions (100 pts)

ADDITIONAL ACTIVITIES

- Register for the Blue365 discount program (25 pts)
- Attend the Thomas Edison Health Fair/Passport to Your Benefits (25 pts)

Debby Schiffer, BURLCO & TRICO JIF Wellness Director debby_schiffer@targetingwellness.com, 856-322-1220





Burlington County Municipal JIF Managed Care Summary Report 2020

Intake	January-20	January-19	2020 January YTD	2019 January YTD
# of New Claims Reported	20	23	20	23
# of Report Only	8	8	8	8
% Report Only	40%	35%	40%	35%
# of Medical Only	11	14	11	14
# of Lost Time	1	1	1	1
Medical Only to Lost Time Ratio	92:08	93:07	92:08	93:07
Average # of Days to Report a Claim	0.4	1.7	0.4	1.7

Nurse Case Management	January-20	January-19
# of Cases Assigned to Case Management	19	17
# of Cases >90 days	13	14

Savings	January-20	January-19	2020 January YTD	2019 January YTD
Bill Count	128	182	128	182
Provider Charges	\$347,510	\$297,586	\$347,510	\$297,586
Repriced Amount	\$50,341	\$114,714	\$50,341	\$114,714
Savings \$	\$297,169	\$182,872	\$297,169	\$182,872
% Savings	86%	61%	86%	61%

Participating Provider Penetration Rate	January-20	January-19	2020 January YTD	2019 January YTD
Bill Count	98%	96%	98%	96%
Provider Charges	100%	96%	100%	96%

Exclusive Provider Panel Penetration Rate	January-20	January-19	2020 January YTD	2019 January YTD
Bill Count	97%	94%	97%	94%
Provider Charges	98%	98%	98%	98%

Transitional Duty Summary	2020 January YTD	Year End 2019
% of Transitional Duty Days Worked	34%	58%
\$ Saved By Accommodating	\$7,074	\$151,838
% of Transitional Duty Days Not Accommodated	66%	42%
Cost Of Days Not Accommodated	\$14,477	\$120,441



Burlington County Municipal JIF Average Days To Report By JIF Member 1/1/2020 - 1/31/2020

	# Of Claims	Average Days Reported To	Average Days Reported To
	Reported	Qual-Lynx	Employer
DELRAN TOWNSHIP	1	2.0	0.0
EDGEWATER PARK TOWNSHIP	. 2	0.5	0.0
LUMBERTON TOWNSHIP	1	0.0	0.0
MANSFIELD TOWNSHIP	1	0.0	0.0
MEDFORD TOWNSHIP	1	0.0	0.0
MOUNT LAUREL TOWNSHIP	7	0.0	0.0
PALMYRA BOROUGH	2	0.0	0.0
PEMBERTON TOWNSHIP	1	1.0	0.0
RIVERSIDE TOWNSHIP	1	0.0	0.0
SOUTHAMPTON TOWNSHIP	2	0.5	0.0
WESTAMPTON TOWNSHIP	1	3.0	0.0
Grand Total	20	0.4	0.0



Burlington County Municipal JIF Transitional Duty Summary Report 1/1/2020 - 1/31/2020

			% Of					
	Transitional Transitional Transitional	itional	Transitional		Transitional Duty % Of Transitional	/ % Of Transitio	hal	
	Duty Days Duty Days	Days	Duty Days \$ Sa	\$ Saved By	Days Not	Duty Days Not	t Cost Of Days Not	ys Not
	Available Worked	ed	Worked Acc	mmodating	Accommodating Accommodated Accommodated	Accommodate	d Accommodated	dated
BORDENTOWN CITY	16	16	100%	\$2,105	TOWN PROPERTY OF THE PROPERTY	0	0%	\$0
EDGEWATER PARK TOWNSHIP	8	80	100%	\$1,080		0	%0	\$0
PEMBERTON TOWNSHIP	15	15	100%	\$1,281		0	%0	\$0
DELRAN TOWNSHIP	4	4	100%	\$342		0	%0	\$0
LUMBERTON TOWNSHIP	8	3	100%	\$256		0	%0	\$0
MEDFORD TOWNSHIP	30	23	77%	\$1,466		7	23%	\$446
MOUNT LAUREL TOWNSHIP	41	5	12%	\$544	Ē	9	88%	\$4,331
WESTAMPTON TOWNSHIP	51	0	%0	0\$	33	т.	100%	\$5,836
BORDENTOWN TOWNSHIP	51	0	%0	\$0	51	Τ.	%001	\$3,863
Grand Total	219	74	34%	\$7,074	145	2	, %99 , %99	\$14.477



Burlington County Municipal JIF Transitional Duty Summary By JIF Member 1/1/2019 - 12/31/2019

	Transitional Transitional		% Of Transitional		Transitional	% Of Transitional	
	Duty Days Duty Days		Duty Days	\$ Saved By	Duty Days Not	Duty Days Not	Cost Of Days Not
	Available Worked		Worked	Accommodating	Accommodated	Accommodated	Accommodated
MANSFIELD TOWNSHIP	62	62	100.0%	\$5,297		%0°0	
MEDFORD TOWNSHIP	7	7	100.0%	\$598	0	%0:0	\$0
BASS RIVER TOWNSHIP	17	17	100.0%	\$1,182	0	0.0%	\$0
BORDENTOWN CITY	130	126	96.9%	\$12,544	4	3.1%	\$526
DELRAN TOWNSHIP	342	321	93.9%	\$34,138	21	6.1%	\$2,647
PALMYRA BOROUGH	130	112	86.2%	\$8,623	18	13.8%	\$1,386
DELANCO TOWNSHIP	55	46	83.6%	\$5,888	6	16.4%	\$1,152
MOUNT LAUREL TOWNSHIP	219	172	78.5%	\$21,143	47	21.5%	\$4,678
RIVERSIDE TOWNSHIP	125	93	74.4%	\$9,306	32	25.6%	\$1,480
EDGEWATER PARK TOWNSHIP	273	184	67.4%	\$23,457	89	32.6%	\$11,408
BORDENTOWN TOWNSHIP	184	92	50.0%	\$7,831	92	20.0%	\$5,706
PEMBERTON TOWNSHIP	457	136	29.8%	\$11,154	321	70.2%	\$35,229
WESTAMPTON TOWNSHIP	460	113	24.6%	\$9,653	347	75.4%	\$43,598
FLORENCE TOWNSHIP	108	12	11.1%	\$1,025	96	88.9%	\$12,631
Grand Total	2569	1493	58.1%	\$151,838	1076	41.9%	\$120,441



Municipal JIF PPO Savings Penetration Rate 1/1/2020 - 1/31/2020

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	125	\$345,802	\$48,703	\$297,099	86%
Physicians Fees	7	\$207,112	\$6,740	\$200,373	97%
Hospital	5	\$50,173	\$16,605	\$33,568	67%
Orthopedics	20	\$26,089	\$4,608	\$21,481	82%
Physical Therapy	49	\$17,832	\$4,773	\$13,059	73%
Ambulatory Surgical Center	2	\$13,650	\$4,401	\$9,249	68%
MRI/Radiology	8	\$9,110	\$2,878	\$6,232	68%
Physical Medicine & Rehab	3	\$6,687	\$965	\$5,722	86%
Durable Medical Equipment	3	\$4,372	\$3,332	\$1,041	24%
Emergency Medicine	6	\$3,390	\$785	\$2,605	77%
Neurosurgery	6	\$2,450	\$921	\$1,529	62%
Occ Med/Primary Care	6	\$1,314	\$920	\$395	30%
Anesthesiology	1	\$1,280	\$736	\$544	43%
Laboratory Services	3	\$1,113	\$156	\$956	86%
Urgent Care Center	5	\$931	\$660	\$271	29%
Inpatient Rehabilitation	1	\$299	\$224	\$75	25%
Out Of Network	3	\$1,708	\$1,638	\$70	4%
Emergency Medicine	2	\$1,485	\$1,415	\$70	5%
Urgent Care Center	1	\$223	\$223.	\$0	0%
Grand Total	128	\$347,510	\$50,341	\$297,169	

Participating Provider Penetration Rate

Bill Count 98% Provider Charges 100%

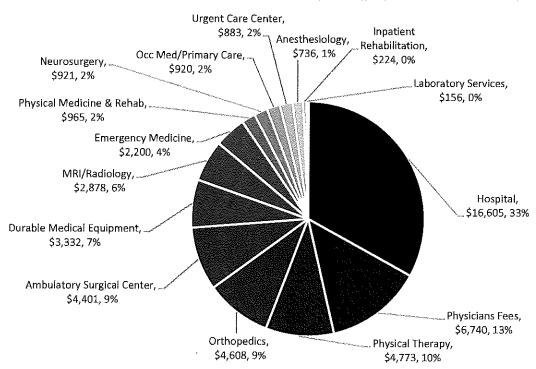
Exclusive Provider Penetration Rate

Bill Count 97% Provider Charges 98%

Top 10 Providers

	Bill Count Repriced	Amount Specialty
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	3	\$14,167 Hospital
ADVANCED VASCULAR ASSOCIATES	2	\$6,075 Vasculary Surgery
STRIVE PHYSICAL THERAPY	27	\$3,215 Physical Therapy
HOME CARE CONNECT LLC	2	\$3,050 Durable Medical Equipment
ONE CALL CARE DIAGNOSTICS	7	\$2,830 MRI/Radiology
SUMMIT SURGICAL CENTER, LLC	1	\$2,642 Ambulatory Surgery Center
THE ORTHOPEDIC INSTITUTE OF NJ	2	\$2,271 Orthopedics
FELLOWSHIP SURGICAL CENTER, LLC	1	\$1,760 Ambulatory Surgery Center
VIRTUA WEST JERSEY HEALTH	1	\$1,677 Hospital
EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY	2	\$1,415 Emergency Medicine
Grand Total	48	\$39,101

Paid Providers By Specialty





Nurse Case Management Assignment Report 2020

	Jan-20	Feb-20	Mar-20	Apr-20	Jan-20 Feb-20 Mar-20 Apr-20 May-20 Jun-20	Jun-20	Jul-20	Aug-20	Jul-20 Aug-20 Sep-20 Oct-20 Nov-20 Dec-20	Oct-20	Nov-20	Dec-20
ACM, BURLCO,												
TRICO, ACCASBO,												
BCIP, GCSSD,												
VINELAND				1								
Stephanie Dionisio												
Sharon Maurer	62											
Kelly Roth	54											
Cristina Pondevida	55											
Maureen Steelman	55											
Virgen Conley	4											
Sandra Barber	⊣											
Wendie Szamreta	2											
Total	233	0	0	0	0	0	0	0	0	0	0	0





February 4, 2020

Media Pro Training

JIF	Team Name	Total Users	Total Completed	% Completed
BURLCO	Bass River Township	3	3	100
BURLCO	Beverly City	12	12	100
BURLCO	Delanco Township	17	17	100
BURLCO	Delran Township	28	28	100
BURLCO	Edgewater Park Township	16	16	100
BURLCO	Fieldsboro Borough	4	4	100
BURLCO	Hainesport Township	9	9	100
BURLCO	Lumberton Township	17	17	100
BURLCO	Mount Laurel Township	67	67	100
BURLCO	New Hanover Township	1	1	100
BURLCO	Pemberton Borough	4	4	100
BURLCO	Riverside Township	2	2	100
BURLCO	Shamong Township	9	9	100
BURLCO	Springfield Township	6	6	100
BURLCO	Tabernacle Township	11	11	100
BURLCO	Woodland Township	7	7	100
BURLCO	Wrightstown Borough	4	4	100
BURLCO	Medford Township	114	112	98
BURLCO	Westampton Township	53	52	98
BURLCO	Florence Township	30	28	93
BURLCO	Palmyra Borough	39	34	87
BURLCO	Southampton Township	16	14	87
BURLCO	Chesterfield Township	16	13	81
BURLCO	Mansfield Township	55	45	81
BURLCO	Pemberton Township	53	43	81
BURLCO	Bordentown Township	16	12	75
BURLCO	Bordentown City	7	5	71
BURLCO	North Hanover Township	10	7	70

- 17 Municipalities are 100% complete.
- 3 Municipality are 90-99% complete
- 5 Municipalities are 80-89% complete
- 3 Municipalities are 70-79% complete

Phishing Report

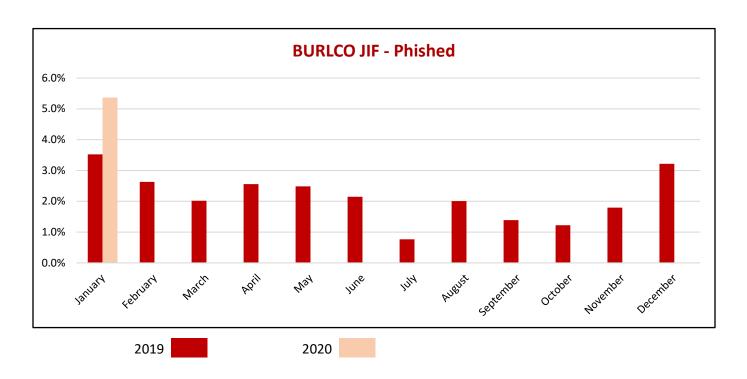
Month
January
February
March
April
May
June
July
August
September
October
November
December

	2019			2020	
# Emails	# Clicked	%	# Emails	# Clicked	%
454	16	3.5%	633	34	5.4%
494	13	2.6%			
546	11	2.0%			
665	17	2.6%			
765	19	2.5%			
653	14	2.1%			
653	5	0.8%			
648	13	2.0%			
577	8	1.4%			
654	8	1.2%			
614	11	1.8%			
653	21	3.2%			

Year to Date Avg

2.1%

Year to Date Avg 5.4%



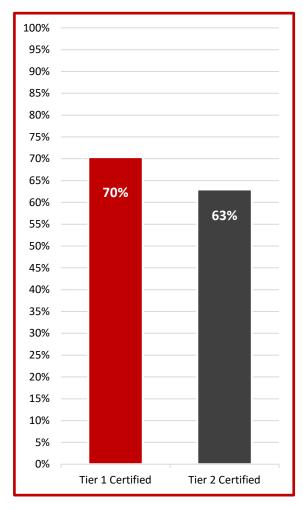
Phishing by Municipality January

Municipality	Total Email	# Clicked	% Clicked
Bass River Twp	3	1	33%
Beverly City	13	1	8%
Bordentown City	4	0	0%
Bordentown Twp	13	1	8%
Chesterfield Twp	8	1	13%
Delanco Twp	16	5	31%
Delran Twp	47	0	0%
Edgewater Park Twp.	14	0	0%
Fieldsboro Borough	4	0	0%
Florence Twp	30	1	3%
Hainesport Twp	7	4	57%
Lumberton Twp	16	0	0%
Mansfield Twp	48	4	8%
Medford Twp	135	2	1%
Mount Laurel Twp	70	2	3%
North Hanover Twp	7	0	0%
Palmyra Borough	44	7	16%
Pemberton Twp	43	1	2%
Pumberton Borough	4	1	25%
Riverside Twp	2	1	50%
Shamong Twp	7	1	14%
Southampton Twp	15	0	0%
Springfield Twp	6	0	0%
Tabernacle Twp	12	0	0%
Westampton Twp	54	1	2%
Woodland Twp	7	0	0%
Wrightstown Borough	4	0	0%

Grand Total 633 34 5.4%

MEL's Cyber Risk Management 2/2020

Municipality	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2018
Beverly City		
Bordentown City		
Bordentown Township		
Chesterfield Township		
Delanco Township	11/22/2019	11/22/2019
Delran Township	10/14/2019	11/26/2019
Edgewater Park Township	10/4/2019	10/4/2019
Fieldsboro Borough		
Florence Township	10/14/2019	
Hainesport Township		
Lumberton Township	11/12/2019	11/12/2019
Mansfield Township	11/15/2019	12/5/2019
Medford Township	12/10/2019	12/27/2019
Mount Laurel Township	10/16/2019	10/16/2019
North Hanover Township	10/23/2019	10/23/2019
Palmyra Borough - Municipal	12/13/2018	
Pemberton Borough	12/24/2019	12/12/2019
Pemberton Township	11/1/209	11/1/2019
Riverside Township	12/18/2019	12/18/2019
Shamong Township	10/21/2019	10/21/2019
Southampton Township	1/6/2020	1/6/2020
Springfield Township	11/22/2019	11/22/2019
Tabernacle Township	11/8/2019	11/8/2019
Westampton Township		
Woodland Township	11/26/2019	11/26/2019
Wrightstown Borough		



Total # of Municipalities	27		
Tier 1 Certified	19	70%	
Tier 2 Certified	17	63%	

Vulnerability Scanning

Understanding the vulnerability report

The CVSS Score (Common Vulnerability Scoring System) is an industry standard for assessing the severity of computer system security vulnerabilities. CVSS attempts to assign severity scores to vulnerabilities, allowing responders to prioritize responses and resources according to threat. Scores are calculated based on a formula that depends on several metrics that approximate ease of exploit and the impact of exploit. Scores range from 0 to 10, with 10 being the most severe.

Below is a table for reference.

Rating	CVSS Score	Color Code
Low	0.1 – 3.9	White
Medium	4.0 – 6.9	Yellow
High	7.0 – 8.9	Orange
Critical	9.0 – 10.0	Red

Vulnerability score by municipality:





AJG-Burlington - Monthly Summary Report

JIF	Municipality	Severity	Contact Name	Contact Email	Last Scan/Email
Burlington	Bass River Township	2.6	Amanda Somes	bassriverclerk@comcast.net	2020-01-17 14:15:31
Burlington	Bordentown City	0.0	Grace Archer	btownch@cityofbordentown.com	2020-02-05 14:15:13
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2020-01-21 14:15:39
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2020-02-06 14:15:11
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2020-01-21 14:15:39
Burlington	Delran Township	10.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2020-01-13 14:15:09
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2019-10-22 16:15:47
Burlington	Florence Township	2.6	Richard Brook	rbrook@florence-nj.gov	2019-10-22 16:15:45
Burlington	Hainesport Township	5.0	Paula Kosko	pkosko@hainesporttownship.com	2019-10-23 14:15:35
Burlington	Lumberton Township	7.5	Brandon Umba	bumba@lumbertontwp.com	2019-10-23 14:15:35
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2020-01-08 14:15:11

Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2020-01-24 15:15:27
Burlington	Mount Laurel Township	4.8	Jerry Mascia	<u>imascia@mountlaurel.com</u>	2019-10-24 14:15:37
Burlington	North Hanover Township	4.8	Mary Picariello	clerk@northhanovertwp.com	2020-01-09 14:10:15
Burlington	Palmyra Borough	2.6	John Gural	jgural@boroughofpalmyra.com	2019-10-25 14:15:15
Burlington	Pemberton Borough	0.0	Donna Mull	dmull@pemberton.comcastbiz.net	2019-10-25 14:15:15
Burlington	Pemberton Township	4.3	Daniel Hornickel	DHornickel@pemberton-twp.com	2020-01-09 14:10:15
Burlington	Riverside Township	0.0	Meghan Jack	mjack@riversidetwp.org	2019-10-25 14:15:15
Burlington	Shamong Township	5.0	David Matchett	dmatchettd@aol.com	2019-10-25 14:15:15
Burlington	Southampton Township	2.6	Kathleen Hoffman	khoffman@southamptonnj.org	2020-01-12 14:15:11
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2020-01-12 14:15:11
Burlington	Tabernacle Township	5.0	Douglas Cramer	dcramer@townshipoftabernacle- nj.gov	2019-10-26 14:15:15
Burlington	Westampton Township	6.8	Steve Ent	ent@wtpd.us	2020-01-18 14:15:33
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2020-01-10 14:15:08

Need an excuse to avoid doing real work for another 5 minutes?

Why OFIs in Your Internal ISO 27001 Audit Report are a "Good Thing"

Have **Questions?**

info@pivotpointsecurity.com | 1-888-748-6876

Pivot Point Security is a leading information security assessment and consulting firm. Since 2001, Pivot Point Security has been helping organizations understand and effectively manage their information security risk. We work as a logical extension of your team simplifying the complexities of security and compliance. We're where to turn – when infosec gets challenging.

Sample of Monthly Detail Report





Sample City- Monthly Report

Issue	cvss	Risk	Hosts
GNU Bash Environment Variable Handling Shell Remote Command Execution Vulnerability	10.0	High	50.239.106.115:443/tcp
OpenSSH Denial of Service And User Enumeration Vulnerabilities (Windows)	7.8	High	73.198.60.103:222/tcp
OpenSSH Multiple Vulnerabilities Jan17 (Windows)	7.5	High	73.198.60.103:222/tcp
<u>Deprecated SSH-1 Protocol Detection</u>	7.5	High	73.198.60.103:222/tcp
OpenSSH X11 Forwarding Security Bypass Vulnerability (Windows)	7.5	High	73.198.60.103:222/tcp
SSL/TLS: OpenSSL CCS Man in the Middle Security Bypass Vulnerability	6.8	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Report Vulnerable Cipher Suites for HTTPS	5.0	Medium	50.239.106.115:8080/tcp 50.239.106.115:443/tcp 73.198.60.103:8080/tcp
OpenSSH 'sftp-server' Security Bypass Vulnerability (Windows)	5.0	Medium	73.198.60.103:222/tcp
OpenSSH User Enumeration Vulnerability-Aug18 (Windows)	5.0	Medium	73.198.60.103:222/tcp
SSL/TLS: Report Weak Cipher Suites	4.3	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
<u>jQuery < 1.9.0 XSS Vulnerability</u>	4.3	Medium	50.239.106.115:15672/tcp
SSL/TLS: SSLv3 Protocol CBC Cipher Suites Information Disclosure Vulnerability (POODLE)	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSL/TLS: Deprecated SSLv2 and SSLv3 Protocol Detection	4.3	Medium	50.239.106.115:443/tcp 73.198.60.103:8080/tcp
SSH Weak Encryption Algorithms Supported	4.3	Medium	50.239.106.115:5022/tcp 73.198.60.103:222/tcp
Apache HTTP Server 'httpOnly' Cookie Information Disclosure Vulnerability	4.3	Medium	50.239.106.115:443/tcp
SSL/TLS: Certificate Signed Using A Weak Signature Algorithm	4.0	Medium	173.161.251.118:3389/tcp 50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp

			73.198.60.103:8080/tcp 73.198.60.103:3389/tcp
SSL/TLS: Diffie-Hellman Key Exchange Insufficient DH Group Strength Vulnerability	4.0	Medium	50.239.106.115:9000/tcp 50.239.106.115:5389/tcp 50.239.106.115:4006/tcp 50.239.106.115:3389/tcp 50.239.106.115:443/tcp 73.198.60.103:3389/tcp

Hosts Scanned

50.239.106.114, 50.239.106.118, 50.239.106.117, 50.239.106.116, 50.239.106.115, 173.161.251.118, 73.198.60.103, 69.142.193.213, 69.142.42.87

Need an excuse to avoid doing real work for another 5 minutes?

What Batman and Alfred Reveal about Information Security Project Management



This Month's Advice: Don't Give Credit Card Info Over the Phone... Period!

A very successful scam known as the "Amazon Prime scam" involves potential victims receiving an automated phone call telling them someone has signed up for an Amazon Prime subscription on their account. They're then told to press 1 on their phone keypad to cancel, at which point they're transferred to the scammer, who collects their credit card details.

Data from the U.K.'s Action Fraud agency revealed that victims had been conned out of over \$517,000 between September and November 2019 alone, while The Guardian reported that one elderly woman in the U.K. lost \$32,000 after falling for the scam.

If you take one lesson away from this, let it be this... Don't disclose credit card information—or any other piece of personal information for that matter—over the phone when someone calls you. If you are concerned about what the caller is telling you and want to investigate further, hang up the phone and find a number to call you know is legitimate.

If you really have an account or billing issue, the company you are calling will get you to the right place.

Stay safe out there!

Want to avoid doing real work for another 5 minutes?

Blog: OpenTable Possibly Opening Issues for Restaurant Security



MEL Cyber Risk Mgmt Plan Compliance Status

<u>JIF</u>	<u>Member</u>	<u>Tier 1</u>	Tier 2
BURLCO	Bass River Township	Approved	Approved
BURLCO	Beverly City	Denied	Denied
BURLCO	Bordentown City		
BURLCO	Bordentown Township	Denied	Denied
BURLCO	Chesterfield Township		
BURLCO	Delanco Township	Approved	Approved
BURLCO	Delran Township	Approved	Approved
BURLCO	Edgewater Park Township	Approved	Approved
BURLCO	Fieldsboro Borough		
BURLCO	Florence Township	Approved	Denied
BURLCO	Hainesport Township		
BURLCO	Lumberton Township	Approved	Approved
BURLCO	Mansfield Township	Approved	Approved
BURLCO	Medford Township	Approved	Approved
BURLCO	Mount Laurel Township	Approved	Approved
BURLCO	New Hanover Township		
BURLCO	North Hanover Township	Approved	Approved
BURLCO	Palmyra Borough	Approved	Denied
BURLCO	Pemberton Borough	Approved	Approved
BURLCO	Pemberton Township	Approved	Approved
BURLCO	Riverside Township	Approved	Approved
BURLCO	Shamong Township	Approved	Approved
BURLCO	Southampton Township	Approved	Approved
BURLCO	Springfield Township	Approved	Approved
BURLCO	Tabernacle Township	Approved	Approved
BURLCO	Westampton Township		
BURLCO	Woodland Township	Approved	Approved
BURLCO	Wrightstown Borough		
Total	Approved	Denied	No Response
Tier 1	19	2	7
Tier 2	17	4	7

February 5, 2020

To the Members of the Executive Board of the Burlington County Municipal Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a "modified cash basis" and relate to financial activity through the one month period ending January 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

Interest received or accrued for the reporting period totaled \$22,779.51. This generated an average annual yield of 1.44%. However, after including an unrealized net gain of \$15,663.32 in the asset portfolio, the yield is adjusted to 2.42% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$31,016.42 as it relates to current market value of \$16,109,606.75 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$16,155,791.04.

Our asset portfolio with Wilmington/Trust consists of 5 obligations with maturities greater than one year and 4 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 183.80 w/YTD Total \$ 183.80 (detailed in my report) Salvage Receipts \$ 2,325.00 Overpayment Reimbursements \$ 936.50 FY 2020 Premium Assessments \$ 1,742,694.00

LOSS RUN PAYMENT REGISTER ACTIVITY FOR THE PERIOD: (Action Item)

The enclosed report 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 \$ 205,967.97. The claims detail shows 306 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$186. Interest Allocated)

Delran Township	\$30,838.00
Chesterfield Township	\$ 1,100.00
Bordentown City	\$85,415.00
Bordentown Township	\$59,020.00
Westampton Township	\$10,304.00

CASH ACTIVITY FOR THE PERIOD:

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$ 18,370,180.99 to a closing balance of \$ 19,718,958.27 showing an decrease in the fund of \$ 1,348,777.28. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

BILL LIST FOR THE PERIOD: (Action Item)

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-744-3597.

Respectfully Submitted,

Thomas J. Tontarski Treasurer

BURLINGTON COUNTY MUNICIPAL JOINT INS. FUND Subrogation Report Calendar Year 2020

DATE REC'D	CREDITED TO:	CLAIM/ FILE NUMBER	CLAIMANT NAME	COV.	FUND YEAR	AMOUNT RECEIVED	RECEIVED Y.T.D.
1/2	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	77.80	
1/16	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	78.00	
1/16	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	14.00	
1/16	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	14.00	
TOTAL-JAN.						183.80	
TOTAL-YTD							183.80

BURLINGTON COUNTY MUNICIPAL JIF ACCOUNT RECONCILIATION ACTIVITY REPORT FY 2020

FY 2020		
	<u>January</u>	Year To Date <u>Total</u>
Opening Balance for the Period: RECEIPTS:	18,370,180.99	
Interest Income (Cash)	33,290.89	33,290.89
Premium Assessment Receipts	1,742,694.00	1,742,694.00
Prior Yr. Premium Assessment Receipts	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:	0.00	0.00
Fund Year 2020	0.00	0.00
Fund Year 2019	2,325.00	2,325.00
Fund Year 2018		
Fund Year 2017	78.00	78.00 264.50
Fund Year 2017 Fund Year 2016	264.50	
	777.80	777.80
Closed Fund Year	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	3,445.30	3,445.30
FY 2020 Appropriation Refunds	0.00	0.00
FY 2019 Appropriation Refunds	0.00	0.00
Late Payment Penalties	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00
RCF Claims Reimbursement	0.00	0.00
Other	0.00	0.00
TOTAL RECEIPTS:	1,779,430.19	1,779,430.19
DISBURSEMENTS: Net Claim Payments:	0.000.05	0.000.05
Fund Year 2020	6,096.25	6,096.25
Fund Year 2019	119,850.29	119,850.29
Fund Year 2018	29,718.54	29,718.54
Fund Year 2017	35,777.11	35,777.11
Fund Year 2016	13,780.23	13,780.23
Closed Fund Year	0.00	0.00
Total Net Claim Payments Exp.& Admin Bill List Payments:	205,222.42	205,222.42
Exp. & Cont. Charges FY 2021	0.00	0.00
Exp. & Cont. Charges FY 2020	81,466.74	81,466.74
Property Fund Charges FY 2020	0.00	0.00
E-JIF Premium FY 2020	120,931.00	120,931.00
M.E.L. Premium FY 2020	0.00	0.00
POL/EPL Policy Premium FY 2020	0.00	0.00
M.E.L. Premium FY 2019	0.00	0.00
Exp. & Cont. Charges FY 2019	19,428.13	19,428.13
Exp. & Cont. Charges FY 2018	3,604.62	3,604.62
Exp. & Cont. Charges FY 2017	0.00	0.00
Exp. & Cont. Charges FY 2016	0.00	0.00
Other	0.00	0.00
Closed Fund Year	0.00	0.00
Total Bill List Payments	225,430.49	225,430.49
Net Bank Services Fees		
	0.00	0.00
Other	0.00	0.00
TOTAL DISBURSEMENTS:	430,652.91	430,652.91
Closing Balance for the Period:	19,718,958.27	
Account Net Cash Change During the Period:		1
Operating Account	1,332,353.34	1,332,353.34
NJ Cash Management Account	0.00	0.00
Investment Account	-922.27	-922.27
Asset Management Account	17,346.21	17,346.21
Claims Imprest Account	0.00	0.00
Expense & Contingency Account	0.00	0.00
Total Change in Account Net Cash:	1,348,777.28	1,348,777.28

0.00

Proof:

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS BURLINGTON COUNTY MUNCIPAL JOINT INSURANCE FUND

ALL FUND YEARS COMBINED

CURRENT MONTH

January

CURRENT FUND YEAR

2020

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE
	ID Number: Maturity (Yrs) Purchase Yield:					
Opening Cash & Investment Balance Opening Interest Accrual Balance	TOTAL for All Accts & instruments \$18,370,180.50 \$41,032.34	8,488.31 -	16,092,260.54 41,032.34	2,168,431.65 -	100,000.00	1,000.00
Interest Accrued and/or Interest Cost	\$21,262.01	\$0.00	\$21,262.01	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$21,262.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$1,517.50	-\$1,949.44	\$0.00	*	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$16,110.06	\$0.00	\$16,110.06	. ,	\$0.00	\$0.00
7 Realized Gain (Loss)	\$15,663.32	\$0.00	\$15,663.32	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$38,442.83	-\$1,949.44	\$36,925,33	*	\$0.00	\$0.00
9 Deposits - Purchases	\$18,190,750.04	\$8,007,492.50	\$7,993,065.33	,	\$205,222.42	\$225,430.49
10 (Withdrawals - Sales)	-\$16,875,263.65	-\$8,006,465.33	-\$8,007,492.50	-\$430,652.91	-\$205,222.42	-\$225,430.49
Ending Cash & Investment Balance	\$19,718,957.77	\$7,566.04	\$16,109,606.75	\$3,500,784.98	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$46,184.29	\$0.00	\$46,184.29	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$99,983.47	\$0.00	\$0.00	\$0.00	\$78,339.96	\$21,643.51
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$19,818,941.24	\$7,566.04	\$16,109,606.75	\$3,500,784.98	\$178,339.96	\$22,643.51

ETE											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020 Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$58,333.68	\$104,167.19	\$27,613.36	\$426,659.63	\$109,918.30	\$11,000.40	\$148,769.09	-\$66,797.20	\$438,154.77	\$276,380.78	\$1,534,200.01
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019 Opening Cash & Investment Balance	(182,786.77)	440,073.01	107,781.86	1,403,032.21	499,219.10	0.00	0.00	118.39	252,527.15	317,274.82	\$2,837,239.77
Opening Interest Accrual Balance	\$5.73	\$580.50	\$210.54	\$2,779.59	\$917.92	\$0.00	\$0.00	\$1.14	\$1,341.68	\$1,214.72	\$7,051.81
1 Interest Accrued and/or Interest Cost	\$0.00	\$504.33	\$123.52	\$1,607.90	\$572.11	\$0.00	\$0.00	\$0.14	\$289.40	\$363.60	\$3,461.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$35.99	\$8.82	\$114.76	\$40.83	\$0.00	\$0.00	\$0.01	\$20.65	\$25.95	\$247.02
6 Interest Paid - Term Instr.s	\$2.25	\$227.91	\$82.66	\$1,091.32	\$360.39	\$0.00	\$0.00	\$0.45	\$526.77	\$476.92	\$2,768.67
7 Realized Gain (Loss)	\$0.00	\$371.53	\$90.99	\$1,184.51	\$421.47	\$0.00	\$0.00	\$0.10	\$213.20	\$267.86	\$2,549.65
8 Net Investment Income	\$0.00	\$911.86	\$223.33	\$2,907.16	\$1,034.41	\$0.00	\$0.00	\$0.25	\$523.25	\$657.41	\$6,257.67
9 Interest Accrued - Net Change	-\$2.25	\$276.42	\$40.86	\$516.58	\$211.72	\$0.00	\$0.00	-\$0.31	-\$237.37	-\$113.32	\$692.33
Ending Cash & Investment Balance	-\$36,362.72	\$440,174.70	\$107,964.33	\$1,342,009.46	\$300,041.79	\$0.00	\$0.00	\$118.95	\$253,287.77	\$255,660.42	\$2,662,894.70
Ending Interest Accrual Balance	\$3.48	\$856.91	\$251.40	\$3,296.17	\$1,129.64	\$0.00	\$0.00	\$0.83	\$1,104.31	\$1,101.40	\$7,744.14

	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018 Opening Cash & Investment Balance	43,593.19	197,534.11	71,663.84	403,151.02	425,318.79	0.00	0.00	168.94	14,794.58	154,968.48	\$1,311,192.95
Opening Interest Accrual Balance	\$58.16	\$452.21	\$154.08	\$1,210.16	\$984.42	\$0.00	\$0.00	\$0.26	\$48.98	\$381.87	\$3,290.15
1 Interest Accrued and/or Interest Cost	\$49.96	\$226.38	\$82.13	\$462.02	\$487.42	\$0.00	\$0.00	\$0.19	\$16.95	\$177.60	\$1,502.65
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$3.57	\$16.16	\$5.86	\$32.97	\$34.79	\$0.00	\$0.00	\$0.01	\$1.21	\$12.68	\$107.25
6 Interest Paid - Term Instr.s	\$22.84	\$177.55	\$60.49	\$475.13	\$386.50	\$0.00	\$0.00	\$0.10	\$19.23	\$149.93	\$1,291.78
7 Realized Gain (Loss)	\$36.80	\$166.77	\$60.50	\$340.36	\$359.07	\$0.00	\$0.00	\$0.14	\$12.49	\$130.83	\$1,106.97
8 Net Investment Income	\$90.33	\$409.30	\$148.49	\$835.35	\$881.29	\$0.00	\$0.00	\$0.35	\$30.66	\$321.10	\$2,716.87
9 Interest Accrued - Net Change	\$27.12	\$48.83	\$21.63	-\$13.11	\$100.92	\$0.00	\$0.00	\$0.09	-\$2.28	\$27.67	\$210.87
Ending Cash & Investment Balance	\$43,656.39	\$191,146.08	\$71,790.70	\$381,107.45	\$426,099.16	\$0.00	\$0.00	\$169.20	\$14,827.51	\$151,657.30	\$1,280,453.79
Ending Interest Accrual Balance	\$85.28	\$501.04	\$175.71	\$1,197.05	\$1,085.34	\$0.00	\$0.00	\$0.35	\$46.71	\$409.54	\$3,501.03

	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017 Opening Cash & Investment Balance	62,851.80	360,547.78	109,036.45	1,145,416.95	553,475.95	112,266.19	0.00	11.78	179,147.89	208,534.89	\$2,731,289.68
Opening Interest Accrual Balance	\$128.01	\$790.39	\$231.73	\$2,607.37	\$1,176.30	\$238.60	\$0.00	\$0.02	\$380.74	\$444.31	\$5,997.48
1 Interest Accrued and/or Interest Cost	\$72.03	\$413.19	\$124.96	\$1,312.67	\$634.29	\$128.66	\$0.00	\$0.01	\$205.31	\$238.98	\$3,130.10
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$5.14	\$29.49	\$8.92	\$93.69	\$45.27	\$9.18	\$0.00	\$0.00	\$14.65	\$17.06	\$223.40
6 Interest Paid - Term Instr.s	\$50.26	\$310.32	\$90.98	\$1,023.70	\$461.84	\$93.68	\$0.00	\$0.01	\$149.48	\$174.44	\$2,354.72
7 Realized Gain (Loss)	\$53.06	\$304.39	\$92.05	\$967.02	\$467.27	\$94.78	\$0.00	\$0.01	\$151.25	\$176.06	\$2,305.89
8 Net Investment Income	\$130.23	\$747.08	\$225.93	\$2,373.37	\$1,146.83	\$232.62	\$0.00	\$0.02	\$371.20	\$432.10	\$5,659.38
9 Interest Accrued - Net Change	\$21.77	\$102.87	\$33.97	\$288.96	\$172.46	\$34.98	\$0.00	\$0.00	\$55.82	\$64.54	\$775.38
Ending Cash & Investment Balance	\$62,810.26	\$330,323.49	\$109,228.41	\$1,143,007.25	\$554,450.33	\$112,463.83	\$0.00	\$11.80	\$179,463.27	\$208,902.44	\$2,700,661.08
Ending Interest Accrual Balance	\$149.78	\$893.26	\$265.71	\$2,896.34	\$1,348.75	\$273.58	\$0.00	\$0.03	\$436.56	\$508.85	\$6,772.86

	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016 Opening Cash & Investment Balance	82,885.13	290,072.43	111,194.69	912,825.95	453,815.48	103,996.20	0.00	56.84	227,897.60	195,513.04	\$2,378,257.36
Opening Interest Accrual Balance	\$176.16	\$652.40	\$236.32	\$1,995.09	\$964.49	\$221.02	\$0.00	\$0.12	\$484.35	\$415.36	\$5,145.30
1 Interest Accrued and/or Interest Cost	\$94.99	\$332.43	\$127.43	\$1,046.11	\$520.08	\$119.18	\$0.00	\$0.07	\$261.17	\$224.06	\$2,725.52
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$6.78	\$23.73	\$9.09	\$74.66	\$37.12	\$8.51	\$0.00	\$0.00	\$18.64	\$15.99	\$194.52
6 Interest Paid - Term Instr.s	\$69.16	\$256.14	\$92.78	\$783.31	\$378.68	\$86.78	\$0.00	\$0.05	\$190.16	\$163.08	\$2,020.14
7 Realized Gain (Loss)	\$69.98	\$244.89	\$93.88	\$770.65	\$383.13	\$87.80	\$0.00	\$0.05	\$192.40	\$165.06	\$2,007.84
8 Net Investment Income	\$171.74	\$601.05	\$230.40	\$1,891.43	\$940.33	\$215.49	\$0.00	\$0.12	\$472.22	\$405.11	\$4,927.89
9 Interest Accrued - Net Change	\$25.83	\$76.28	\$34.65	\$262.81	\$141.40	\$32.40	\$0.00	\$0.02	\$71.01	\$60.98	\$705.38
Ending Cash & Investment Balance	\$83,031.05	\$279,501.44	\$111,390.45	\$912,547.89	\$454,614.41	\$104,179.28	\$0.00	\$56.94	\$228,298.81	\$195,857.17	\$2,369,477.44
Ending Interest Accrual Balance	\$201.98	\$728.68	\$270.97	\$2,257.89	\$1,105.89	\$253.43	\$0.00	\$0.14	\$555.36	\$476.34	\$5,850.68

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,730,785.06	\$8,730,785.06
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,741.42	\$18,741.42
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10,005.63	\$10,005.63
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$714.12	\$714.12
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,358.23	\$7,358.23
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,370.95	\$7,370.95
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,090.70	\$18,090.70
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,647.39	\$2,647.39
	Ending Cash & Investment Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,789,185.36	\$8,789,185.36
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$21,388.81	\$21,388.81



Corporate Headquarters 1100 North Market Street Wilmington, DE 19890-0001

Accounts Included

WILMINGTON TRUST, NA AS INVESTMENT MANAGER UNDER AGREEMNT DATED 3/6/17 FOR BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND 120882-000

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF January 01, 2020 - January 31, 2020

Your Portfolio at a Glance

Opening Market Value w/Accrued Income \$16,133,292.88

Net of Contributions & Withdrawals -\$14,427.17

Net Investment Change \$36,925.33

Closing Market Value w/Accrued Income \$16,155,791.04

Your Relationship Team

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Portfolio Manager zqasim@wilmingtontrust.com

THOMAS J. TONTARSKI 10796 MALLARD POINT ROAD CHESTERTOWN, MD 21620



Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF January 01, 2020 - January 31, 2020

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Please see Glossary for descriptions of key fields depicted in this statement.

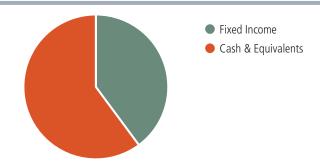


Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF January 01, 2020 - January 31, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$6,421,148.29	39.86%
Cash & Equivalents	9,688,458.46	60.14
TOTAL	\$16,109,606.75	100%



Accrued Income by Asset Class Summary

		Accrued	Market Value +	Estimat	ed ——
Asset Class	Market Value	Income	Accrued Income	Annual Income	Yield (%)
Fixed Income	\$6,421,148.29	\$20,647.65	\$6,441,795.94	\$96,018.75	1.50%
Cash & Equivalents	9,688,458.46	25,536.64	9,713,995.10	152,308.20	1.57
TOTAL	\$16,109,606.75	\$46,184.29	\$16,155,791.04	\$248,326.95	1.54%

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value Accrued Income	\$16,092,260.54 41,032.34	\$16,092,260.54 41,032.34
Opening Market Value w/Accrued Income	\$16,133,292.88	\$16,133,292.88
Contributions		
Cash Receipts	8,006,465.33	8,006,465.33
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$8,006,465.33	\$8,006,465.33
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-8,020,892.50	-8,020,892.50
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$8,020,892.50	-\$8,020,892.50
Net Contributions & Withdrawals	-\$14,427.17	-\$14,427.17
Closing Market Value	16,109,606.75	16,109,606.75
Accrued Income	46,184.29	46,184.29
Closing Market Value w/Accrued Income	\$16,155,791.04	\$16,155,791.04
Net Investment Change	\$36,925.33	\$36,925.33
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$36,925.33	\$36,925.33
Income Earned		
Dividends	-	-
Net Interest	16,110.06	16,110.06
Other Income	· · · · · · · · · · · · · · · · · · ·	-
Change in Accrual	5,151.95	5,151.95
Total Income Earned	\$21,262.01	\$21,262.01
Market Appreciation	\$15,663.32	\$15,663.32

Relationship Summary (continued)

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF January 01, 2020 - January 31, 2020

Income Received Summary

Interest	16,110.06	16,110.06
Other Income	-	-
Total Taxable	\$16,110.06	\$16,110.06
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$16,110.06	\$16,110.06

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	-	-
Loss	-	-
Total Long Term	-	-
TOTAL GAIN/LOSS	-	-

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

tions, withdrawais, and income earned, less your Opening Market Value w/Accrued Income.

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Relationship Summary (continued)

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF January 01, 2020 - January 31, 2020

Cash Activity Summary

Category		——————————————————————————————————————
Opening Balance	-	-
Receipts		
Cash Receipts	8,006,465.33	8,006,465.33
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	7,991,382.44	7,991,382.44
Net Interest	16,110.06	16,110.06
Other Income	· -	· · · · · · · · · · · · · · · · · · ·
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$16,013,957.83	\$16,013,957.83
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-8,020,892.50	-8,020,892.50
Other Fees	-	-
Purchases	-7,993,065.33	-7,993,065.33
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$16,013,957.83	-\$16,013,957.83
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	
NET OF CASH BALANCE	-	

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency. Pending purchases, pending sales and foreign currency holdings are not included.



Asset Allocation

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2020 - January 31, 2020

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	39.86%	\$6,421,148.29	\$6,390,131.87	\$31,016.42	\$20,647.65	\$6,441,795.94
Total Fixed Income	39.86%	\$6,421,148.29	\$6,390,131.87	\$31,016.42	\$20,647.65	\$6,441,795.94
Cash & Equivalents						
Taxable	60.14	9,688,458.46	9,688,458.46	-	25,536.64	9,713,995.10
Total Cash & Equivalents	60.14%	\$9,688,458.46	\$9,688,458.46	-	\$25,536.64	\$9,713,995.10
TOTAL ASSETS	100%	\$16.109.606.75	\$16.078.590.33	\$31.016.42	\$46,184,29	\$16.155.791.04



Holdings Detail

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January 01, 2020 - January 31, 2020

■ Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income	•									, ,
U.S. Treasury Bonds UNITED STATES TREASURY NOTES DTD 05/31/2013 1.375% 05/31/2020 CUSIP: 912828VF4 Moody's: AAA	1,000,000	\$99.914	\$999,140.00	\$998,359.37	\$780.63	\$2,366.80	\$13,750.00	0.39	1.60%	6.20%
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	99.863	996,632.74	991,255.70	5,377.04	3,506.02	13,722.50	0.80	1.55	6.19
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	100.762	704,326.38	697,580.16	6,746.22	7,265.42	15,727.50	1.08	1.57	4.37
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	100.270	700,887.30	698,645.04	2,242.26	998.57	11,358.75	1.39	1.48	4.35
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	99.574	1,015,654.80	1,010,796.09	4,858.71	3,887.70	11,475.00	1.70	1.43	6.30
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	100.258	1,002,580.00	997,812.50	4,767.50	2,581.97	15,000.00	1.80	1.42	6.22



Holdings Detail

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January 01, 2020 - January 31, 2020

■ Fixed Income (continued)

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	999,000	\$100.293	\$1,001,927.07	\$995,683.01	\$6,244.06	\$41.17	\$14,985.00	2.01	1.41%	6.22%
Total U.S. Treasury Bonds			\$6,421,148.29	\$6,390,131.87	\$31,016.42	\$20,647.65	\$96,018.75	1.32	1.49%	39.86%
Total U.S. Taxable Fixed Income			\$6,421,148.29	\$6,390,131.87	\$31,016.42	\$20,647.65	\$96,018.75	1.32	1.49%	39.86%
TOTAL FIXED INCOME			\$6,421,148.29	\$6,390,131.87	\$31,016.42	\$20,647.65	\$96,018.75	1.32	1.49%	39.86%

■ Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income		Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills UNITED STATES TREASURY BILLS DTD 12/10/2019 DUE 02/04/2020 CUSIP: 912796WR6	8,000,000	\$99.91	\$7,993,065.33	\$7,993,065.33	-	\$5,944.00	\$118,880.00	0.01	1.49%	49.62%
UNITED STATES TREASURY BILLS DTD 03/28/2019 DUE 03/26/2020 CUSIP: 912796SH3	1,720,000	98.57	1,695,393.13	1,695,393.13	-	19,592.64	33,428.20	0.15	1.94	10.52
Total U.S. Treasury Bills			\$9,688,458.46	\$9,688,458.46	-	\$25,536.64	\$152,308.20	0.04	1.57%	60.14%
Total Taxable			\$9,688,458.46	\$9,688,458.46	-	\$25,536.64	\$152,308.20	0.04	1.57%	60.14%
TOTAL CASH & EQUIVALENTS			\$9,688,458.46	\$9,688,458.46	-	\$25,536.64	\$152,308.20	0.04	1.57%	60.14%
Grand Total Accrued Income			\$16,109,606.75 \$46,184.29	\$16,078,590.33	\$31,016.42	\$46,184.29	\$248,326.95			100%
Grand Total Market Value w/ Accru	ed Income		\$16,155,791.04							



Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2020 - January 31, 2020

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALA	NCE			-	-
01/14/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$7,993,065.33	-
01/14/2020 01/14/2020	Maturities	MATURED 8000000 PAR VALUE OF U.S. TREASURY BILLS 1/14/20 AT 100 TRADE DATE 2020-01-14 SETTLEMENT DATE 2020-01-14	8,000,000	7,991,382.44	-
01/14/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 1/14/20 ON 8000000 PAR VALUE DUE 2020-01-14	-	8,617.56	-
01/14/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-8,000,000.00	-
01/14/2020 01/14/2020	Purchases	PURCHASED 8000000 PAR VALUE OF U.S. TREASURY BILLS 2/04/20 AT 99.9133 TRADE DATE 2020-01-14 SETTLEMENT DATE 2020-01-14	8,000,000	-7,993,065.33	-
01/17/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	13,400.00	-
01/17/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Drawdown of funds Burlington County Muni JIF INVESTORS BANK 1000398255	-	-13,400.00	-
01/31/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.500% 1/31/22 AT \$0.007500 /SHARE ON 999000 PAR VALUE DUE 2020-01-31	-	7,492.50	-
01/31/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-7,492.50	-



Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

January 01, 2020 - January 31, 2020

Realized Gain / Loss Detail

					Short Term	Long Term	Realized
Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Gain/Loss	Gain/Loss	Gain/Loss

There are no realized gain/loss transactions to report for this statement period.

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.



Disclosures

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January 01, 2020 - January 31, 2020

Statement Disclosures

Statement Review; Limitations on Actions

Please carefully review your statements and retain them for your records as they may contain notices, disclosures and other important information in addition to the summary of the transactions in your account for the reporting period, including contributions, distributions, transfers, and purchases and sales of securities. Summary data is also provided for off-setting investment option transfers or other transfers made between accounts.

Please report promptly any material inaccuracy or discrepancy in this information to your Relationship Manager. If revised data becomes available to Wilmington Trust after these reports are generated, we may update our records accordingly; however, revised data typically will not result in the generation of a new report.

Fee Arrangements

Wilmington Trust and its affiliates may earn additional compensation from uninvested cash in the form of earnings, which Wilmington Trust expects will be generated at the prevailing federal funds rate. Such earnings may be generated between the time the moneys are received by Wilmington Trust and actually forwarded to implement investment instructions, or between the time a distribution is issued and presented.

Affiliated Advisers

"Wilmington Trust" is a service mark encompassing the trust and investment business of Manufacturer's & Trader's Trust Company ("M&T Bank") in providing services to this account, and of some of M&T Bank's subsidiaries and affiliates, serving individual and institutional clients. Subsidiaries and affiliates include, but are not limited to, Wilmington Trust Company (operating in Delaware only); Wilmington Trust, N.A., a national association; and Wilmington Funds Management Corp., Wilmington Trust Investment Advisors, Inc., and other registered investment adviser affiliates. For additional information regarding the Wilmington Trust brand, underlying entities, and products and services offered, please visit our web site at www.wilmingtontrust.com.

In performing discretionary investment services for an account, M&T Bank or an affiliate may invest account assets in one or more mutual funds, including mutual funds ("Affiliated Funds") advised by investment management affiliates of M&T Bank, including Wilmington Funds Management Corporation ("WFMC") and Wilmington Trust Investment Advisors, Inc. ("WTIA") ("Affiliated Advisers").

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional

compensation from those funds. The compensation for services provided to the Affiliated Funds is determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

Currently, WFMC, in its capacity as investment adviser to the Affiliated Funds, is entitled to receive annual advisory fees between 0.45% and 0.95%. WFMC compensates WTIA directly for sub-advisory services provided to the Affiliated Funds. In its capacity as co-administrator of the Wilmington Funds, WFMC is currently entitled to receive annual co-administration fees from the Wilmington Funds as follows: 0.04% on the first \$5 billion; 0.03% on the next \$2 billion; 0.025% on the next \$3 billion; and 0.018% on assets in excess of \$10 billion. All fees are calculated based on average daily assets.

M&T Bank may be entitled to receive an annual shareholder services fee of up to 0.25% with respect to the assets of certain accounts invested in the Wilmington Funds. If M&T Bank or an affiliate has investment discretion over an account, then an account may receive a credit against the account-level fiduciary (or investment management) fee for all or some portion of the foregoing fees when account assets are invested in an Affiliated Fund. Alternatively, the value of account assets invested in an Affiliated Fund may be excluded from calculation of the account-level fiduciary (or investment management) fee.

Please consult a current prospectus, available at www.wilmingtonfunds.com, for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

WTIA maintains updated disclosure information on Form ADV Part 2, the Disclosure Brochure. The Disclosure Brochure contains information about WTIA, including a description of WTIA's programs, fees, trading practices, conflicts of interest, key personnel, and other business activities. The Disclosure Brochure is available to all clients of WTIA upon request by contacting WTIA at (410)

Investment products, included affiliated offerings, are not insured by the Federal Deposit Insurance Corporation or any other governmental agency, are not deposits of or other obligations of or guaranteed by Wilmington Trust, M&T, or any other bank or entity, and are subject to risks, including a possible loss of the principal amount invested.



Disclosures

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January 01, 2020 - January 31, 2020

Statement Disclosures (continued)

Pricing and Valuation

Details of transaction charges and commissions are displayed on transaction confirmations, which have been mailed or made available separately to you. Wilmington Trust will also send you this information upon request. To the extent Wilmington Trust has custody of assets but no investment authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

If we are managing the assets in this account, please contact your Relationship Manager if there have been any changes to your financial situation or investment objectives, or if you wish to impose any reasonable restrictions that might affect the management of this account, or reasonably change any existing restrictions.

The investment values and estimated income information reported herein reflect the securities in your account on a trade date basis as of the close of your statement period. Pricing may reflect market price quotations, closing price, mean bid / ask price, or estimated market values obtained from various third-party quotation services which we believe to be reliable and which were available when the report was prepared. If an investment did not have a readily determinable value, then reported values are based on the last valuation available to us at the time the report was generated. For assets not custodied at Wilmington Trust, prices and values are provided by the custodian, the issuer or their administrator, and Wilmington Trust is not responsible for this information, nor can Wilmington Trust guarantee its accuracy or timeliness. Valuation for Private Equity, Private Real Estate and Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Consult your Relationship Manager for details regarding valuations for your illiquid holdings.

Reported values may not equal market value or fair value and may include accruals. Asset values will fluctuate. This report should not be used to prepare tax documents or financial statements. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your Relationship Manager if you have any questions.

Basis and limitations on use for Cost, Gains, and Losses. This is not a tax document. This information is being provided for your review of transactions and balances in your account for the reporting period. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor. Unrealized Gain and Loss data is reliant upon accurate cost basis information and represents the current value of a security less the adjusted cost basis for that security. If the current value is greater than the adjusted cost basis, that

position has an unrealized gain. Conversely, if value is less than cost, the position carries an unrealized loss.

The cost basis of record for securities transferred into your Wilmington Trust account may have been provided to us by a delivering firm, a transfer agent, or another adviser on a best efforts basis. Cost basis data provided through delivering firms is relied upon for this report but should be reviewed for accuracy by each client. Cost basis on fixed income securities are adjusted for amortization, accretion, or principal paydowns and the method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. Where no cost basis is available for a security as of the last day of the reporting period, that security will reflect zero as the cost basis.

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value



Glossary

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January 01, 2020 - January 31, 2020

Glossary

Accrued Dividend represents dividends declared by the issuer which have not yet been paid.

Accrued Income represents income payments accumulated with a security (i.e., "priced in" to the security value) since the last payment date but not yet received. Income accrues daily and is reset every time accruals are paid.

Cost represents the reported original value of an asset adjusted for corporate actions, including stock splits, dividends, and return of capital distributions. Tax cost basis on fixed income securities are adjusted for amortization, accretion or principal paydowns. The method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. This information is used to estimate capital gains and losses; however, this is not a tax document. This information is being provided for your convenience and is for informational purposes only. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth by the Internal Revenue Service Code in the Emergency Economic Stabilization Act of 2008 and are, therefore, considered "noncovered" under the new cost basis reporting rules. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their applicable dates at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Credit ratings are used to evaluate the likelihood of default by a bond issuer. Independent rating agencies, such as Moody's Investors Service, analyze the financial strength of each bond's issuer. Moody's ratings range from Aaa (highest quality) to C (lowest quality). Bonds rated Baa3 and better are considered "Investment Grade". Bonds rated Ba1 and below are "Speculative Grade" (also "High Yield"). The **Weighted Average Credit Rating** reflects a portfolio-weighted average of ratings on individual rated bonds — non-rated bonds are excluded — it does not represent a rating of the portfolio as a whole. The weighted average is intended only as an aggregate illustration of the portfolio holdings rather than as an indication of their respective risks, as certain risks —including the risk of default of individual issues— may be underrepresented by this measure.

Duration is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with

duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

Estimated Annual Income is an indication of income return expected from security positions over the next 12 months assuming that the position quantities, interest /dividend rates, and prices remain constant. For U.S. government, corporate, and municipal bonds it is calculated by multiplying the coupon rate by the face value of the security. For common stocks, ADRs, REITs and mutual funds it is calculated using an indicated (projected) annual dividend. They are provided for illustrative purposes only, are not a forecast or guarantee of future results, and they should not be relied on for making investment, trading, or tax decisions.

Estimated Yield compares the anticipated earnings on investments (Estimated Annual Income) to the current price of the investments. Changes in the price of a security over time or in the amount of the investment held in your account will cause the estimated yield to vary. The actual yield may be higher or lower than the estimated amounts.

Net Interest represents the receipt of interest earned less the purchase of accrued interest on securities.

Taxable versus **Tax-exempt** status is determined at the security level, and not at the account type level. Thus accounts that carry a tax exemption, such as IRAs or various charitable trusts, often have holdings that are categorized as Taxable for this report. Conversely, securities classified as Tax-exempt for this report are held in taxable account types. Securities may be deemed Tax-exempt based on a tax-advantaged treatment, typically for interest payments on municipal bonds, which may not be available equally to all investors. Additionally, alternative tax treatments may mitigate or offset tax advantages reflected in this report. This report is not a tax document and should not be used for tax preparation.

Term (Long or Short) reflects the holding period of the security. Long term indicates a holding period one year or greater, while Short indicates a holding period less than one year.

Trade Date accounting is used throughout this report, unless otherwise identified, and records the purchase or sale of an asset as of the date on which an agreement to purchase/sell was entered, or a market trade executed, rather than on the settlement date (the actual delivery of the asset in exchange for payment). Thus, trades executed but pending settlement are treated as already present in the account in reliance upon successful settlement. Trade date treatment serves as a better



Glossary

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January 01, 2020 - January 31, 2020

Glossary (continued)

reflection of actual decisions to buy/sell than settlement date, which can occur days later.

Unit Cost is the reported cost per share of an equity position, or cost per bond for debt securities. It reflects the price paid, adjusted for corporate actions such as stock splits and return of capital distributions. It is used to estimate capital gains and losses; however, you should rely only on your official tax documents for tax reporting purposes. All cost basis information is derived from transactions in the account or information supplied by you or other sources and is provided for your convenience and is for informational purposes only. There is no guarantee as to the accuracy of third-party cost basis information and it is not intended for tax reporting purposes. Please inform us in the event that a cost basis is not accurate.

Unrealized Gain/Loss is the difference between the current value of a security and the adjusted cost basis of that security. If the current value is greater than the original cost, that position has an unrealized gain. Conversely, if the current value is less than the original cost, that position has an unrealized loss.

Yield to Worst assumes the "worst case" yield to investors within the terms of the issue's provisions, such as use of prepayment, call, or sinking fund options that may be available to the issuer on some bonds.

BURLINGTON COUNTY MUNCIPAL JOINT INSURANCE FUND SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 20											
Month Ending: Ja	nuary										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	6,543.35	1,288,227.33	399,676.84	3,864,426.13	1,931,829.32	216,262.39	0.00	355.95	674,367.22	9,988,492.46	18,370,180.99
RECEIPTS											
Assessments	61,333.93	104,167.19	27,613.36	429,755.63	109,918.30	11,000.40	148,769.09	54,133.80	438,154.77	357,847.52	1,742,694.00
Refunds	2,325.00	0.00	0.00	1,120.30	0.00	0.00	0.00	0.00	0.00	0.00	3,445.30
Invest Pymnts	319.83	2,164.88	697.05	6,952.09	3,376.37	380.72	0.00	0.94	1,510.14	17,888.87	33,290.89
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	319.83	2,164.88	697.05	6,952.09	3,376.37	380.72	0.00	0.94	1,510.14	17,888.87	33,290.89
Other *	200,000.00	0.00	0.00	0.00	(200,000.00)	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	263,978.76	106,332.07	28,310.41	437,828.02	(86,705.33)	11,381.12	148,769.09	54,134.74	439,664.91	375,736.39	1,779,430.19
EXPENSES											
Claims Transfers	59,053.45	49,246.50	0.00	96,922.47	0.00	0.00	0.00	0.00	0.00	0.00	205,222.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120,931.00	0.00	104,499.49	225,430.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	59,053.45	49,246.50	0.00	96,922.47	0.00	0.00	0.00	120,931.00	0.00	104,499.49	430,652.91
END BALANCE	211,468.66	1,345,312.90	427,987.25	4,205,331.68	1,845,123.99	227,643.51	148,769.09	(66,440.31)	1,114,032.13	10,259,729.36	19,718,958.27
	•	•		•				•	\$0.00	-\$0.01	•

REPORT STATUS SECTION

Report Month: January			
	Ba	lance Differences	
Opening Balances:	Opening Balances are equal	\$0.00	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are equal	\$0.00	
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are equal	\$0.00	
Accural Balances:	Accural Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions do not add to monthly totals	205,967.97	
Allocation variance 2:	Variance between monthly total and allocation total exists	(205,967.97)	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unrecond / Max/Min	0.00	0.00

SUMMARY OF CASH T	TRANSACTIONS										
FUND YEAR	2020										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIPTS											
Assessment	61,333.93	104,167.19	27,613.36	429,755.63	109,918.30	11,000.40	148,769.09	54,133.80	438,154.77	357,847.52	1,742,694.00
Refund	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnt	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Ad	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other '	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	61,333.93	104,167.19	27,613.36	429,755.63	109,918.30	11,000.40	148,769.09	54,133.80	438,154.77	357,847.52	1,742,694.00
EXPENSES											0.00
Claims Transfer	3,000.25	0.00	0.00	3,096.00	0.00	0.00	0.00	0.00	0.00	0.00	6,096.25
Expense	0.00	0.00	0.00	0.00	0.00	0.00	0.00	120,931.00	0.00	81,466.74	202,397.74
Other '	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,000.25	0.00	0.00	3,096.00	0.00	0.00	0.00	120,931.00	0.00	81,466.74	208,493.99
END BALANCE	58,333.68	104,167.19	27,613.36	426,659.63	109,918.30	11,000.40	148,769.09	(66,797.20)	438,154.77	276,380.78	1,534,200.01

SUMMARY OF CASH T	TRANSACTIONS										
FUND YEAR	2019										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(182,786.77)	440,073.01	107,781.86	1,403,032.21	499,219.10	0.00	0.00	118.39	252,527.15	317,274.82	2,837,239.77
RECEIPTS											
Assessments	s 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	s 2,325.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,325.00
Invest Pymnts	2.25	635.44	182.47	2,390.59	822.69	0.00	0.00	0.56	760.62	770.73	5,565.35
Invest Ad	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2.25	635.44	182.47	2,390.59	822.69	0.00	0.00	0.56	760.62	770.73	5,565.35
Other *	200,000.00	0.00	0.00	0.00	(200,000.00)	0.00	0.00	0.00	0.00	(42,957.00)	(42,957.00)
TOTAL	202,327.25	635.44	182.47	2,390.59	(199,177.31)	0.00	0.00	0.56	760.62	(42,186.27)	(35,066.65)
EXPENSES											
Claims Transfers	s 55,903.20	533.75	0.00	63,413.34	0.00	0.00	0.00	0.00	0.00	0.00	119,850.29
Expenses	s 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,428.13	19,428.13
Other *	* 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	55,903.20	533.75	0.00	63,413.34	0.00	0.00	0.00	0.00	0.00	19,428.13	139,278.42
END BALANCE	(36,362.72)	440,174.70	107,964.33	1,342,009.46	300,041.79	0.00	0.00	118.95	253,287.77	255,660.42	2,662,894.70

SUMMARY OF CASH T	TRANSACTIONS										
FUND YEAR	2018										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	43,593.19	197,534.11	71,663.84	403,151.02	425,318.79	0.00	0.00	168.94	14,794.58	154,968.48	1,311,192.95
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	78.00				0.00			78.00
Invest Pymnts	63.20	360.47	126.86	848.47	780.37	0.00	0.00	0.26	32.93	293.44	2,506.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	63.20	360.47	126.86	848.47	780.37	0.00	0.00	0.26	32.93	293.44	2,506.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	63.20	360.47	126.86	926.47	780.37	0.00	0.00	0.26	32.93	293.44	2,584.00
EXPENSES											
Claims Transfers	0.00	6,748.50	0.00	22,970.04	0.00	0.00	0.00	0.00	0.00	0.00	29,718.54
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,604.62	3,604.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	6,748.50	0.00	22,970.04	0.00	0.00	0.00	0.00	0.00	3,604.62	33,323.16
END BALANCE	43,656.39	191,146.08	71,790.70	381,107.45	426,099.16	0.00	0.00	169.20	14,827.51	151,657.30	1,280,453.79

SUMMARY OF CASH T	TRANSACTIONS										
FUND YEAR	2017										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	62,851.80	360,547.78	109,036.45	1,145,416.95	553,475.95	112,266.19	0.00	11.78	179,147.89	208,534.89	2,731,289.68
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	264.50				0.00			264.50
Invest Pymnts	108.46	644.21	191.96	2,084.41	974.38	197.64	0.00	0.02	315.38	367.55	4,884.01
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	108.46	644.21	191.96	2,084.41	974.38	197.64	0.00	0.02	315.38	367.55	4,884.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	108.46	644.21	191.96	2,348.91	974.38	197.64	0.00	0.02	315.38	367.55	5,148.51
EXPENSES											
Claims Transfers	150.00	30,868.50	0.00	4,758.61	0.00	0.00	0.00	0.00	0.00	0.00	35,777.11
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	150.00	30,868.50	0.00	4,758.61	0.00	0.00	0.00	0.00	0.00	0.00	35,777.11
END BALANCE	62,810.26	330,323.49	109,228,41	1,143,007.25	554,450.33	112,463.83	0.00	11.80	179,463.27	208,902.44	2,700,661.08

SUMMARY OF CASH T	TRANSACTIONS										
FUND YEAR	2016										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	82,885.13	290,072.43	111,194.69	912,825.95	453,815.48	103,996.20	0.00	56.84	227,897.60	195,513.04	2,378,257.36
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	777.80				0.00			777.80
Invest Pymnts	145.92	524.76	195.76	1,628.62	798.93	183.08	0.00	0.10	401.21	344.13	4,222.51
Invest Adj	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	145.92	524.76	195.76	1,628.62	798.93	183.08	0.00	0.10	401.21	344.13	4,222.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	145.92	524.76	195.76	2,406.42	798.93	183.08	0.00	0.10	401.21	344.13	5,000.31
EXPENSES											
Claims Transfers	0.00	11,095.75	0.00	2,684.48	0.00	0.00	0.00	0.00	0.00	0.00	13,780.23
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	11,095.75	0.00	2,684.48	0.00	0.00	0.00	0.00	0.00	0.00	13,780.23
END BALANCE	83,031.05	279,501.44	111,390.45	912,547.89	454,614.41	104,179.28	0.00	56.94	228,298.81	195,857.17	2,369,477.44

SUMMARY OF CASH T	TRANSACTIONS										
FUND YEAR	Closed FY										
Month Ending:	January										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,730,785.06	8,730,785.06
RECEIPTS											
Assessments	s 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	s 0.00	0.00	0.00	0.00				0.00			0.00
Invest Pymnts	s 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,443.30	15,443.30
Invest Ad	j 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,443.30	15,443.30
Other *	* 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42,957.00	42,957.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58,400.30	58,400.30
EXPENSES											
Claims Transfers	s 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	s 0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,789,185.36	8,789,185.36

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES BURLINGTON COUNTY MUNCIPAL JOINT INSURANCE FUND

Month Current Fund Year January 2020

		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
Year	Coverage	Last Month	January	January	January	January	Reconciled	Variance From	Month
2020	Property	0.00	3,000.25	0.00	3,000.25	3,000.25	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	3,096.00	0.00	3,096.00	3,096.00	0.00	0.00	0.00
	Total	0.00	6,096.25	0.00	6,096.25	6,096.25	0.00	0.00	
2019	Property	451,147.82	55,903.20	2,325.00	504,726.02	504,726.02	0.00	0.00	0.00
	Liability	12,796.16	533.75	0.00	13,329.91	13,329.91	0.00	0.00	0.00
	Auto	19,308.35	0.00	0.00	19,308.35	19,308.35	0.00	0.00	0.00
	Workers Comp	567,349.94	63,413.34	0.00	630,763.28	630,763.28	0.00	0.00	0.00
	Total	1,050,602.27	119,850.29	2,325.00	1,168,127.56	1,168,127.56	0.00	0.00	
2018	Property	328,196.40	0.00	0.00	328,196.40	328,196.40	(0.00)	0.00	(0.00)
	Liability	284,674.94	6,748.50	0.00	291,423.44	291,423.44	0.00	0.00	0.00
	Auto	56,980.75	0.00	0.00	56,980.75	56,980.75	(0.00)	0.00	(0.00)
	Workers Comp	1,640,898.26	22,970.04	78.00	1,663,790.30	1,663,790.30	0.00	0.00	0.00
	Total	2,310,750.35	29,718.54	78.00	2,340,390.89	2,340,390.89	0.00	0.00	0.00
2017	Property	196,312.78	150.00	0.00	196,462.78	196,462.78	0.00	0.00	0.00
	Liability	126,511.88	30,868.50	0.00	157,380.38	157,380.38	0.00	0.00	
	Auto	18,662.28		0.00	18,662.28	18,662.28	0.00	0.00	0.00
	Workers Comp	1,065,615.52	4,758.61	264.50	1,070,109.63	1,070,109.63	0.00	0.00	0.00
	Total	1,407,102.46	, -	264.50	1,442,615.07	1,442,615.07	0.00	0.00	
2016	Property	315,203.78		0.00	315,203.78	315,203.78	0.00	0.00	
	Liability	240,572.87	11,095.75	0.00	251,668.62	251,668.62	(0.00)		(0.00)
	Auto	13,068.22	0.00	0.00	13,068.22	13,068.22	0.00	0.00	0.00
	Workers Comp	1,354,419.15	2,684.48	777.80	1,356,325.83	1,356,325.83	(0.00)		(0.00)
	Total	1,923,264.02	13,780.23	777.80	1,936,266.45	1,936,266.45	(0.00)	0.00	(0.00)
Closed FY	Property		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp		0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	6,691,719.10	205,222.42	3,445.30	6,893,496.22	6,893,496.22	0.00	0.00	0.00



Processed Date:

01/01/2020 - 01/31/2020

Claim Numbe	r	Claimant Name		Claimant Type	DOL	Transaction Type		Payment Amount	
Check No.:	14497		Check Date:	01/06/2020	Payee:	MATTHEW J PITERA MD PA	Λ.		
2020179427		Roberts, William		INDEMNITY	07/19/2019	M-PHYSICIAN FEES		\$500.00	
							Check Amount:	\$500.00	
Check No.:	14498		Check Date:	01/06/2020	Payee:	I C U INVESTIGATIONS INC			
2020187376		Tantum, Gregory		INDEMNITY	10/18/2019	E-INDEP ADJUSTOR	R WC	\$127.84	
							Check Amount:	\$127.84	
Check No.:	14499		Check Date:	01/06/2020	Payee:	RAYMOND & COLEMAN LLF	0		
2018121289		BOCCHIERI, MARGARET		BODILY INJURY	10/28/2017	L-LEGAL GL		\$5,809.00	
2018116454		GERRITY, THOMAS		BODILY INJURY	08/17/2017	L-LEGAL GL		\$731.00	
001251800		LAWSON, ELIZABETH		BODILY INJURY	03/15/2016	L-LEGAL GL		\$4,941.50	
2019164610		Reed, Est of, Adam		BODILY INJURY	11/09/2018	L-LEGAL GL		\$1,663.00	
							Check Amount:	\$13,144.50	
Check No.:	14500		Check Date:	01/06/2020	Payee:	MED REQUEST SOLUTIONS	SINC		
2020190245		Westdyk, Michael		INDEMNITY	10/01/2019	E-MISC ALL OTHER	WC	\$29.00	
							Check Amount:	\$29.00	
Check No.:	14501		Check Date:	01/06/2020	Payee:	RECORD REPRODUCTION	SERVICES LLC		
2020190245		Westdyk, Michael		INDEMNITY	10/01/2019	E-MISC ALL OTHER	wc	\$10.00	
							Check Amount:	\$10.00	
Check No.:	14502		Check Date:	01/06/2020	Payee:	AFFANATO MARUT LLC			
2018146837		TANTUM, GREGORY		INDEMNITY	06/16/2018	L-LEGAL WC		\$143.00	
							Check Amount:	\$143.00	
Check No.:	14503		Check Date:	01/06/2020	Payee:	BORDENTOWN TOWNSHIP			
2020185549		Wheelock, Craig		INDEMNITY	10/01/2019	I-TEMPORARY TOTA	AL DISABILITY	\$791.36	
							Check Amount:	\$791.36	
Check No.:	14504		Check Date:	01/06/2020	Payee:	PEMBERTON TOWNSHIP			
2019176278		Baker, Edward		INDEMNITY	06/11/2019	I-TEMPORARY TOTA	AL DISABILITY	\$1,726.66	
							Check Amount:	\$1,726.66	
Check No.:	14505		Check Date:	01/06/2020	Payee:	WESTAMPTON TOWNSHIP			
2019148581		WEBSTER, JORDAN		INDEMNITY	07/24/2018	I-TEMPORARY TOTA	AL DISABILITY	\$1,797.24	
							Check Amount:	\$1,797.24	
					1	36			



Processed Date:

01/01/2020 - 01/31/2020

Claim Numbe	er	Claimant Name		Claimant Type	DOL		Transaction Type		Payment Amount	
Check No.:	14506		Check Date:	01/06/2020	Payee:	WEST	AMPTON TOWNSHIP			
2019148581		WEBSTER, JORDAN		INDEMNITY	07/24/2018		I-TEMPORARY TOTA	L DISABILITY	\$1,797.24	
								Check Amount:	\$1,797.24	
Check No.:	14507		Check Date:	01/06/2020	Payee:	BORD	ENTOWN TOWNSHIP			
2020193391		Bordentown Twp		1ST PARTY COLL PD	12/18/2019		M-MISC MED(WC) &	PD (NON-WC) PR	\$670.85	
								Check Amount:	\$670.85	
Check No.:	14508		Check Date:	01/06/2020	Payee:	Hobbie	e, Corrigan & Bertucio, F	P.C. in trust for Margaret	Bocchieri	
2018121289		BOCCHIERI, MARGARET		BODILY INJURY	10/28/2017		I-LUMP SUM SETTLE	MENT GL BI	\$24,000.00	
								Check Amount:	\$24,000.00	
Check No.:	14509		Check Date:	01/06/2020	Payee:	ANTH	ONY SCHALLUS			
2018124978		SCHALLUS, ANTHONY		INDEMNITY	02/05/2018		I-PERMANENT PART	TAL DISABILITY	\$964.00	
								Check Amount:	\$964.00	
Check No.:	14510		Check Date:	01/06/2020	Payee:	MARK	HERKOPEREC			
2018128624		HERKOPEREC, MARK		INDEMNITY	03/15/2018		I-PERMANENT PART	TAL DISABILITY	\$1,180.00	
								Check Amount:	\$1,180.00	
Check No.:	14511		Check Date:	01/06/2020	Payee:	DAVID	GUDONIS			
2018130588		GUDONIS, DAVID		INDEMNITY	04/07/2018		I-PERMANENT PART	TAL DISABILITY	\$1,098.40	
								Check Amount:	\$1,098.40	
Check No.:	14512		Check Date:	01/06/2020	Payee:	COAS	TAL SPINE, PC.			
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017		M-ORTHO/NEURO FE	EES	\$83.27	
								Check Amount:	\$83.27	
Check No.:	14513		Check Date:	01/06/2020	Payee:	STRIV	E PHYSICAL THERAP	Y AND		
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017		M-PHYSICAL/OCCUP	PATIONAL THERAPY	\$45.00	
								Check Amount:	\$45.00	
Check No.:	14514		Check Date:	01/06/2020	Payee:	THE C	RTHOPEDIC INSTITUT	TE OF NJ		
001253132		BRUZZESE, GIANCARLO		INDEMNITY	06/26/2016		M-ORTHO/NEURO FE	EES	\$2,270.53	
								Check Amount:	\$2,270.53	
Check No.:	14515		Check Date:	01/06/2020	Payee:	RADIC	DLOGY ASSOC OF HAC	CKETTSTOWN LLC		
001253132		BRUZZESE, GIANCARLO		INDEMNITY	06/26/2016		M-DIAGNOSTICS		\$47.91	
					4	27		Check Amount:	\$47.91	
					1	37				



Processed Date:

01/01/2020 - 01/31/2020

Claim Number	r	Claimant Name		Claimant Type	DOL		Transaction Type		Payment Amount	
Check No.:	14516		Check Date:	01/06/2020	Payee:	AME	RICAN WORKCARE, PC			
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017	,	M-OCCUPATIONAL ME	EDICINE	\$252.54	_
								Check Amount:	\$252.54	
Check No.:	14517		Check Date:	01/06/2020	Payee:	VIRT	UA MEDICAL GROUP			
2020189575		Joy, Michael		MEDICAL ONLY	11/12/2019		M-PHYSICIAN FEES		\$84.20	
2020189533		Rowbottom, Joshua		MEDICAL ONLY	11/11/2019		M-PHYSICIAN FEES		\$84.20	
								Check Amount:	\$168.40	
Check No.:	14518		Check Date:	01/06/2020	Payee:	DRX	HAMILTON L L C			
2020189571		Ondusko, George		INDEMNITY	11/12/2019	1	M-URGENT CARE CEN	NTER	\$223.00	
								Check Amount:	\$223.00	
Check No.:	14519		Check Date:	01/06/2020	Payee:	WOF	RKNET OCCUPATIONAL M	MEDICINE		
2020190627		Czepiel, Nicholas		INDEMNITY	11/22/2019		M-OCCUPATIONAL ME	EDICINE	\$142.01	
								Check Amount:	\$142.01	
Check No.:	14520		Check Date:	01/06/2020	Payee:	HAM	ILTON PHYSICAL THERA	PY SVCS, LLC		
2020185549		Wheelock, Craig		INDEMNITY	10/01/2019		M-PHYSICAL/OCCUPA	TIONAL THERAPY	\$144.00	
								Check Amount:	\$144.00	
Check No.:	14521		Check Date:	01/06/2020	Payee:	AVIA	PARTNERS INC			
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018		M-PHARMACY		\$0.00	
2020189571		Ondusko, George		INDEMNITY	11/12/2019		M-PHARMACY		\$16.00	
2020179427		Roberts, William		INDEMNITY	07/19/2019		M-PHARMACY		\$825.93	
								Check Amount:	\$841.93	
Check No.:	14522		Check Date:	01/06/2020	Payee:	QUA	LCARE INC			
2020193338		Allison III, Clifford		MEDICAL ONLY	12/30/2019	1	M-PHYSICIAN FEES		\$501.00	
2020193241		Leaper, Colin		MEDICAL ONLY	12/20/2019	1	M-MEDICAL REHAB/NO	ON VOCATIONAL	\$501.00	
2020193360		Whitman, Timothy		MEDICAL ONLY	12/30/2019		M-MEDICAL REHAB/N	ON VOCATIONAL	\$501.00	
								Check Amount:	\$1,503.00	
Check No.:	14523		Check Date:	01/13/2020	Payee:	CAP	EHART & SCATCHARD PA	4		
2018131759		DAN, CHONG LEE		POLICE PROF PI	11/04/2017	•	L-LEGAL GL		\$306.00	
								Check Amount:	\$306.00	
Check No.:	14524		Check Date:	01/13/2020	Payee:	ICL	INVESTIGATIONS INC			
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Claim Numbe	r	Claimant Name		Claimant Type	DOL		Transaction Type		Payment Amount	
2020189571		Ondusko, George		INDEMNITY	11/12/2019)	E-MISC ALL OTHER WC		\$126.10	
2020191522		Vallery, Julian		INDEMNITY	12/05/2019)	E-MISC ALL OTHER WC		\$117.40	
								Check Amount:	\$243.50	
Check No.:	14525	Check I	Date:	01/13/2020	Payee:	RA	AYMOND & COLEMAN LLP			
001256269		FRANKLIN, ROBERT		POLICE PROF BI	05/28/2016	6	L-LEGAL GL		\$3,805.50	
2019172256		Versaggi, Sharon		BODILY INJURY	03/31/2018	3	L-LEGAL GL		\$5,063.00	
								Check Amount:	\$8,868.50	
Check No.:	14526	Check l	Date:	01/13/2020	Payee:	А٦	FLANTIC SECURITY INT'L			
2020179427		Roberts, William		INDEMNITY	07/19/2019)	E-INDEP ADJUSTOR WC	:	\$302.90	
								Check Amount:	\$302.90	
Check No.:	14527	Check I	Date:	01/13/2020	Payee:	MI	ED REQUEST SOLUTIONS INC	>		
2020190245		Westdyk, Michael		INDEMNITY	10/01/2019)	E-MISC ALL OTHER WC		\$67.00	
								Check Amount:	\$67.00	
Check No.:	14528	Check I	Date:	01/13/2020	Payee:	AF	FFANATO MARUT LLC			
2019176278		Baker, Edward		INDEMNITY	06/11/2019)	L-LEGAL WC		\$184.00	
2018146837		TANTUM, GREGORY		INDEMNITY	06/16/2018	3	L-LEGAL WC		\$169.00	
								Check Amount:	\$353.00	
Check No.:	14529	Check I	Date:	01/13/2020	Payee:	CI	OX HEALTH LLC			
2020190245		Westdyk, Michael		INDEMNITY	10/01/2019)	E-MISC ALL OTHER WC		\$68.35	
								Check Amount:	\$68.35	
Check No.:	14530	Check I	Date:	01/13/2020	Payee:	PI	ETRAS SARACINO SMITH & M	IEEK		
2019165703		Reiss, Christina		INDEMNITY	02/11/2019)	L-LEGAL WC		\$143.00	
								Check Amount:	\$143.00	
Check No.:	14531	Check	Date:	01/13/2020	Payee:	W	ESTAMPTON TOWNSHIP			
2020191522		Vallery, Julian		INDEMNITY	12/05/2019)	I-TEMPORARY TOTAL D	ISABILITY	\$2,924.36	
								Check Amount:	\$2,924.36	
Check No.:	14532	Check I	Date:	01/13/2020	Payee:	ВС	ORDENTOWN TOWNSHIP			
2020185549		Wheelock, Craig		INDEMNITY	10/01/2019)	I-TEMPORARY TOTAL D	ISABILITY	\$791.36	
								Check Amount:	\$791.36	
Check No.:	14533	Check	Date:	01/13/2020	Payee:	FL	ORENCE TOWNSHIP			
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Claim Numbe	r	Claimant Name		Claimant Type	DOL	Transaction Type	Payment Amount	
2020190627		Czepiel, Nicholas		INDEMNITY	11/22/2019	I-TEMPORARY TOTAL DISABILITY	\$1,710.43	
						Check Amount:	\$1,710.43	
Check No.:	14534		Check Date:	01/13/2020	Payee:	PEMBERTON TOWNSHIP		
2019176278		Baker, Edward		INDEMNITY	06/11/2019	I-TEMPORARY TOTAL DISABILITY	\$1,726.66	
						Check Amount:	\$1,726.66	
Check No.:	14535		Check Date:	01/13/2020	Payee:	DELANCO TOWNSHIP		
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017	I-TEMPORARY TOTAL DISABILITY	\$1,024.00	
						Check Amount:	\$1,024.00	
Check No.:	14536		Check Date:	01/13/2020	Payee:	WILLIAM BREINER		
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018	I-TEMPORARY TOTAL DISABILITY	\$1,806.00	
						Check Amount:	\$1,806.00	
Check No.:	14537		Check Date:	01/13/2020	Payee:	WILLIAM BREINER		
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018	I-TEMPORARY TOTAL DISABILITY	\$1,806.00	
2010140404		DIVERVEIX, WILLIAM		NOEWWITT	00/21/2010	Check Amount:	\$1,806.00	
Check No.:	14538		Check Date:	01/13/2020	Payee:	William Roberts	, ,	
2020179427		Roberts, William		INDEMNITY	07/19/2019	I-TEMPORARY TOTAL DISABILITY	\$1,842.00	
2020113421		Nobolis, william		NOEWWITT	07/13/2013	Check Amount:	\$1,842.00	
Check No.:	14539		Check Date:	01/13/2020	Payee:	QUAL-LYNX	· ,	
2020182172		Adams, Vicky		INDEMNITY	08/22/2019	E-MISC ALL OTHER WC	\$4.25	
2020187021		Brienza, Kaitlin		INDEMNITY	10/16/2019	E-MISC ALL OTHER WC	\$4.25	
2020186951		Buccheri, Ronald		MEDICAL ONLY	10/15/2019	E-MISC ALL OTHER WC	\$4.25	
2020184520		D'Amico, Megan		MEDICAL ONLY	09/19/2019	E-MISC ALL OTHER WC	\$4.25	
2020187658		Giardinelli, Rocco		MEDICAL ONLY	10/21/2019	E-MISC ALL OTHER WC	\$4.25	
2020185684		Gurak, Joey		MEDICAL ONLY	09/26/2019	E-MISC ALL OTHER WC	\$4.25	
2020182299		Herring, Shawn		MEDICAL ONLY	08/28/2019	E-MISC ALL OTHER WC	\$4.25	
2020187851		Herring, Shawn		MEDICAL ONLY	10/23/2019	E-MISC ALL OTHER WC	\$4.25	
2020185596		Hofmann, Ryan		MEDICAL ONLY	09/30/2019	E-MISC ALL OTHER WC	\$4.25	
2020186580		Hofstein, Joshua		MEDICAL ONLY	10/10/2019	E-MISC ALL OTHER WC	\$4.25	
2018123558		KERR, WILLIAM		INDEMNITY	10/21/2017	E-MISC ALL OTHER WC	\$4.25	
2018121517		LUSTER, ANTHONY		INDEMNITY	01/01/2018	E-MISC ALL OTHER WC	\$4.25	
2020186468		Seybold, Michael		MEDICAL ONLY	10/08/2019	E-MISC ALL OTHER WC	\$4.25	
		Snook, John		INDEMNITY			¢4.25	
2020186961		Oriook, doriir		INDEMINITY	10/12/2019	E-MISC ALL OTHER WC	\$4.25	

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Claim Number		Claimant Name		Claimant Type	DOL		Transaction Type		Payment Amount	
2020187376		Tantum, Gregory		INDEMNITY	10/18/2019		E-MISC ALL OTHER WO		\$4.25	_
2019149599		Warren, Sharon		MEDICAL ONLY	08/06/2018		E-MISC ALL OTHER WO		\$4.25	
2020185549		Wheelock, Craig		INDEMNITY	10/01/2019		E-MISC ALL OTHER WO		\$4.25	
2020100010		Time of configuration of the c			10/01/2010		200 / 122 0 11 12 11 11	Check Amount:	\$72.25	
Check No.:	14540		Check Date:	01/13/2020	Payee:	STRI	VE PHYSICAL THERAPY A	AND	·	
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017		M-PHYSICAL/OCCUPAT	TIONAL THERAPY	\$435.00	
		,						Check Amount:	\$435.00	
Check No.:	14541		Check Date:	01/13/2020	Payee:	ADV/	ANCED VASCULARM ASS		Ψ100.00	
	14041		Oncor Date.					0011(120	***	
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018		M-PHYSICIAN FEES		\$255.85	
								Check Amount:	\$255.85	
Check No.:	14542		Check Date:	01/13/2020	Payee:	VIRT	UA WEST JERSEY HEALT	H, INC.		
2020186468		Seybold, Michael		MEDICAL ONLY	10/08/2019		M-ACUTE CARE HOSPI	TAL	\$1,677.00	
								Check Amount:	\$1,677.00	
Check No.:	14543		Check Date:	01/13/2020	Payee:	WES	T JERSEY ANESTHESIA A	SSOCIATES, PA		
2019169455		Earley, Robert		INDEMNITY	03/25/2019		M-PHYSICIAN FEES		\$736.00	
								Check Amount:	\$736.00	
Check No.:	14544		Check Date:	01/13/2020	Payee:	BURI	LINGTON COUNTY ORTHO	OPAEDIC SPECIALIST	PA	
2019176278		Baker, Edward		INDEMNITY	06/11/2019		M-ORTHO/NEURO FEE	S	\$95.00	
2020190361		Hood, Brian		MEDICAL ONLY	11/19/2019		M-ORTHO/NEURO FEE	S	\$145.00	
2020183274		Mclean, Michael		MEDICAL ONLY	09/07/2019		M-ORTHO/NEURO FEE	S	\$95.00	
2020189533		Rowbottom, Joshua		MEDICAL ONLY	11/11/2019		M-ORTHO/NEURO FEE	S	\$95.00	
								Check Amount:	\$430.00	
Check No.:	14545		Check Date:	01/13/2020	Payee:	ONE	CALL CARE DIAGNOSTIC	S		
2020191522		Vallery, Julian		INDEMNITY	12/05/2019		M-MRI		\$560.00	
								Check Amount:	\$560.00	
Check No.:	14546		Check Date:	01/13/2020	Payee:	ADV	OCARE ENT SPECIALTY C	ENTER		
2019169455		Earley, Robert		INDEMNITY	03/25/2019		M-PHYSICIAN FEES		\$443.22	
								Check Amount:	\$443.22	
Check No.:	14547		Check Date:	01/13/2020	Payee:	EME	RGENCY PHYSICIAN, ASS	OCIATES OF SOUTH	JERSEY, PC	
2020179073		Coveleski, Stephen		MEDICAL ONLY	07/17/2019		M-PHYSICIAN FEES		\$731.00	
2020186468		Seybold, Michael		MEDICAL ONLY	10/08/2019		M-PHYSICIAN FEES		\$684.00	
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Claim Numbe	r	Claimant Name		Claimant Type	DOL	Transaction Type	Payment Amount	
						Check Amount:	\$1,415.00	
Check No.:	14548		Check Date:	01/13/2020	Payee:	REHAB EXCELLENCE CENTER, LLC		
2019176278		Baker, Edward		INDEMNITY	06/11/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$126.00	_
						Check Amount:	\$126.00	
Check No.:	14549		Check Date:	01/13/2020	Payee:	WORKNET OCCUPATIONAL MEDICINE		
2020190627		Czepiel, Nicholas		INDEMNITY	11/22/2019	M-OCCUPATIONAL MEDICINE	\$91.80	
2020181062		Karpen, Travis		MEDICAL ONLY	08/11/2019	M-OCCUPATIONAL MEDICINE	\$132.80	
						Check Amount:	\$224.60	
Check No.:	14550		Check Date:	01/13/2020	Payee:	QUEST DIAGNOSTICS		
2020186961		Snook, John		INDEMNITY	10/12/2019	M-OTHER PROVIDER FEES	\$12.56	
						Check Amount:	\$12.56	
Check No.:	14551		Check Date:	01/13/2020	Payee:	CENTRAL JERSEY URGENT CARE		
2020190361		Hood, Brian		MEDICAL ONLY	11/19/2019	M-URGENT CARE CENTER	\$160.00	
2020180171		Kerestes, John		MEDICAL ONLY	07/30/2019	M-URGENT CARE CENTER	\$160.00	
						Check Amount:	\$320.00	
Check No.:	14552		Check Date:	01/13/2020	Payee:	EMERGENCY PHYSICIANS OF NEW JERSEY P A		
2020184520		D'Amico, Megan		MEDICAL ONLY	09/19/2019	M-PHYSICIAN FEES	\$265.35	
						Check Amount:	\$265.35	
Check No.:	14553		Check Date:	01/13/2020	Payee:	SUMMIT SURGICAL CENTER, LLC		
2019169455		Earley, Robert		INDEMNITY	03/25/2019	M-AMBULATORY SURGERY CENTER	\$2,641.60	
						Check Amount:	\$2,641.60	
Check No.:	14554		Check Date:	01/13/2020	Payee:	ISO SERVICES, INC.		
2020185126		Allison III, Clifford		MEDICAL ONLY	09/26/2019	E-MISC ALL OTHER WC	\$11.25	
2020187021		Brienza, Kaitlin		INDEMNITY	10/16/2019	E-MISC ALL OTHER WC	\$11.25	
2020184943		Brown Est of, Sean		BODILY INJURY	07/20/2019	E-MISC ALL OTHER GL	\$11.25	
2020186951		Buccheri, Ronald		MEDICAL ONLY	10/15/2019	E-MISC ALL OTHER WC	\$11.25	
2018118615		CRESONG, CAIDEN		BODILY INJURY	10/31/2017	E-MISC ALL OTHER GL	\$11.25	
2020184520		D'Amico, Megan		MEDICAL ONLY	09/19/2019	E-MISC ALL OTHER WC	\$11.25	
2020184885		Evans, William		MEDICAL ONLY	09/24/2019	E-MISC ALL OTHER WC	\$11.25	
2020187658		Giardinelli, Rocco		MEDICAL ONLY	10/21/2019	E-MISC ALL OTHER WC	\$11.25	
2020185684		Gurak, Joey		MEDICAL ONLY	09/26/2019	E-MISC ALL OTHER WC	\$11.25	
2020184975		Hamlin, Daniel		MEDICAL ONLY	09/24/2019	42 E-MISC ALL OTHER WC	\$11.25	
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Claim Number	r	Claimant Name		Claimant Type	DOL	Transaction Type	Payment Amount	
						Check Amount:	\$1,777.50	
Check No.:	14561		Check Date:	01/21/2020	Payee:	AFFANATO MARUT LLC		
2018143570		HOWARD, DARRYL		INDEMNITY	11/01/2016	L-LEGAL WC	\$156.00	
						Check Amount:	\$156.00	
Check No.:	14562		Check Date:	01/21/2020	Payee:	HOLMAN FORD LINCOLN MERCURY		
2020193054		Mount Laurel Twp		1ST PARTY COLL PD	12/19/2019	M-MISC MED(WC) & PD (NON-WC) PR	\$1,232.35	
						Check Amount:	\$1,232.35	
Check No.:	14563		Check Date:	01/21/2020	Payee: \	WESTAMPTON TOWNSHIP		
2019148581		WEBSTER, JORDAN		INDEMNITY	07/24/2018	I-TEMPORARY TOTAL DISABILITY	\$1,797.24	
						Check Amount:	\$1,797.24	
Check No.:	14564		Check Date:	01/21/2020	Payee:	Joseph DeJulius		
2019164657		DeJulius, Joseph		GL PROPERTY DAMAGE	01/24/2019	M-MISC MED(WC) & PD (NON-WC) GL	\$500.00	
						Check Amount:	\$500.00	
Check No.:	14565		Check Date:	01/21/2020	Payee:	GIANCARLO BRUZZESE		
001253132		BRUZZESE, GIANCARLO		INDEMNITY	06/26/2016	I-TEMPORARY TOTAL DISABILITY	\$745.55	
						Check Amount:	\$745.55	
Check No.:	14566		Check Date:	01/21/2020	Payee: \	William Roberts		
2020179427		Roberts, William		INDEMNITY	07/19/2019	I-TEMPORARY TOTAL DISABILITY	\$1,842.00	
						Check Amount:	\$1,842.00	
Check No.:	14567		Check Date:	01/21/2020	Payee:	AARON DIPERI		
2017100711		DIPERI, AARON		INDEMNITY	04/22/2017	I-PERMANENT PARTIAL DISABILITY	\$1,056.28	
						Check Amount:	\$1,056.28	
Check No.:	14568		Check Date:	01/21/2020	Payee: (COASTAL SPINE, PC.		
2018143403		DOHANIC, DYLAN		INDEMNITY	05/15/2018	M-PHYSICIAN FEES	\$83.27	
2020186961		Snook, John		INDEMNITY	10/12/2019	M-PHYSICIAN FEES	\$882.04	
						Check Amount:	\$965.31	
Check No.:	14569		Check Date:	01/21/2020	Payee:	IVY REHAB NETWORK INC		
2020186961		Snook, John		INDEMNITY	10/12/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$170.00	
						Check Amount:	\$170.00	
Check No.:	14570		Check Date:	01/21/2020	•	QUEST DIAGNOSTICS		
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Claim Numbe	r	Claimant Name		Claimant Type	DOL	Transaction Type	Payment Amount	
001253132		BRUZZESE, GIANCARLO		INDEMNITY	06/26/2016	M-OTHER PROVIDER FEES	\$60.04	
						Check Amount:	\$60.04	
Check No.:	14571		Check Date:	01/21/2020	Payee:	STRIVE PHYSICAL THERAPY AND		
2020191522		Vallery, Julian		INDEMNITY	12/05/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$240.00	
2019148581		WEBSTER, JORDAN		INDEMNITY	07/24/2018	M-PHYSICAL/OCCUPATIONAL THERAPY	\$400.00	
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017	M-PHYSICAL/OCCUPATIONAL THERAPY	\$865.00	
						Check Amount:	\$1,505.00	
Check No.:	14572		Check Date:	01/21/2020	Payee:	PREMIER ORTHOPEDIC OF SOUTH JERSEY		
2019165703		Reiss, Christina		INDEMNITY	02/11/2019	M-ORTHO/NEURO FEES	\$177.01	
						Check Amount:	\$177.01	
Check No.:	14573		Check Date:	01/21/2020	Payee:	ADVANCED VASCULARM ASSOCIATES		
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018	M-PHYSICIAN FEES	\$5,819.56	
						Check Amount:	\$5,819.56	
Check No.:	14574		Check Date:	01/21/2020	Payee:	VIRTUA MEMORIAL HOSPITAL BURLINGTON COL	JNTY INC	
2020190627		Czepiel, Nicholas		INDEMNITY	11/22/2019	M-ACUTE CARE HOSPITAL	\$1,677.00	
2020192855		Napier, Joseph		INDEMNITY	12/19/2019	M-ACUTE CARE HOSPITAL	\$1,677.00	
						Check Amount:	\$3,354.00	
Check No.:	14575		Check Date:	01/21/2020	Payee:	REGIONAL ORTHOPEDIC, PA		
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018	M-ORTHO/NEURO FEES	\$216.51	
						Check Amount:	\$216.51	
Check No.:	14576		Check Date:	01/21/2020	Payee:	BURLINGTON COUNTY ORTHOPAEDIC SPECIALI	ST P A	
2020182837		Gardner, Joshua		MEDICAL ONLY	09/05/2019	M-ORTHO/NEURO FEES	\$261.20	
2020190361		Hood, Brian		MEDICAL ONLY	11/19/2019	M-ORTHO/NEURO FEES	\$95.00	
2020182885		Mclean, Michael		MEDICAL ONLY	08/30/2019	M-ORTHO/NEURO FEES	\$181.20	
2020189533		Rowbottom, Joshua		MEDICAL ONLY	11/11/2019	M-ORTHO/NEURO FEES	\$95.00	
						Check Amount:	\$632.40	
Check No.:	14577		Check Date:	01/21/2020	Payee:	ONE CALL CARE DIAGNOSTICS		
2020186961		Snook, John		INDEMNITY	10/12/2019	M-MRI	\$75.00	
2020187376		Tantum, Gregory		INDEMNITY	10/18/2019	M-MRI	\$485.00	
						Check Amount:	\$560.00	
Check No.:	14578		Check Date:	01/21/2020	Payee:	ROTHMAN ORTHOPAEDICS		
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Claim Number	r	Claimant Name		Claimant Type	DOL	Transaction Type	Payment Amount	
2020178113		Silk, Jason		INDEMNITY	07/07/2019	M-ORTHO/NEURO FEES	\$73.90	
2020186961		Snook, John		INDEMNITY	10/12/2019	M-ORTHO/NEURO FEES	\$115.70	
2020185549		Wheelock, Craig		INDEMNITY	10/01/2019	M-ORTHO/NEURO FEES	\$73.90	
						Check Amount:	\$263.50	
Check No.:	14579		Check Date:	01/21/2020	Payee:	REHAB EXCELLENCE CENTER, LLC		
2019176278		Baker, Edward		INDEMNITY	06/11/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$126.00	
2020190361		Hood, Brian		MEDICAL ONLY	11/19/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$279.00	
						Check Amount:	\$405.00	
Check No.:	14580		Check Date:	01/21/2020	Payee:	ROTHMAN ORTHOPAEDICS		
2020187376		Tantum, Gregory		INDEMNITY	10/18/2019	M-ORTHO/NEURO FEES	\$174.75	
						Check Amount:	\$174.75	
Check No.:	14581		Check Date:	01/21/2020	Payee:	FELLOWSHIP SURGICALCENTER, LLC		
2018143403		DOHANIC, DYLAN		INDEMNITY	05/15/2018	M-AMBULATORY SURGERY CENTER	\$1,759.50	
						Check Amount:	\$1,759.50	
Check No.:	14582		Check Date:	01/21/2020	Payee:	VIRTUA MEDICAL GROUP		
2020185596		Hofmann, Ryan		MEDICAL ONLY	09/30/2019	M-OCCUPATIONAL MEDICINE	\$171.41	
						Check Amount:	\$171.41	
Check No.:	14583		Check Date:	01/21/2020	Payee:	LOURDES CARDIOLOGY SERVICES, PC		
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018	M-PHYSICIAN FEES	\$189.59	
						Check Amount:	\$189.59	
Check No.:	14584		Check Date:	01/21/2020	Payee:	WORKNET OCCUPATIONAL MEDICINE		
2020181062		Karpen, Travis		MEDICAL ONLY	08/11/2019	M-OCCUPATIONAL MEDICINE	\$139.04	
						Check Amount:	\$139.04	
Check No.:	14585		Check Date:	01/21/2020	Payee:	JEFFERSON UNIVERSITY PHYSICIANS OF NEW J	ERSEY	
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018	M-PHYSICIAN FEES	\$29.85	
						Check Amount:	\$29.85	
Check No.:	14586		Check Date:	01/21/2020	Payee:	HOME CARE CONNECT LLC		
2019176278		Baker, Edward		INDEMNITY	06/11/2019	M-DME/PROSTHETICS	\$3,050.36	
						Check Amount:	\$3,050.36	
Check No.:	14587		Check Date:	01/21/2020	Payee:	NEUROSURGICAL AND SPINE SPECIALIST		
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Processed Date:		01/01/2020 - 01/31/2020							
Claim Number		Claimant Name		Claimant Type	DOL	Transaction Type		Payment Amount	
2019176278		Baker, Edward		INDEMNITY	06/11/2019	M-ORTHO/NEURO FE	ES	\$222.23	
2018143403		DOHANIC, DYLAN		INDEMNITY	05/15/2018	M-ORTHO/NEURO FE	ES	\$144.35	
2019148581		WEBSTER, JORDAN		INDEMNITY	07/24/2018	M-ORTHO/NEURO FE	ES	\$387.44	
							Check Amount:	\$754.02	
Check No.:	14588		Check Date:	01/21/2020	Payee:	QUALCARE INC			
2020190226		Amaro, Luis		MEDICAL ONLY	11/18/2019	M-MEDICAL REHAB/N	NON VOCATIONAL	\$516.00	
2020194304		Brockson, Tyler		MEDICAL ONLY	01/12/2020	M-MEDICAL REHAB/N	NON VOCATIONAL	\$516.00	
2020193379		Ettinger, Robert		MEDICAL ONLY	12/27/2019	M-MEDICAL REHAB/N	NON VOCATIONAL	\$516.00	
2020194285		Evans, Brett		INDEMNITY	01/12/2020	M-MEDICAL REHAB/N	NON VOCATIONAL	\$516.00	
2020194299		Pratt, Barrington		MEDICAL ONLY	01/12/2020	M-MEDICAL REHAB/N	NON VOCATIONAL	\$516.00	
							Check Amount:	\$2,580.00	
Check No.:	14589		Check Date:	01/27/2020	Payee:	ADMINISTRATIVE CLAIM SEI	RVICES		
2020187376		Tantum, Gregory		INDEMNITY	10/18/2019	E-MISC ALL OTHER V	wc	\$3.00	
							Check Amount:	\$3.00	
Check No.:	14590		Check Date:	01/27/2020	Payee:	MATTHEW J PITERA MD PA			
2020179427		Roberts, William		INDEMNITY	07/19/2019	M-PHYSICIAN FEES		\$1,000.00	
							Check Amount:	\$1,000.00	
Check No.:	14591		Check Date:	01/27/2020	Payee:	MATTHEW J PITERA MD PA			
2020179427		Roberts, William		INDEMNITY	07/19/2019	M-PHYSICIAN FEES		\$1,000.00	
							Check Amount:	\$1,000.00	
Check No.:	14592		Check Date:	01/27/2020	Payee:	ATLANTIC SECURITY INT'L			
2019158060		Ricigliano, Mark		MEDICAL ONLY	10/28/2018	E-SUBROGATION EX	PENSE WC	\$126.50	
							Check Amount:	\$126.50	
Check No.:	14593		Check Date:	01/27/2020	Payee:	JENNIFER KELLY PHD LLC			
2020179631		Bozoski, Chad		MEDICAL ONLY	07/19/2019	M-PHYSICIAN FEES		\$450.00	
2020179427		Roberts, William		INDEMNITY	07/19/2019	M-PHYSICIAN FEES		\$1,725.00	
							Check Amount:	\$2,175.00	
Check No.:	14594		Check Date:	01/27/2020	Payee:	WORKERS COMPENSATION	RX SOLUTIONS		
2019172146		Brettell, Richard		MEDICAL ONLY	04/29/2019	M-PHARMACY		\$57.30	
							Check Amount:	\$57.30	
Check No.:	14595		Check Date:	01/27/2020	Payee:	THE DEWEESE LAW FIRM			
					1	<u>47</u>			

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Claim Number	r	Claimant Name		Claimant Type	DOL	Transaction Type	Payment Amount	
001252073		CORANDAN, MARK		INDEMNITY	06/03/2016	E-SUBROGATION EXPENSE WC	\$150.00	
						Check Amount:	\$150.00	
Check No.:	14596		Check Date:	01/27/2020	Payee:	BORDENTOWN TOWNSHIP		
2020185549		Wheelock, Craig		INDEMNITY	10/01/2019	I-TEMPORARY TOTAL DISABILITY	\$791.36	
						Check Amount:	\$791.36	
Check No.:	14597		Check Date:	01/27/2020	Payee:	WESTAMPTON TOWNSHIP		
2020191522		Vallery, Julian		INDEMNITY	12/05/2019	I-TEMPORARY TOTAL DISABILITY	\$1,364.70	
						Check Amount:	\$1,364.70	
Check No.:	14598		Check Date:	01/27/2020	Payee:	MEDFORD TOWNSHIP		
2020193180		Wittman, Ronald		INDEMNITY	12/24/2019	I-TEMPORARY TOTAL DISABILITY	\$956.23	
						Check Amount:	\$956.23	
Check No.:	14599		Check Date:	01/27/2020	Payee:	PEMBERTON TOWNSHIP		
2019176278		Baker, Edward		INDEMNITY	06/11/2019	I-TEMPORARY TOTAL DISABILITY	\$1,726.66	
						Check Amount:	\$1,726.66	
Check No.:	14600		Check Date:	01/27/2020	Payee:	NORTH HANOVER TOWNSHIP		
2020193547		North Hanover Twp		1ST PARTY COLL PD	01/01/2020	M-MISC MED(WC) & PD (NON-WC) PR	\$3,000.25	
						Check Amount:	\$3,000.25	
Check No.:	14601		Check Date:	01/27/2020	Payee:	ANTHONY SCHALLUS		
2018124978		SCHALLUS, ANTHONY		INDEMNITY	02/05/2018	I-PERMANENT PARTIAL DISABILITY	\$723.00	
						Check Amount:	\$723.00	
Check No.:	14602		Check Date:	01/27/2020	Payee:	PEMBERTON BOROUGH		
2020190487		Pemberton Borough		BLDG/CONTENT	11/20/2019	M-MISC MED(WC) & PD (NON-WC) BLD	\$54,000.00	
						Check Amount:	\$54,000.00	
Check No.:	14603		Check Date:	01/27/2020	Payee:	QUAL-LYNX		
2020188714		Allison, Clifford		MEDICAL ONLY	10/31/2019	E-MISC ALL OTHER WC	\$4.25	
2018126211		BOEGLY, PATRICK		MEDICAL ONLY	02/18/2018	E-MISC ALL OTHER WC	\$4.25	
2020190627		Czepiel, Nicholas		INDEMNITY	11/22/2019	E-MISC ALL OTHER WC	\$4.25	
2020188677		Everett, James		MEDICAL ONLY	10/31/2019	E-MISC ALL OTHER WC	\$4.25	
2019159405		Hofstein, Joshua		MEDICAL ONLY	11/28/2018		\$4.25	
2020190361		Hood, Brian		MEDICAL ONLY	11/19/2019	E-MISC ALL OTHER WC	\$4.25	
2020189575		Joy, Michael		MEDICAL ONLY	11/12/2019		\$4.25	
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Processed Date:

Processed Date		01/01/2020 - 01/31/2020							
Claim Numbe	r	Claimant Name		Claimant Type	DOL		Transaction Type	Payment Amount	
2020188638		McBroom, Bryan		MEDICAL ONLY	10/30/2019)	E-MISC ALL OTHER WC	\$4.25	
2020189577		McGuinness, James		MEDICAL ONLY	11/12/2019)	E-MISC ALL OTHER WC	\$4.25	
2018145678		MERRITT, SHELDON		MEDICAL ONLY	06/15/2018	;	E-MISC ALL OTHER WC	\$4.25	
2020190631		Nagle, Matthew A		MEDICAL ONLY	11/11/2019)	E-MISC ALL OTHER WC	\$4.25	
2020185244		Newman, David		MEDICAL ONLY	09/27/2019)	E-MISC ALL OTHER WC	\$4.25	
2020189571		Ondusko, George		INDEMNITY	11/12/2019)	E-MISC ALL OTHER WC	\$4.25	
2018139029		PHILLIPS III, BARCLAY		MEDICAL ONLY	05/03/2018	;	E-MISC ALL OTHER WC	\$4.25	
2018142462		PHILLIPS III, BARCLAY		MEDICAL ONLY	05/10/2018	;	E-MISC ALL OTHER WC	\$4.25	
2019158060		Ricigliano, Mark		MEDICAL ONLY	10/28/2018	;	E-MISC ALL OTHER WC	\$4.25	
2020189533		Rowbottom, Joshua		MEDICAL ONLY	11/11/2019)	E-MISC ALL OTHER WC	\$4.25	
2018129253		SMITH, JAMES		MEDICAL ONLY	03/21/2018	}	E-MISC ALL OTHER WC	\$4.25	
2020189112		Sopko, Jacob		MEDICAL ONLY	11/04/2019)	E-MISC ALL OTHER WC	\$4.25	
2019162282		Wassenar, Daniel		MEDICAL ONLY	01/07/2019)	E-MISC ALL OTHER WC	\$4.25	
2020190708		Werner III, Leonard		MEDICAL ONLY	11/22/2019)	E-MISC ALL OTHER WC	\$4.25	
2020190245		Westdyk, Michael		INDEMNITY	10/01/2019)	E-MISC ALL OTHER WC	\$4.25	
2020189151		Wood, David		MEDICAL ONLY	11/05/2019)	E-MISC ALL OTHER WC	\$4.25	
							Check Amount:	\$97.75	
Check No.:	14604	Che	eck Date:	01/27/2020	Payee:	COA	ASTAL SPINE, PC.		
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017		M-ORTHO/NEURO FEES	\$83.27	
							Check Amount:	\$83.27	
Check No.:	14605	Che	eck Date:	01/27/2020	Payee:	IVY I	REHAB NETWORK INC		
2020186961		Snook, John		INDEMNITY	10/12/2019)	M-PHYSICAL/OCCUPATIONAL THERAPY	\$170.00	
							Check Amount:	\$170.00	
Check No.:	14606	Che	eck Date:	01/27/2020	Payee:	STR	IVE PHYSICAL THERAPY AND		
2020191522		Vallery, Julian		INDEMNITY	12/05/2019		M-PHYSICAL/OCCUPATIONAL THERAPY	\$240.00	
2019148581		WEBSTER, JORDAN		INDEMNITY	07/24/2018	}	M-PHYSICAL/OCCUPATIONAL THERAPY	\$80.00	
2018121619		WILLHOUSE, DYLLON		INDEMNITY	12/29/2017		M-PHYSICAL/OCCUPATIONAL THERAPY	\$910.00	
							Check Amount:	\$1,230.00	
Check No.:	14607	Che	eck Date:	01/27/2020	Payee:	VIRT	TUA MEMORIAL HOSPITAL BURLINGTON COUNTY	INC	
2020189571		Ondusko, George		INDEMNITY	11/12/2019)	M-ACUTE CARE HOSPITAL	\$10,813.04	
							Check Amount:	\$10,813.04	
Check No.:	14608	Che	eck Date:	01/27/2020	Payee:	ROB	BERT WOOD JOHNSON UNIVERSITY HOSPITAL AT	HAMILTON	
2020193360		Whitman, Timothy		MEDICAL ONLY	12/30/2019 1	49	M-ACUTE CARE HOSPITAL	\$760.61	



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Claim Numbe	er	Claimant Name		Claimant Type	DOL	Transaction Type	Payment Amount	
						Check Amount	: \$760.61	
Check No.:	14609		Check Date:	01/27/2020	Payee:	RWJUHH OCCUPATIONAL HEALTH		
2020193360		Whitman, Timothy		MEDICAL ONLY	12/30/2019	M-OCCUPATIONAL MEDICINE	\$161.37	_
						Check Amount	: \$161.37	
Check No.:	14610		Check Date:	01/27/2020	Payee:	ONE CALL CARE DIAGNOSTICS		
2018143484		BREINER, WILLIAM		INDEMNITY	05/21/2018	M-MRI	\$75.00	
2020189571		Ondusko, George		INDEMNITY	11/12/2019	M-MRI	\$485.00	
2020187376		Tantum, Gregory		INDEMNITY	10/18/2019	M-MRI	\$1,150.00	
						Check Amount	\$1,710.00	
Check No.:	14611		Check Date:	01/27/2020	Payee:	REHAB EXCELLENCE CENTER, LLC		
2019176278		Baker, Edward		INDEMNITY	06/11/2019	M-PHYSICAL/OCCUPATIONAL THERAP	Y \$378.00	
						Check Amount	: \$378.00	
Check No.:	14612		Check Date:	01/27/2020	Payee:	BONEL MEDICAL EQUIPMENT		
2020189571		Ondusko, George		INDEMNITY	11/12/2019	M-DME/PROSTHETICS	\$281.55	
						Check Amount	: \$281.55	
Check No.:	14613		Check Date:	01/27/2020	Payee:	VIRTUA MEDICAL GROUP PA		
2020189571		Ondusko, George		INDEMNITY	11/12/2019	M-PHYSICIAN FEES	\$14.41	
						Check Amount	: \$14.41	
Check No.:	14614		Check Date:	01/27/2020	Payee:	PREMIER ORTHOPAEDIC ASSOCIATES OF SOI	UTHERN NJ	
2019163514		Lefferts, Kevin		INDEMNITY	01/18/2019	M-ORTHO/NEURO FEES	\$221.98	
						Check Amount	: \$221.98	
Check No.:	14615		Check Date:	01/27/2020	Payee:	EMERGENCY PHYSICIANS OF NEW JERSEY P	A	
2020184520		D'Amico, Megan		MEDICAL ONLY	09/19/2019	M-PHYSICIAN FEES	\$309.26	
2020179427		Roberts, William		INDEMNITY	07/19/2019	M-PHYSICIAN FEES	\$198.15	
						Check Amount	: \$507.41	
Check No.:	14616		Check Date:	01/27/2020	Payee:	HAMILTON PHYSICAL THERAPY SVCS, LLC		
2018129110		WHEELOCK, CRAIG		MEDICAL ONLY	03/20/2018	M-PHYSICAL/OCCUPATIONAL THERAP	Y \$72.00	
						Check Amount	: \$72.00	
Check No.:	14617		Check Date:	01/27/2020	Payee:	BURLINGTON COUNTY ORTHOPAEDIC		
2020189571		Ondusko, George		INDEMNITY	11/12/2019	M-ORTHO/NEURO FEES	\$220.83	
					1:	50		
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Claim Number **Claimant Name** Claimant Type DOL Transaction Type **Payment Amount** \$220.83 **Check Amount:** Check No.: 14618 Check Date: 01/27/2020 Pavee: ISO SERVICES, INC. 2020188714 Allison, Clifford MEDICAL ONLY 10/31/2019 E-MISC ALL OTHER WC \$11.25 2018142478 BEAM, RICHARD POLICE PROF PI 02/10/2018 E-MISC ALL OTHER GL \$11.25 2018121289 **BOCCHIERI. MARGARET BODILY INJURY** 10/28/2017 E-MISC ALL OTHER GL \$11.25 2020190602 Carl. Dorothy **BODILY INJURY** 09/28/2019 E-MISC ALL OTHER GL \$11.25 2020190627 Czepiel, Nicholas INDEMNITY 11/22/2019 E-MISC ALL OTHER WC \$11.25 2020188677 Everett, James MEDICAL ONLY 10/31/2019 E-MISC ALL OTHER WC \$11.25 2020190361 Hood, Brian MEDICAL ONLY 11/19/2019 \$11.25 E-MISC ALL OTHER WC 2020189099 Hopkins, Hailey, Est of **BODILY INJURY** 09/19/2019 E-MISC ALL OTHER GL \$11.25 2020189575 Joy, Michael MEDICAL ONLY 11/12/2019 E-MISC ALL OTHER WC \$11.25 2020188638 McBroom, Brvan MEDICAL ONLY 10/30/2019 E-MISC ALL OTHER WC \$11.25 2020189577 McGuinness, James MEDICAL ONLY 11/12/2019 E-MISC ALL OTHER WC \$11.25 2020190631 Nagle, Matthew A MEDICAL ONLY 11/11/2019 E-MISC ALL OTHER WC \$11.25 2020189571 Ondusko, George INDEMNITY 11/12/2019 E-MISC ALL OTHER WC \$11.25 2020189533 Rowbottom, Joshua MEDICAL ONLY 11/11/2019 E-MISC ALL OTHER WC \$11.25 2020189112 Sopko, Jacob MEDICAL ONLY 11/04/2019 E-MISC ALL OTHER WC \$11.25 2019148581 WEBSTER, JORDAN INDEMNITY 07/24/2018 E-MISC ALL OTHER WC \$11.25 2020190708 Werner III. Leonard MEDICAL ONLY 11/22/2019 E-MISC ALL OTHER WC \$11.25 2020190245 Westdyk, Michael INDEMNITY 10/01/2019 E-MISC ALL OTHER WC \$11.25 2020189151 Wood, David MEDICAL ONLY 11/05/2019 E-MISC ALL OTHER WC \$11.25 **Check Amount:** \$213.75 Check No.: 14619 Check Date: 01/27/2020 Payee: AVIA PARTNERS INC 2019163514 Lefferts, Kevin INDEMNITY 01/18/2019 M-PHARMACY \$41.85 **Check Amount:** \$41.85 Check No.: 14620 Check Date: 01/27/2020 Payee: QUALCARE INC 2020195190 Nagle, Matthew MEDICAL ONLY 01/19/2020 M-MEDICAL REHAB/NON VOCATIONAL \$516.00 2020194884 Stewart, Michael MEDICAL ONLY 01/16/2020 M-MEDICAL REHAB/NON VOCATIONAL \$516.00 **Check Amount:** \$1,032.00

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Claim Number	Claimant Name	Claimant Type	DOL	Transaction Type		Payment Amount	
		Total for BURLINGTON CTY JIF I				\$205,967.97	
		Number of Check:	124	First Check Number:	14497		
		Number Of Payments:	306	Last Check Number:	14620		
		Expense Payments:	2,486.59				
		Legal Payments:	24,891.50				
		Loss Payments:	178,589.88				

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - February 2020

Payee	FY 2020	FY 2019	FY 2018	JIF Appropriation	Description
1 Arthur J. Gallagher Risk Management Services, Inc.	30,136.00			Prof Services/Administration	Feb 2020 Fee
2 Arthur J. Gallagher Risk Management Services, Inc.	82.53			Misc/Postage/Copies/Faxes	Jan fees postage/copies expenses
3 The DeWeese Law Firm, P.C.	5,950.00			Prof Services/Attorney	Feb 2020 Fees
4 Qual-Lynx	17,412.00			Prof Services/Claims Admin.	Feb 2020 Fees
5 Joyce Media	375.00			Misc/JIF Website	Feb 2020 Fees
6 Kris Kristie	375.00			Misc/Recording Secretary	Feb 2020 Fees
7 J. A. Montgomery Risk Control Services	11,164.00			Prof Services/Safety Director	Feb 2020 Fees
8 Pivot Point Security		732.00		EPL/CYBER/Technology Risk Management Servi	Feb 2020 Fees
9 Secure Data Consulting Services, LLC	4,455.00			Prof Services/Technology Risk Serv Dir	Feb 2020 Fees
10 Tom Tontarski	949.00			Prof Services/Treasurer	Feb 2020 Fees
11 Conner Strong & Buckelew	672.00			Prof Services/Underwriting Mgr	Feb 2020 Fees
12 Debby Schiffer	2,519.00			Wellness Program	Feb 2020 Fees
13 MEL JIF	314,137.00			MEL	MEL 2020 WC & Excess Liability - 1st installment
14 MEL JIF	1,686.75			Faithful Performance/Fidelity Bond	MEL 2020 Fidelity Bond - 1st installment
15 MEL JIF	124,361.00			Property Claims and Premium	MEL 2020 Property claims & prem1st installment
16 Apex Insurance Services c/o QBE Insurance	5,526.00			EPL/POL Policy - Excess Insurance	VDO Coverage; P#QVC01005-04; 1/1/20-1/1/21;1st installIment
17 Apex Insurance Services c/o QBE Insurance	282,565.00			EPL/POL Policy - Excess Insurance	EPL/POL Coverage; P#QJC01005-04; 1/1/20-1/1/21; inv#5286734; 1st installIment
18 Apex Insurance Services c/o XL Insurance	12,226.00			EPL/POL Policy - Excess Insurance	Cyber Coverage; P#MTP0039483-07; 1/1/20-1/1/21; 1st installlment
19 Apex Insurance Services c/o Beazley	5,589.00			EPL/POL Policy - Excess Insurance	Excess Cyber Coverage; P#W1E255200401; 1/1/20- 1/1/21; inv#5288721; 1st installIment
20 4Imprint	1,025.00			Safety Incentive Program	Coolers for Safety Breakfast #1943404; split
21 4Imprint	498.00			Misc/Office Supplies	Pens for training #19476919; split
22 Auletto's Caterers	905.30			Training/Training	EO training 2/6/2020; split
23 ARC Reprographics	769.78			Misc/Printing	Inv#276636 cyber posters; #276732 EO Hos; #276768 Police training
24 Courier Post		66.40		Misc/Legal Notices	12/5/19 Change Dec meeting
25 HALO Branded Solutions, Inc.	360.30			Safety Incentive Program	Safety Calendars; Inv#4322871
26 Iron Mountain	106.65			Misc/Record Retention Service	Inv#CJPR660 Storage 2/1-29/2020; Service 12/24/19- 1/28/20
27 Merighi's Savoy Inn	2,065.00			Training/Training	1/29/2020 EO training; split; 2/5 Police command AM/PM
28 Office Depot	161.15			Misc/Office Supplies	Inv#426116968 binders; #426142373 tabs, #428892171001 file boxes, #431101787001 card stock
29 Old York Country Club	500.00			Safety Incentive Program	3/5/2020 safety breakfast deposit
30 Paper Direct	29.00			Safety Incentive Program	Order #9584840 Awards(paper) for safety breakfast
31 Paul's Custom Awards & Trophies	82.00			Misc/Office Supplies	MT retirement plaque

22	DDD (A	205.00			Mi/ACDID/DDIMA	D
	PRIMA	385.00			Misc/AGRIP/PRIMA	Renewal dues for 4/1/20-3/31/21
33	Armando Riccio LLC	188.00			Training/Training	1/29/2020 training for EO at Merighi's; split
34	Township of Bordentown		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Backup storage
35	Township of Chesterfield		500.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber protection
36	Delanco Township		185.30		Optional Safety Budget	Safety clothing
37	Delanco Township		288.95		Wellness Program	Garden box building supplies; bulletin board for announcements
38	Township of Edgewater Park		212.82		Wellness Program	Lunch boxes for packing healthy lunches
39	Township of Edgewater Park			1,975.00	Safety Incentive Program	Holiday party
40	Borough of Fieldsboro		211.55		Wellness Program	water bottles, walking shoes, oils
41	Borough of Fieldsboro		471.78		Optional Safety Budget	Pallet Jack
42	Borough of Fieldsboro		489.50		EPL/CYBER/EPL/Cyber Incentive Program	Cyber security items
43	Florence Township		988.41		Wellness Program	Healthy snacks, weight challenge awards, tshirts, hydration challenge, stand up desk
44	Hainesport Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	EPL solicitor issues
	Township of Medford		4,645.00		Optional Safety Budget	NJMVC, safety supplies
46	Township of Medford		1,500.00		Wellness Program	water cooler rental, challenges, awards
47	Borough of Palmyra		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Malware licenses
48	Borough of Palmyra		430.12		Wellness Program	Water, blood pressure cuffs; lunch containers, tissues
49	Pemberton Borough		174.59		Wellness Program	water bottles and roll ups
50	Pemberton Borough		760.18		Optional Safety Budget	safety equipment
51	Pemberton Borough		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Backup storage
52	Riverside Township		785.54		Optional Safety Budget	Safety clothing
53	Riverside Township		71.82		Wellness Program	wellness luncheon
54	Southampton Township		88.72		Wellness Program	Yoga mats
55	Tabernacle Township			1,170.92	Safety Incentive Program	Employee lunch and chainsaw, hardhats
56	Tabernacle Township		500.00		EPL/CYBER/EPL/Cyber Incentive Program	Upgrade for ending support
57	Westampton Township			1,595.00	Safety Incentive Program	AED and bloodkits
58	Westampton Township		513.72		Wellness Program	Healthy snacks
59	Westampton Township		487.09		EPL/CYBER/EPL/Cyber Incentive Program	backup drive, testing vulnerability
60	Woodland Township			1,900.00	Safety Incentive Program	security cameras
61	Woodland Township		995.00		Optional Safety Budget	security cameras
	TOTAL	\$827,255.46	\$17,098.49	\$6,640.92		

JIF Bill List Total	\$850,994.87
RMC Bill List Total	\$122,988.00
Grand Total	\$973,982.87

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND RMC BILL LIST (1st installments) - Feb 2020

Payable to:	FY 2020	Appropriation	Description
1 CBIZ Benefits & Insurance	12.011.00	Risk Management Consultants	1st installment- Bordentown Twp
			1
2 Connor Strong & Buckelew	1,827.00	Risk Management Consultants	1st installment payment -Bass River Township
			1st installment payment - Bordentown City, Chesterfield, Delanco, Fieldsboro, Mt.
3 EJA/Capacity Insurance	40,281.00	Risk Management Consultants	Laurel, North Hanover, Pemberton Boro, Springfield, Woodland, Wrightstown
			1st installment payment -Beverly, Medford(Jan), New Hanover, Palmyra,
4 Hardenbergh Insurance Group	45,909.00	Risk Management Consultants	Pemberton Twp, Southampton, Westampton
			1st installment payment - Edgewater Pk, Hainesport, Lumberton, Mansfield Twp,
5 Insurance Agency Management	22,960.00	Risk Management Consultants	Shamong, Tabenacle
RMC BILL LIST TOTAL	\$ 122,988.00		