



AGENDA PACKET



Tuesday, May 19, 2020 at 3:30 PM

Via Conference Call

WWW.BURLCOJIF.ORG

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Conference Call
Tuesday, May 19, 2020 – 3:30 PM

AGENDA

- I. Meeting called to order by Chairman
- II. Salute the Flag
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to the ***Burlington County Times***, Mount Holly, and ***Courier Post***, Cherry Hill NJ;
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities of the BURLCO JIF.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
 - D. Move up Alternates (*if necessary*)
- V. Approval of Minutes
 - A. Adoption of the **April 21, 2020** Meeting Minutes.....Pages 1-10
 - B. Adoption of the **April 21, 2020** Closed Session Minutes.....Handout

Motion to Adopt the above meeting minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining confidential is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VII. Executive Director’s Report..... Pages 11- 43
 - A. Lost Time Accident Frequency.....Pages 15-16
 - B. Certificates of Insurance.....Page 17
 - C. Financial Fast Track Report.....Handout
 - D. Regulatory Filing Checklists.....Pages 18-19
 - E. 2019 Safety Incentive Program Awards.....Page 20
 - F. 2020 Optional Safety Budget.....Page 21
 - G. 2020 Wellness Incentive.....Page 22
 - H. EPL/Cyber Risk Management Budget.....Page 23
 - I. EPL Compliance StatusPage 24
 - J. Statutory Bond Status.....Page 25
 - K. Skateboard Park Approval Status.....Page 26
 - L. Capehart & Scatchard Updates.....Pages 27-30
 - M. Elected Officials Training
 - N. Police Command Staff Training - Invite.....Pages 31-32
 - O. Managerial & Supervisory Training – Invite.....Pages 33-35
 - P. Land Use Training Certification.....Page 36
 - Q. Financial Disclosure Statement Filing.....Pages 37-42
 - R. Annual Planning Retreat – Save the Date.....Page 43
 - S. New Fund Commissioner Orientation
 - T. Renewing Member Visitation Program
 - U. Website

V.	New Member Activity	
VIII.	Solicitor's Report	
A.	Closed Cases.....	Handout
B.	MEL Helpline and Contact List.....	Pages 44-45
C.	Resolution 2020 - _____ Authorizing the Release of the 2018 Closed Session Minutes Inclusive of Previous Redacted Discussions Due to Ongoing Litigation That May Now be Released - Motion – Roll Call	Pages 46-47
IX.	Safety Director's Report	
A.	Activity Report	Pages 48-50
B.	Police One Training.....	Update
C.	Executive Order 133.....	Pages 51-60
D.	MSI Bulletin: Taking Employees Temperature.....	Pages 61-62
E.	MSI Bulletin: Reopening Parks.....	Page 63
F.	MSI Bulletin: COVID Child Exploitation Guidance.....	Page 64
G.	MSI Bulletin: COVID Solid Waste Operations.....	Pages 65-66
H.	MSI Bulletin: Fire Rescue COVID Exposure.....	Pages 67-69
I.	MSI Bulletin: Fire Rescue COVID Exposure Updated.....	Pages 70-72
X.	Claims Administrator's Report	
A.	Lessons Learned from Losses	Page 73
XI.	Wellness Director Report	
A.	Monthly Activity Report.....	Page 74
B.	Targeting Wellness Newsletter	Pages 75-84
C.	Tabata Workout.....	Page 85
D.	Word Searches.....	Pages 86-87
E.	Obesity and COVID-19.....	Pages 88-90
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E.	Top 10 Provider/Paid Provider by Specialty.....	Page 96
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XIII.	Technology Risk Services	
A.	Report.....	Pages 100-112
B.	Pivot Point Newsletters.....	Page 113
C.	MEL Cyber Risk Management Plan Compliance Status.....	Page 114
XIV.	Treasurer's Report as of April 30, 2020	Pages 115-155
A.	Investment Report	
B.	Loss Run Payment Registers	
C.	Fund Status	
D.	Disbursements	
E.	May Bill List.....	Page 156
	Motion to approve the Payment Register & Bill List– Motion – Roll Call	

XV. Committee Reports

Finance Committee Report

- A. 2020 Budget Amendment will be re-advertised for Public Hearing and Adoption at the June or July Executive Committee Meeting

XVI. MEL/RCF/E-JIF Reports

- A. MEL Meeting Report – May 1, 2020.....Pages 157-158

XVII. Miscellaneous Business

- A. Motion to Authorize the Executive Directors Office to Re-Advertise the June Executive Committee Meeting in Consultation with the Fund Chair, Fund Secretary, and Fund Solicitor –
Motion – All in Favor

<p style="text-align: center;">The next meeting will be held on Tuesday, June 23, 2020 at 3:30 PM at Hainesport Municipal Building, Hainesport, NJ or Via Conference Call</p>
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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

Via Conference Call

April 21, 2020

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, April 21, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

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

Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Glenn McMahon, **Chesterfield Twp.**
Erin Provanzano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Colleen Treusch, *Alternate*, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
Kyle Tuliano, **New Hanover Twp.**
John Gural, **Palmyra Borough**
Donna Mull, **Pemberton Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
Steve Ent, **Westampton Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Rich Wolbert, **Beverly City**
Mary Picariello, **North Hanover Twp.**
Kathy Hoffman, **Southampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
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
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Also present were the following Risk Management Consultant agencies:

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

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

Mr. Forlenza reminded the Fund that again this month, in order to keep the meeting moving along, Roll Call votes would only be of the Executive Committee members.

Chair Jack then entertained a Motion to move up Ms. Kosko, Alternate Executive Committee Member #1, to the Executive Committee in the absence of Mr. Wolbert for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. Cramer, seconded by Mr. Mascia to move up Ms. Kosko as presented. All In Favor. Motion carried by majority vote.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the open & closed session meeting minutes of the March 24, 2020 meeting of the Fund, as found in the agenda packet and provided to the Executive Committee prior to the Executive Committee meeting, for approval.

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

Motion by Mr. Gural seconded by Mr. Ingling, to approve the Open & Closed session meeting minutes of the March 24, 2020 meeting as amended. All In Favor. Motion carried by majority vote.

The Closed Session minutes of the March 24, 2020 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.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found in the agenda and noted it was self-explanatory, and due to the format of the meeting, he has asked the Fund Professionals to minimize their reports for this month; however, being sure to touch on any important or pertinent information they feel needs to be discussed or addressed.

Mr. Forlenza noted for members to review their SIP, OSB, Wellness, and EPL/Cyber budget balances, stating there may be items/situations in regards to COVID-19 the cost of which could be offset by one of these programs.

Mr. Forlenza stated there were several items in his report that have unfortunately either had to be cancelled or postponed to be rescheduled. He noted the remaining Elected Officials Seminar scheduled for March 24, 2020 at Merighi's has been cancelled. Elected officials will still be able to take the online course on the MEL Website for credit as long as it is completed by May 1st. As

far as the Managerial & Supervisory Training and the Police Command Training scheduled in April, these have been postponed and will be rescheduled at a later date once things return to normal and we can coordinate dates with the venues. Notices had gone out from the Executive Directors office last month notifying members of these changes.

In regards to all sub-committee meetings scheduled for the next 30 days or so, all now will be held via conference call and his office will send out the agendas, as well as any pertinent handouts and the dial-in information prior to those meetings. We will keep the Fund updated on any changes to this process.

Mr. Forlenza noted the Fund has tentatively scheduled its Annual Planning Retreat on May 19, 2020 at Café Madison, Riverside, NJ beginning at 8:30 AM. Following the Retreat will be the Executive Committee Meeting beginning at 3:30 PM. An invitation and the RSVP Form will be emailed out shortly. Should there be any changes to the date of the Annual Retreat, and/or the location/format of the May Executive Committee Meeting, a notice will be sent to the Fund Commissioners via email and posted to the JIF website.

Mr. Forlenza noted that on March 30, 2020, his office notified all Fund Commissioners, and Fund Professionals, via email, of their requirement to complete the FDS process due to their role with the JIF. All FDS must be submitted by April 30, 2020. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie.

Lastly, Mr. Forlenza reiterated everyone should know and feel confident that the Executive Directors office is in contact with the other Fund Professionals on a daily basis, so please, if you have any questions, or need any assistance, please reach out at any time to any one of us, either via phone or email, as we are here to help you.

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

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there were zero (0) closed case(s) since the last meeting.

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He stated he has been receiving calls daily in regards to COVID-19 questions. He also noted he has been trying to stay abreast of the COVID-19 issues in the State of NJ and has sent out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and if anyone has any questions or concerns to definitely reach out to him and he will be happy to assist the best he can.

Lastly, Mr. DeWeese presented a Letter and Resolution for consideration by the Executive Committee to authorize the Release of Fund Year 2019 Closed Session Meeting Minutes with redactions as noted in his letter.

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

Resolution 2020-22 Authorizing the Release of Fund year 2019 Closed Session Executive Committee Meeting Minutes.

Motion by Mr. Cramer, seconded by Mr. McMahon to approve Resolution 2020-22 as presented.

ROLL CALL

Yeas: Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is included in the agenda and is self-explanatory. He stated, if anyone should have any questions, please feel free to reach out to him at any time.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli presented the *Lessons Learned from Losses* for April which discussed *Indemnity Agreements*. He then highlighted the following to protect against future liabilities:

- Consult with your town Solicitor
- Consult with your RMC as they have an understanding of identifying exposures and transferring of risk.
- Be sure current indemnification agreements and contracts clearly indicate where responsibilities lie.
- Be sure your town is named as an Additional Insured on the Certificate of Insurance or the Contract. Do not assume.

He then presented an example of a claim that could have been very costly; however, with Mr. DeWeese's intervention, and the presence of a strong indemnification agreement, was ultimately settled with no loss or legal costs from the JIF/member.

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

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer referenced her report in the agenda packet, noting that events for April have been postponed due to the current situation and social distancing.

Ms. Schiffer stated it is highly recommended that all employees are reminded about and encouraged to utilize any EAP (Employee Assistance Program) of which they have access. In addition, police chaplains or contracted PD psychologist are in place to support them as well as their families. She has had some Towns reach out to her for recommendations and she has put them in touch with Cooper and she has received a lot of positive feedback on this program. You can use your wellness funds to offset the cost of your EAP program.

Ms. Schiffer gave a shot out to Hainesport: In an attempt to bring some "sanity" and light-heartedness into the office, they hosted a "Wear ⁴your Pajamas to work" day, "Wear your favorite

Sports Team jersey” day and hosted an ice cream sundae bar. Note this was not applied to their wellness funds.

Ms. Schiffer stated it is important to stay connected with your employees: check in with coworkers or plan periodic meetings via phone or video just to make sure everyone is doing okay. Maybe try a remote, online meditation together. Stay active through the day regardless of where you are: Encourage movement breaks.

Ms. Schiffer noted she is doing a “Workout Wednesday” at 10am and 1:45pm initiated by specific Towns but is offering it to anyone who is interested. Please contact her if you might be interested in participating so she can sent the link to join Zoom.

Ms. Schiffer noted workplace wellness is taking on a completely new appearance and there has never been a time when employee wellbeing is more important than now.

Weekly, Ms. Schiffer has been sending out “A note from your Wellness Director” in an effort to provide words of positivity and to remind everyone to take care of yourself first! Understanding that Monday’s may not be the best time to send out emails due to weekend backlog, she will start to send out emails on Tuesdays.

It is important to keep focusing on those things that are in our control when it comes to managing the heightened level of stress and building resiliency to ward off sickness; this is a time to address emotional and mental health, which directly impacts every other aspect of our lives.

April Targeting Wellness Newsletter

This month is National Stress Awareness Month so please make sure your employees have received a copy of her Newsletter.

Ms. Schiffer noted you will find a Mindfulness Calendar to help navigate through the month of April by offering a daily self-care focal point and for the April "Challenge" she included a "Let's Stay at Home" Bingo.

Lastly, the Exercise of the Month is a diagram showing a few yoga moves.

Hopefully employees are taking advantage of all the live streaming and free workout videos the internet and particularly YouTube is offering.

Lastly, Ms. Schiffer noted to please reach out to her via email, phone or text so she can assist in helping employees through resource recommendations.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for March 2020.

Lost Time v. Medical Only Cases

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

	March	YTD
<i>Lost Time</i>	3	7
<i>Medical Only</i>	5	28
<i>Report Only</i>	54	67
<i>Total Intakes</i>	62	103
<i>Report Only % of Total</i>	87%	65%

<i>Medical Only/Lost Time Ratio</i>	<i>63:37</i>	<i>80:20</i>
<i>Average Days to Report</i>	<i>3.8</i>	<i>4.5</i>

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	<i>640</i>
<i>Transitional Duty Days Worked</i>	<i>426</i>
<i>% of Transitional Duty Days Worked</i>	<i>67%</i>
<i>\$ Saved by Accommodating</i>	<i>\$48,347.45</i>
<i>Transitional Duty Days Not Accommodated</i>	<i>214</i>
<i>% of Transitional Duty Days Not Accommodated</i>	<i>33%</i>
<i>Cost of Days Not Accommodated</i>	<i>\$21,106.39</i>

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

<i>PPO Penetration Rate</i>	<i>March</i>
<i>Bill Count</i>	<i>144</i>
<i>Original Provider Charges</i>	<i>\$402,206</i>
<i>Re-priced Bill Amount</i>	<i>\$95,080</i>
<i>Savings</i>	<i>\$307,127</i>
<i>% of Savings</i>	<i>76%</i>
<i>Participating Provider Penetration Rate - Bill Count</i>	<i>96%</i>
<i>Participating Provider Penetration Rate – Provider Charges</i>	<i>99%</i>
<i>EPO Provider Penetration Rate - Bill Count</i>	<i>94%</i>
<i>EPO Provider Penetration Rate – Provider</i>	<i>99%</i>

Ms. Beatty noted her office is fully operation with the majority of employees working from home.

Ms. Beatty stated they are working with their medical facilities to deliver safe medical services and treatment as required. She noted they are receiving information daily on provider practices, including office hour changes, telehealth capabilities, and office closures. As far as treatment, she has received good feedback, whether the patient is being seen virtually or in person. Updated lists are constantly being provided so their staff has all the information they need and CDC guidelines are being practiced at all of our provider facilities.

Ms. Beatty noted to date they have received 91 COVID-19 Report only claims for the BURLCO JIF

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

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the new cyber hygiene training course recently assigned, the deadline has been moved to May 1, which was originally March 31.

He asked that members be aware of the numerous Covid-19 email scams that are circulating. He noted one member has already fallen victim to one of these scams, but luckily, due to double redundancy backups, there was minimal damage and they were only down for one day. Please be sure emails received are coming from a trusted source. If you have any question regarding this, he had previously provided a link to all members, where if you type in the questionable email address, it will show you where the email originated.

Mr. Romero reminded the members he is available 24/7, so if there are any issues he can assist with, please reach out.

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

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **March 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of March 31, 2020 for Closed Fund Years 1991 to 2015, and Fund Years 2016, 2017, 2018, 2019 and 2020.

Investment Interest

Interest received or accrued for the reporting period totaled \$24,277.01. This generated an average annual yield of 1.46%. However, after including an unrealized net gain of \$56,458.25 in the asset portfolio, the yield is adjusted to 4.92% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$119,098.82 as it relates to current market value of \$14,499,970.20 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,541,881.95.

The Fund's asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

Receipt Activity for the Period

	Monthly	YTD
Subrogation Receipts	\$0	\$44,404.29
Salvage Receipts	\$0	
Overpayment Reimbursements	\$0	
FY 2020 Premium Assessments	\$369,268.00	

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

Delran Township	\$30,926.00
Chesterfield Township	\$1,104.00
Bordentown City	\$69,790.00
Bordentown Township	\$43,805.00
Westampton	\$10,333.00
1 st Qtr. '20 E-JIF Dividend	\$83,187.28

Cash Activity for the Period

During the reporting period the Fund's "Cash Position" changed from an opening balance of \$19,637,635.63 to a closing balance of \$19,723,797.36 showing an increase in the fund of \$86,161.73.

Loss Run Payment Register – March 2020

Mr. Tontarski stated that his 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 \$277,087.33. The claim detail shows 287 claim payments issued.

Bill List – March 2020

For the Executive Committee's consideration, Mr. Tontarski presented the April Bill List in the amount of \$948,874.11 which was included in the agenda packet.

Chair Jack entertained a motion to approve the March 2020 Loss Run Payment Register and approve the April 2020 Bill List in the amount of \$948,874.11 as presented

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

Motion by Mr. Ingling, seconded by Mr. Cramer, to approve the *March 2020 Loss Run Payment Register and approve the April 2020 Bill List* as presented.

ROLL CALL *Yeas* Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Glenn McMahon, **Chesterfield Twp.**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Motion carried by unanimous vote.

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

COMMITTEE REPORTS

Finance Committee Report - Mr. Forlenza noted that the 2020 Budget Amendment will be re-advertised for Public Hearing and Adoption at either the May or June Executive Committee Meeting assuming an in person meeting. The membership agreed.

Safety Committee Meeting – March 25, 2020 – Mr. Cramer noted the minutes were included in the agenda packet and were self-explanatory and if anyone had any questions, they could reach out to himself or Mr. Forlenza.

MEL/RCF/EJIF REPORTS

Chair Jack noted the MEL report, including two (2) MEL Cyber News memos in regards to COVID-19 from March 27, 2020 were included in the agenda and were self-explanatory.

Mr. Matchett noted the RCF report from March 27, 2020 was also included in the agenda packet and was self-explanatory.

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

MISCELLANEOUS BUSINESS

Mr. Forlenza noted that due to the current situation and uncertainty of COVID-19, he would like to ask for a Motion, after consultation with the Fund Chair, Secretary, & Solicitor to re-advertise the May Executive Committee Meeting to a conference call, if needed. He noted he would prefer to have authorization to re-advertise, as it is an uncertainty right now. He also noted he will be consulting with these same individuals over the next week or so in regards to the logistics of the Annual Retreat, which has been postponed to date.

Chair Jack asked for a Motion to re-advertise the May Executive Committee Meeting as outlined by Mr. Forlenza.

Motion by Mr. Gural, seconded by Mr. Mascia to re-advertise the May 2020 Executive Committee Meeting. All in Favor. Motion carried.

Next Meeting

Chair Jack noted that the next meeting of the BURLCO JIF will more than likely be a conference call on Tuesday, May 19, 2020 at 3:30 PM unless otherwise noted.

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. Mr. Forlenza did note that this meeting was advertised so if the any member of the public wished to attend, they could do so at the office of the Executive Director and participate in the Conference Call.

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

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

EXECUTIVE SESSION MEETING – Resolution #2020-23

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. Cramer, seconded by Mr. Ingling, to Adopt ***Resolution #2020-23***.

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. Cramer seconded by Mr. Ingling, 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.

<i>Workers Compensation</i>	<i>General Liability</i>
2019176278	2019164610
MLT-2020194299	2019165721
2020198969	001241781
2020194285	

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

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

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

There were two (2) abandonment of Subrogation claim(s) presented in Closed Session:

001252073
 # 2019158557

Chair Jack entertained a motion to Abandon Subrogation on the files presented

Motion by Mr. Gural, seconded by Mr. Ingling, to Abandon Subrogation on the files as presented.

ROLL CALL *Yeas* Doug Cramer, **Tabernacle Twp.**
 James Ingling, **Wrightstown Borough**
 John Gural, **Palmyra Borough**
 Jerry Mascia, **Mt. Laurel Twp.**
 Glenn McMahon, **Chesterfield Twp.**
 Meghan Jack, **Riverside Twp.**
 Paula Kosko, **Hainesport Twp.**

Nays: None

Motion carried by unanimous vote.

MOTION TO ADJOURN

Chair Jack entertained a motion to adjourn the April 21, 2020 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Mr. Ingling, to adjourn the April 21, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:30 PM.

Kris Kristie,
Recording Secretary for

Glenn McMahon,
Fund Secretary



To: Fund Commissioners
From: Paul A. Forlenza, MGA, RMC, Executive Director
Date: May 19, 2020
Re: **Executive Director's Report**

.....

A. Lost Time Accident Frequency Report – (pgs. 15-16)

The March 2020 Lost Time Accident Frequency Summary and the Statewide Recap for March 2020 are attached for your review.

B. Certificates of Insurance (pg. 17)

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

C. Financial Fast Track Report

The Financial Fast Track Report as of March 31, 2020 is a handout. The report is generated by PERMA and provides a “snapshot” of the JIF’s financial status.

D. Regulatory Filing Checklists (pgs. 18-19)

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 (pg. 20)

Revised announcement letters including instructions on how to collect your 2019 Safety Incentive Program Awards was emailed to all members on or about April 14, 2020. A report detailing the reward amounts for each member is included in the agenda. If you have any questions on how to collect your 2019 Safety Incentive Program Awards, 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.**

F. 2020 Optional Safety Budget (pg. 21)

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 17, 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. 22)

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 17, 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. 23)

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 17, 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. 24)

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. 25)

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. 26)

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. 27-30)

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

The Fund sponsored Elected Officials training has concluded. The sign-in sheets from December 5, 2019, January 29, 2020 and February 6, 2020 seminars as well as the sessions held at the 2019 League of Municipalities are posted on the JIF website. The MEL had announced an online course which you could access from the MEL website. A notice on how to take the online course was sent to all members the week of March 16th. In order to receive the credit, you must have completed the training by June 1, 2020.

N. Police Command Staff Training (pgs. 31-32)

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 April 1, 2020 training scheduled at Auletto Caterers, Deptford has been postponed due to the pandemic and will be rescheduled. The remaining training dates are scheduled as follows:

September 22, 2020 – O’Connors, Eastampton
October 15, 2020 - Merighi’s Savoy Inn, Vineland

O. Managerial & Supervisory Trainings – Invite (pgs. 33-35)

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 ACM and TRICO JIFs. An invitation/invite was emailed to all Clerks, RMC’s, and Fund Commissioners on or about March 6, 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 first training date of April 7, 2020 at the Wildwood Convention Center has been postponed and will be rescheduled. The remaining trainings have been scheduled on the following dates:

Wednesday, June 24, 2020 – O’Connors, Eastampton
Thursday, September 24, 2020 – Auletto Caterers, Deptford
Tuesday, September 29, 2020 – Merighi’s Savoy Inn, Vineland

P. Land Use Training Certification (pg. 36)

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 for certain Board Members. Please note that only these Board Members that have completed the training are eligible for the enhanced coverage. If you have any questions, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

Q. Financial Disclosure Statement Filing (pgs. 37-42)

In 2014, the Division of Local Government Services implemented a new “on line” process for completion and submission of Financial Disclosure Statements (FDS). Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from the Executive Director’s office once we are notified of their assignment and have 30 days from their day of assignment in which to file. On March 30, 2020, Kris Kristie notified all Fund Commissioners, and Fund Professionals required to complete the FDS process, via email of their responsibility to include their role with the JIF on their FDS which originally had to be submitted by April 30, 2020 has been extended until July 31, 2020. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director’s office should contact Kris Kristie at 856-446-9136.

R. Annual Planning Retreat –Save the Date (pg. 43)

The Annual Planning Retreat is scheduled for Thursday & Friday, July 30th & 31st. This year’s Retreat will be held in conjunction with the TRICO JIF as the BURLCOJIF has had to cancel its Retreat due to the pandemic. A *Save the Date* will be sent out this week to all members, RMC’s, and Professionals of the BURLCO & TRICO JIFs.

S. New Fund Commissioner Orientation

A Fund Commissioner Orientation took place on May 19, 2020 @ 10:00 AM. It was held via Webex. Those Fund Commissioners that responded to a February 27, 2020 email invitation indicating an interest in attending this session were contacted and provided with information on attending the Orientation.

T. Renewing Member Visitation Program

Earlier this month, the Executive Director's office sent a request to each of the renewing members regarding the current and anticipated format of their governing body meetings. The purpose of this request is to determine the process by which the Executive Director's office can provide each of the governing bodies with information pertaining to their renewal in the JIF. Based upon the response to this request, the Executive Director's office will participate in these meetings either in person, via conference call, or through video conferencing. Each renewing member is asked to respond to this email as soon as possible.

U. 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.

V. New Member Activity

Nothing to Report.

Burlington County Municipal JIF JOINT INSURANCE FUND									
2020 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS									
DATA VALUED AS OF March 31, 2020									
		# CLAIMS	Y.T.D.	2020	2019	2018			TOTAL
	** FOR	LOST TIME	LOST TIME	LOST TIME	LOST TIME	LOST TIME			RATE
MEMBER_ID	MEMBER	* 3/31/2020	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	MEMBER		2020 - 2018
1	75 Beverly City	0	0	0.00	0.00	0.00	1 Beverly City		0.00
2	76 Delanco Township	0	0	0.00	0.00	2.15	2 Delanco Township		1.17
3	77 Delran Township	0	0	0.00	0.94	2.87	3 Delran Township		1.64
4	79 Florence Township	0	0	0.00	1.91	1.91	4 Florence Township		1.70
5	80 Hainesport Township	0	0	0.00	0.00	0.00	5 Hainesport Township		0.00
6	81 Lumberton Township	0	0	0.00	0.00	0.00	6 Lumberton Township		0.00
7	82 Mansfield Township	0	0	0.00	0.00	0.98	7 Mansfield Township		0.45
8	83 Medford Township	0	0	0.00	0.72	0.00	8 Medford Township		0.32
9	84 Riverside Township	0	0	0.00	0.00	5.00	9 Riverside Township		2.10
10	85 Shamong Township	0	0	0.00	0.00	0.00	10 Shamong Township		0.00
11	86 Tabernacle Township	0	0	0.00	0.00	1.27	11 Tabernacle Township		0.44
12	456 Springfield Township	0	0	0.00	0.00	0.00	12 Springfield Township		0.00
13	531 Chesterfield Township	0	0	0.00	0.00	0.00	13 Chesterfield Township		0.00
14	532 Westampton Township	0	0	0.00	3.03	2.00	14 Westampton Township		2.22
15	576 Mount Laurel Township	0	0	0.00	2.02	2.63	15 Mount Laurel Township		2.05
16	577 Bass River Township	0	0	0.00	0.00	0.00	16 Bass River Township		0.00
17	589 Bordentown City	0	0	0.00	2.07	0.00	17 Bordentown City		0.84
18	600 Bordentown Township	0	0	0.00	3.55	0.00	18 Bordentown Township		1.70
19	601 North Hanover Township	0	0	0.00	0.00	1.32	19 North Hanover Township		0.60
20	636 Wrightstown Borough	0	0	0.00	0.00	0.00	20 Wrightstown Borough		0.00
21	642 Pemberton Borough	0	0	0.00	2.33	0.00	21 Pemberton Borough		1.02
22	650 Palmyra Borough	0	0	0.00	1.20	2.67	22 Palmyra Borough		1.68
23	651 Woodland Township	0	0	0.00	0.00	0.00	23 Woodland Township		0.00
24	679 Fieldsboro Borough	0	0	0.00	0.00	0.00	24 Fieldsboro Borough		0.00
25	697 New Hanover Township	0	0	0.00	0.00	0.00	25 New Hanover Township		0.00
26	208 Pemberton Township	0	2	3.98	2.56	5.17	26 Pemberton Township		3.87
27	373 Southampton Township	0	1	5.00	1.18	2.55	27 Southampton Township		2.18
28	78 Edgewater Park Township	1	2	13.91	0.00	4.35	28 Edgewater Park Township		3.73
Totals:		1	5	0.88	1.20	1.69			1.39
Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)									
* Member does not participate in the FUND for Workers' Comp coverage									
** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report									
*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR									
2019 Loss Time Accident Frequency as of March 31, 2019 1.48									

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS				
		March 31, 2020		
	2020	2019	2018	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE *
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2020 - 2018
Professional Municipal Management	0.00	1.88	2.48	1.94
Monmouth County	0.60	1.32	1.16	1.17
Atlantic County Municipal JIF	0.62	2.42	2.25	2.15
NJ Public Housing Authority	0.63	1.75	2.11	1.78
Burlington County Municipal JIF	0.88	1.20	1.69	1.39
South Bergen County	0.99	1.54	2.22	1.78
Suburban Essex	1.03	1.65	2.09	1.77
NJ Utility Authorities	1.12	2.43	2.12	2.14
Suburban Municipal	1.13	1.75	1.74	1.68
Bergen County	1.14	1.47	1.43	1.42
Gloucester, Salem, Cumberland Cou	1.21	1.60	1.94	1.71
Ocean County	1.23	1.70	2.23	1.88
Morris County	1.28	1.49	1.60	1.51
Central New Jersey	1.28	1.25	1.49	1.35
Camden County	1.49	1.39	1.94	1.64
AVERAGE	0.98	1.66	1.90	1.69
* NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time				

Burlington County Municipal JIF

Certificate of Insurance Monthly Report

From 3/22/2020 To 4/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Vacuum Sales, Inc. I - Township of Pemberton	51 Stone Road Lindenwold, NJ 08021	RE: Vacuum-pressure tank mounted on 2009 Sterling Acterra VIN: #2FZHCHBS39AAD7179 Certificate Holder is an Additional Insured 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 lease of 4000 US gallon, aluminum, vacuum-pressure tank mounted on 2009 Sterling Acterra cab and chassis with a Masport Hydra vacuum pressure pum package. VIN: #2FZHCHBS39AAD7179	3/27/2020 #2477095	GL AU EX WC OTH
H - New Jersey Historic Trust I - New Hanover Township		Evidence of Insurance.	3/31/2020 #2478196	GL AU EX WC OTH
H - Burlington County Board of I - Township of Mansfield	Chosen Freeholders PO Box 6000 Mt Holly, NJ 08060	Evidence of Insurance with respects to "Road Occupancy" for Field Day June 2020	4/3/2020 #2479776	GL AU EX WC
Total # of Holders: 3				

Burlington County Municipal Joint Insurance Fund

Monthly Regulatory Filing Checklist

Fund Year 2020 for the Month of April

ITEM	FILING STATUS
Meeting Minutes	5/20/20
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
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	N/A
Executive Committee Changes	N/A

Burlington County Municipal Joint Insurance Fund - Annual Regulatory Filing Check List

Year: January 1, 2020 – December 31, 2020

ITEM	FILING STATUS
Ethics Filings (<i>Notification to FC's and Prof's</i>)	3/31/20
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	2/10/20
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
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	3/1/21	N/A	3/1/21	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
2019 Safety Incentive Program**

Member Municipality	T-Size	Opening Balance	Jan 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	Aug 2020	Sept 2020	Oct 2020	Nov 2020	Dec 2020	Paid in 2021	Total Paid	Remaining Balance	Date Encumber	Lunch \$10PP
Bass River	S	3,100.00				3,100.00										3,100.00	0.00		NA
Beverly	M	3,150.00														0.00	3,150.00		NA
Bordentown City	M	3,400.00														0.00	3,400.00		NA
Bordentown Twp	L	3,450.00														0.00	3,450.00		NA
Chesterfield	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delanco	S	2,850.00					2,850.00									2,850.00	0.00		NA
Delran	L	3,450.00														0.00	3,450.00		NA
Edgewater	M	2,400.00					2,400.00									2,400.00	0.00		NA
Fieldsboro Boro	S	2,850.00				2,850.00										2,850.00	0.00		NA
Florence	L	3,450.00				3,450.00										3,450.00	0.00		NA
Hainesport	S	3,100.00				3,100.00										3,100.00	0.00		NA
Lumberton	L	3,200.00					3,200.00									3,200.00	0.00		NA
Mansfield	M	2,900.00					2,900.00									2,900.00	0.00		NA
Medford	XL	4,000.00				4,000.00										4,000.00	0.00		NA
Mount Laurel	XL	3,500.00					3,500.00									3,500.00	0.00		NA
New Hanover (new)		0.00	New Member January 1, 2020														0.00		NA
North Hanover	M	2,900.00				2,900.00										2,900.00	0.00		NA
Palmyra	M	2,650.00					2,650.00									2,650.00	0.00		NA
Pemberton Boro.	S	2,100.00					2,100.00									2,100.00	0.00		NA
Pemberton Twp.	XL	3,500.00				3,500.00										3,500.00	0.00		NA
Riverside	M	2,900.00														0.00	2,900.00		NA
Shamong	S	3,100.00					3,100.00									3,100.00	0.00		NA
Southampton	M	2,650.00					2,650.00									2,650.00	0.00		NA
Springfield	S	2,600.00														0.00	2,600.00		NA
Tabernacle	S	3,100.00					3,100.00									3,100.00	0.00		NA
Westampton	M	3,400.00														0.00	3,400.00		NA
Woodland	S	2,350.00					2,350.00									2,350.00	0.00		NA
Wrightstown	S	2,850.00					2,850.00									2,850.00	0.00		NA
Total By Line		\$81,750.00	\$0.00	\$0.00	\$0.00	\$22,900.00	\$36,500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$59,400.00	\$22,350.00		NA

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 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date 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**

Member Municipality	Opening Balance	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid 2021	Total Paid	Remaining Balance	Date of Encumber
Bass River	500.00														0.00	500.00	
Beverly	750.00														0.00	750.00	
Bordentown City	750.00														0.00	750.00	
Bordentown Twp.	1,000.00														0.00	1,000.00	
Chesterfield	500.00														0.00	500.00	
Delanco	750.00														0.00	750.00	
Delran	1,000.00														0.00	1,000.00	
Edgewater Park	750.00														0.00	750.00	
Fieldsboro	500.00														0.00	500.00	
Florence	1,000.00														0.00	1,000.00	
Hainesport	500.00														0.00	500.00	
Lumberton	1,000.00														0.00	1,000.00	
Mansfield	750.00														0.00	750.00	
Medford	1,500.00														0.00	1,500.00	
Mount Laurel	1,500.00														0.00	1,500.00	
New Hanover (new)	500.00														0.00	500.00	
North Hanover	750.00														0.00	750.00	
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	
Springfield	500.00														0.00	500.00	
Tabernacle	500.00														0.00	500.00	
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	

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 Municipality	Opening Balance	January 2020	Feb 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020	Paid in 2021	Total Paid	Remaining Balance	Date 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					500.00									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	\$500.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	\$13,500.00	

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

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Burlico JIF						
Data Valued As of :		May 11, 2020				
Total Participating Members		28				
Complaint		26				
Percent Compliant		92.86%				
			01/01/20		2020	
	Checklist Submitted	Compliant	EPL		POL	Co-Insurance
Member Name	*		Deductible		Deductible	01/01/20
BASS RIVER	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	No	No	\$ 20,000		\$ 20,000	20% of 1st 250K
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 POL
* Member does NOT participate in EPL coverage						

MEL STATUTORY BONDS as of 5/8/20

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
BURLCO	Bass River Township	Eileen Brower	Treasurer	06/13/2016		Yes	Approved
BURLCO	Bass River Township	Albert Stanley	Tax Collector/CFO	06/05/2017		Yes	Approved
BURLCO	Bass River Township	Linda Eliason-Ash	Tax Collector	01/01/2007	05/31/2017	No	Approved
BURLCO	Beverly City	Shari Key	Tax Collector	05/01/2014		Yes	Approved
BURLCO	Beverly City	Yvonne Bullock	Treasurer / CFO Crime	05/01/2014		Yes	Approved
BURLCO	Beverly City	Shari Lynn Phillip	Tax Collector	05/01/2014		No	Approved
BURLCO	Bordentown City	Richard Wright	Treasurer	06/20/2019		Yes	Approved
BURLCO	Bordentown City	Jennifer M. Smith	Tax Collector	02/13/2017		Yes	Approved
BURLCO	Bordentown City	Caryn Hoyer	Tax Collector	08/10/2015	02/13/2017	No	Approved
BURLCO	Bordentown City	Margaret Peak	Treasurer/CFO-crime	08/01/2013	06/14/2019	No	Approved
BURLCO	Bordentown City	Tanyika Johns	Tax Collector	03/11/2014	08/10/2015	No	Approved
BURLCO	Bordentown Township	Add in error	Add in error			No	Pending
BURLCO	Bordentown Township	Jeffrey Elasser	Tax Collector	08/01/2015		Yes	Approved
BURLCO	Bordentown Township	Donna Muldrow	Treasurer	03/05/2009		Yes	Approved
BURLCO	Bordentown Township	MaryAlice Picariello	Tax Collector	03/05/2009	05/29/2015	No	Approved
BURLCO	Chesterfield Township	Wendy Wulstein	Treasurer	01/31/2012		Yes	Approved
BURLCO	Chesterfield Township	Caryn M. Hoyer	Tax Collector	06/30/2008		Yes	Approved
BURLCO	Delanco Township	Jennifer Dellavalle	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Delanco Township	Robert L. Hudnell	Treasurer (CFO crime)	01/01/2007		Yes	Approved
BURLCO	Delanco Township	Lynn A. Davis	Tax Collector	01/01/2007	11/01/2016	No	Approved
BURLCO	Delran Township	Margaret M. Peak	CFO / Treasurer	04/08/2019		Yes	Approved
BURLCO	Delran Township	Tanyika L. Johns	Tax Collector	02/01/2019		Yes	Approved
BURLCO	Delran Township	Victoria Boras	Tax Collector	06/27/2011	02/28/2019	No	Approved
BURLCO	Delran Township	Linda Lewis	Treasurer	12/21/2018	04/01/2019	No	Approved
BURLCO	Edgewater Park Township	Mindie Weiner	Tax Collector	02/05/2019		Yes	Approved
BURLCO	Edgewater Park Township	Tanyika Johns	Tax Collector		02/05/2019	No	Approved
BURLCO	Fieldsboro Borough	LEIGHA A BOGDANOWICZ	Tax Collector	04/01/2019		Yes	Approved
BURLCO	Fieldsboro Borough	Lan Chen Shen	Tax Collector	01/01/2016	03/31/2019	No	Approved
BURLCO	Fieldsboro Borough	Peter Federico	Treasurer	01/01/2016		Yes	Approved
BURLCO	Hainesport Township	Donna Condo	Treasurer/CFO	02/01/2019		Yes	Approved
BURLCO	Hainesport Township	Paula Tiver	Tax Collector	01/01/2020		Yes	Pending
BURLCO	Hainesport Township	Dawn Emmons	CFO	02/01/2017	01/31/2019	No	Pending
BURLCO	Hainesport Township	Sharon A. Deviney	Tax Collector	01/01/2007	01/01/2020	No	Approved
BURLCO	Hainesport Township	Joanna Mustafa	CFO	12/13/2016	02/17/2017	No	Approved
BURLCO	Lumberton Township	Robin D. Sarlo	Tax Collector	01/01/2016		Yes	Approved
BURLCO	Lumberton Township	Sharon Deviney	Tax Collector	02/19/2011	12/31/2015	No	Approved
BURLCO	Mansfield Township	Bonnie Grouser	CFO/Treasurer	07/01/2019		Yes	Approved
BURLCO	Mansfield Township	Dana Elliott	Tax Collector	07/01/2018		Yes	Approved
BURLCO	Mansfield Township	Elaine Fortin	Tax Collector	01/01/2007	07/01/2018	No	Approved
BURLCO	Mansfield Township	Joseph P Monzo	Treasurer (CFO)	01/01/2007	07/01/2019	No	Approved
BURLCO	Medford Township	Robin Sarlo	Treasurer/CFO	03/04/2019		Yes	Approved
BURLCO	Medford Township	Albert Stanley	Treasurer / CFO	08/03/2015	03/04/2019	No	Approved
BURLCO	Medford Township	Patricia Capasso	Tax Collector	01/01/2013		Yes	Approved
BURLCO	Mount Laurel Township	Kim Muchowski	Tax Collector	10/24/2016		Yes	Approved
BURLCO	Mount Laurel Township	Karen Cohen	Library Treasurer	01/15/2014		Yes	Approved
BURLCO	Mount Laurel Township	Tara Krueger	Treasurer	04/17/2017		Yes	Approved
BURLCO	Mount Laurel Township	Meredith Tomczyk	Treasurer / CFO Crime	01/09/2012		Yes	Approved
BURLCO	Mount Laurel Township	Maureen Mitchell	Tax Collector	01/30/2012	10/24/2016	No	Approved
BURLCO	New Hanover Township	Terry Henry	CFO/Treasurer	02/26/2020		Yes	Approved
BURLCO	New Hanover Township	Lynn Davis	Tax Collector	01/01/2020		Yes	Approved
BURLCO	North Hanover Township	Mary Alice Picariello	Tax Collector	06/27/2009		Yes	Approved
BURLCO	North Hanover Township	Joseph Greene	Treasurer	04/29/2013		Yes	Approved
BURLCO	Palmyra Borough	Janeen Rossi	Tax Collector	02/19/2020		Yes	Incomplete
BURLCO	Palmyra Borough	Tanyika Johns	Tax Collector	01/01/2016	01/25/2019	No	Approved
BURLCO	Palmyra Borough					No	Approved
BURLCO	Palmyra Borough	Danielle Lippincott	Tax Collector	01/25/2019		Yes	Approved
BURLCO	Palmyra Borough	Donna Condo	CFO (Treasurer)	01/01/2016		Yes	Approved
BURLCO	Pemberton Borough	Donna Mull	Treasurer	01/01/2011		Yes	Approved
BURLCO	Pemberton Borough	Kathleen Smick	Tax Collector	05/19/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Varrelmann	Tax Collector	03/23/2015		Yes	Approved
BURLCO	Pemberton Township	Robert Benick	Treasurer	01/01/2014		Yes	Approved
BURLCO	Pemberton Township	Alison Shinkunas	Tax Collector	03/23/2015		No	Approved
BURLCO	Riverside Township	Meghan O. Jack	Treasurer	06/01/2013		Yes	Approved
BURLCO	Riverside Township	Mindie Weiner	Tax Collector	03/21/2016		Yes	Approved
BURLCO	Riverside Township	Nancy Elmeaze	Tax Collector	09/01/2007	07/31/2015	No	Approved
BURLCO	Shamong Township	Christine Chambers	Treasurer(CFO Crime)	11/24/2014		Yes	Approved
BURLCO	Shamong Township	Kathryn J. Taylor	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Southampton Township	Melissa Chesla	Tax Collector	09/01/2014		Yes	Approved
BURLCO	Southampton Township	Nancy Gower	Treasurer (CFO Crime)	01/01/2007		Yes	Approved
BURLCO	Springfield Township	Dianne Kelly	Treasurer/CFO	01/01/2010		Yes	Approved
BURLCO	Springfield Township	Melissa Chesla	Tax Collector	11/01/2014		Yes	Approved
BURLCO	Tabernacle Township	Rodney R Haines	CFO/Treasurer	08/01/2018		Yes	Approved
BURLCO	Tabernacle Township	Kimberly Smith	Tax Collector	04/01/2016		Yes	Approved
BURLCO	Tabernacle Township	Susan Costales	Tax Collector	09/24/2008	08/21/2018	No	Approved
BURLCO	Westampton Township	Robert L. Hudnell	Treasurer	01/01/2007		Yes	Approved
BURLCO	Westampton Township	Carol A. Brown-layou	Tax Collector	01/01/2007		Yes	Approved
BURLCO	Woodland Township	Nancy Seeland	Tax Collector	01/01/2015		Yes	Approved
BURLCO	Woodland Township	Kathleen Rosmando	Treasurer	06/06/2013		Yes	Approved
BURLCO	Wrightstown Borough	Ronald A. Ghrist	Treasurer	01/01/2010		Yes	Approved
BURLCO	Wrightstown Borough	Jeffrey C. Elsasser	Tax Collector	11/01/2016		Yes	Approved
BURLCO	Wrightstown Borough	Lynn A. Davis	Tax Collector	01/01/2010	11/01/2016	No	Approved

Burlington County Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member 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			

Enhanced Legal Presumptions Do Not Make Sense For Pandemic-Related Claims

John H. Geaney April 27, 2020 [Legislation](#) [0 Comments](#)

Proposed **Senate Bill 2380** sponsored by New Jersey Senate President Stephen Sweeney seeks to create a new legal presumption of compensability for “essential employees,” including public safety workers and virtually all health care workers who file COVID-19 workers’ compensation claims. This proposed presumption would require the Judge of Compensation to presume that any COVID-19 claim for public safety and health care workers must be found to be work related unless the employer could rebut the claim by “**clear and convincing evidence.**” There exists no presumption in the New Jersey Workers’ Compensation Act that requires an employer in any circumstance to rebut a claim by clear and convincing evidence. There is a very good reason for that: the standard would be impossible to meet for employers, and it would in effect make employers strictly liable for all COVID-19 cases, whether the claims are causally related or not.

There are both legal and practical reasons that enhanced legal presumptions do not make sense in the context of this pandemic. Consider the legal issue first. For an occupational disease to be compensable it must be proven to arise out of the employment and be produced by causes which are characteristic of or peculiar to work under N.J.S.A. 34:15-31. But the COVID-19 virus is ubiquitous. It spreads wherever people congregate: including churches, grocery stores, post offices, and crowded beaches. Millions of people have the virus and don’t know it. COVID-19 claims are not like traditional occupational disease claims such as black lung among coal miners or Legionnaire’s Disease among workers in an infected building who breathe in the bacteria. These kinds of occupational disease claims clearly meet the test of being peculiar to a particular work environment.

COVID-19 illnesses arise when the virus spreads in any close human contact, whether it is through work or outside work. We all understand how easily the virus can be spread in any life circumstance. A New Jersey family had a gathering in late February that led to the tragic death of four family members from the coronavirus. Other family members also got sick. Sixty choir members in the State of Washington met to practice on March 6, 2020. They sanitized and kept their distance from one another. Within days 45 of 60 choir members became ill because the virus was spread through the air when they sang.

Hospitals, health care providers and public sector employers, their carriers and excess carriers, are now inundated with COVID-19 claims. This is putting enormous financial strain on public sector and hospital budgets at a time when Americans have expressed profound concern about rising health care costs, high taxes, and unfunded pension

plans. These claims are now beginning to work their way into the workers' compensation systems of each state. The good news is that there are already adequate laws in New Jersey to deal with COVID-19 claims without creating an ultra-high legal presumption for a virus that is in every state and every country.

Judges understand that health care workers and public safety workers often work in close proximity to people who may be infected. They may also have non-work exposures as well. In assessing whether any COVID-19 virus arises from work, workers' compensation judges draw on their expertise in sorting out complex causation issues, factoring in work and non-work exposures. For example, they evaluate claims for alleged cancer from second-hand smoke, Lyme disease, lead exposure, and other environmental claims. In doing so, workers' compensation judges use a **more probable than not** legal standard. In fact, there already is a presumption in the 2019 **Thomas Canzanella Twenty First Century First Responders Act** that shifts the burden to employers to **disprove** certain claims involving public safety workers by the more probable than not standard. The proposed coronavirus presumption not only shifts the burden of proof to employers but it imposes an extremely high legal presumption on employers that directly conflicts with the 2019 legal presumption created under the Thomas Canzanella law.

Public policy is important, and the wrong policy is to *vastly increase the financial burden on health care, government and their carriers by making virtually all COVID-19 claims compensable through an unrealistic new legal presumption*. Carriers did not collect pandemic premiums from their insureds. Requiring government, health care employers and their carriers to pay all COVID-19 claims regardless of causation will add create enormous financial pressure on governments, taxpayers, health care providers and the insurance industry. These are the unintended consequences that can be foreseen by proposed S. 2380. Instead of creating an unrealistic legal presumption that makes a bad situation worse, elected leaders should focus on creating the equivalent of the current federal Paycheck Protection Program to help injured workers and to alleviate the insurance burden on health care, government and carriers.

Are There Workers' Compensation And Employment Consequences For Failure To Use Protective Devices Required Under COVID-19 Policies?

John H. Geaney May 4, 2020 Other 0 Comments

I had a recent discussion in relation to an upcoming COVID-19 webinar with former Supervising Judge of Compensation, Ray. A. Farrington, who sat in Hackensack, N.J. Judge Farrington raised an important question about what employers can do when employees ignore safety rules concerning COVID-19 in respect to both workers' compensation and employment law.

Suppose an employer has a strict requirement that an employee must wear a mask at work to protect the employee and others. Suppose further that one employee repeatedly ignores the rule and eventually becomes sick with coronavirus and then brings a workers' compensation claim. Is there a valid defense to the claim based on the employee's willful failure wear his mask?

The answer is yes, if the employer complied with the terms of N.J.S.A. 34:15-7. That provision states that ***the willful failure to make use of a reasonable and proper personal protective device furnished by the employer is grounds for denial of the workers' compensation claim if the employer has clearly made this a requirement of the employment and has uniformly enforced this rule.*** For this defense to work, the employer has to properly document that despite repeated warnings, the employee willfully failed to properly and effectively utilize the protective device, and that conduct led to the work illness, in this case the virus.

A second question in this scenario is whether the employer can terminate someone who fails to utilize required protective devices. As Judge Farrington posed the question: "Can the employer have a zero tolerance policy?" For the answer we turn to Ralph Smith, Esq., Co-Chair of Capehart's labor law department. Ralph responded, "If you are a non-union employer, firing under a zero tolerance policy for a lack of mask use would no doubt be allowed because failing to follow such a directive would be insubordination, and insubordination is subject to discipline, including possible discharge." He added, "Progressive discipline would be unnecessary unless the employer has a policy where progression is required, though most employers carve out from progressive discipline serious workplace infractions." Ralph added that given the risks of COVID 19, not wearing a mask could have serious health consequences for others and should be considered a serious infraction.

The answer is more nuanced if the employer is in a unionized setting. Ralph explained, “I would think that discipline would be an issue which would have to be addressed with the union, it being considered a term and condition of employment, but if you already have a CBA (Collective Bargaining Agreement) with a progressive discipline policy, you would need to follow that and likely would not be able to go directly to termination.” Ralph suggested that in a union setting it would be wise to discuss the employer’s plans involving mask usage with the union. He added, “Unions have the same safety incentive as employers do, so I suspect the employer would not get very much pushback on requiring mask usage and disciplining for non-use, short of termination for a first violation.”

Finally, Ralph made an important point about reasonable accommodations. “In both union and non-union contexts, an employer might have to accommodate someone who refuses to wear a mask, or is unable to do so, because of health reasons. This is an exception even under Governor Murphy’s Executive Orders.” He added that the employer may need to address whatever the underlying disability is which precludes mask use just as the employer would for any disability. The question becomes whether the employer can make adjustments that accommodate the health problem and still maintains a safe working environment.

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.



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

Sessions – There will be (2) identical sessions each day.

You need only attend one of the sessions. Choose One:

Dates and Locations: Please indicate your choice

_____ **Wednesday, February 5, 2020 at Merighi's Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

_____ **Wednesday, April 1, 2020 at Auletto Caterers, Deptford**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

_____ **Tuesday, September 22, 2020 at O'Connors, Eastampton**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

_____ **Thursday, October 15, 2020 at Merighi's Savoy Inn, Vineland**

_____ **9:00 AM – 11:30 AM ...Registration starts at 8:15 AM**

_____ **1:00 PM – 3:30 PM.....Registration starts at 12:00 Noon**

.....

Please Print Clearly

Municipality _____ Contact Name: _____

Phone: _____ Fax: _____ E-Mail _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Forward Completed Registration Form to:

Carol Mason

Account Rep.

PHONE: (856) 446-9127

FAX: (856) 446-9149



Municipal Managers and Supervisors Risk Management Seminar

As part of their continuing commitment to management/supervisory training, the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on municipal risk management. The seminar is intended for all employees who manage or supervise others within your municipality. That will include department heads, managers, foremen, and supervisors from all departments included but not limited to Administration, Public Works, Recreation, Fire, Rescue and Emergency Services (paid or volunteer). CFO's, Tax Collectors and Tax Assessors who manage or supervise staff.

Topics

Among other topics of importance to managers & supervisors, this training will address common employee/employer issues including discipline and discharge, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, there will also be an extensive discussion on the new Sexual Abuse & Molestation law and the requirements that the law places on municipalities in regards to Protecting Children. Please note that attendance at these seminars will count toward the Managerial/Supervisory continuing training required by the MEL for compliance with the 2021-2022 Employment Practices Liability Risk Management Plan and the Sexual Abuse & Molestation Risk Management Program.

Police officers that currently manage or supervise others including Police Chiefs, Captains, Lieutenants, Sergeants, etc. are required to attend the specific Police Command Staff Training. In addition, it is recommended that any officer that will be eligible to be promoted into a supervisory or management position within the next two (2) years should attend that training. A separate announcement regarding that training was sent out on or about January 8, 2020 via email to all Clerks and Fund Commissioners. Police do not need to attend this Managers & Supervisory Training.

For your convenience, and to facilitate maximum participation, the seminar will be presented in a morning and afternoon session. Please note that all sessions are identical, and you need only attend one (1) morning OR afternoon session. **Please see the attached documentation for specific times and locations. Please register at least two (2) weeks prior to the scheduled training.**



Managerial & Supervisory Training Seminar Details

Morning Session – Breakfast provided beginning at 8:30 AM

Or

Afternoon Session – Lunch provided beginning at 12:30 PM

<i>Date</i>	<i>Location</i>	<i>Time (2 Sessions)</i>
Tuesday April 7, 2020	Wildwood Convention Center Wildwood	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Wednesday, June 24, 2020	O’Connors Eastampton	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Thursday September 24, 2020	Auletto Caterers Deptford	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM
Tuesday September 29, 2020	Merighi’s Savoy Inn, Vineland	Morning Session: 8:30 AM Registration Session 9:00 AM - 11: 30 AM or Afternoon Session: 12:30 PM Registration Training Session 1:00 PM - 3:30 PM

**Please confirm your registration via the attached response form at
least 2 weeks prior to any of the scheduled training dates!**

****All Sessions are Identical****

Managerial & Supervisory Registration Form

Dates and Locations

Both Sessions are Identical

Morning Session: 9:00 AM – 11:30 AM

OR

Afternoon Session: 1:00 PM – 3:30 PM

_____ Tuesday, April 7, 2020 at Wildwood Convention Center

_____ Wednesday, June 24, 2020 at O'Connors, Eastampton

_____ Thursday, September 24, 2020 at Auletto Caterers, Deptford

_____ Tuesday, September 29, 2020 at Merighi's Savoy Inn, Vineland

.....

Please Print Clearly

Check One: Morning 9:00 AM – 11:30 AM _____ **or** Afternoon 1:00 PM – 3:30 PM _____

Municipality _____ Contact Name _____

Phone: _____ E-Mail _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Name: _____ Title _____

Forward Completed Registration Form to:

Carol.Mason@riskprogramadministrators.com or Fax: 856-446-9149

AJG Risk Management Services, Inc.

P.O. Box 530

Marlton, NJ 08053

PHONE: (856) 446-9127

Land Use Certifications as of May 1, 2020

Member

Bordentown City
Chesterfield Twp.
Delanco
Delran
Edgewater Park Twp.
Florence Twp.
Hainesport
Lumberton
Mansfield
Medford Twp.
Mount Laurel
New Hanover Twp.
North Hanover
Palmyra
Pemberton Twp.
Riverside
Shamong
Tabernacle
Westampton



LFN 2020-04

March 30, 2020

Contact Information

Director's Office

V. 609.292.6613

F. 609.633.6243

Local Assistance Bureau

V. 609.292.6858

F. 609.633.6243

Financial Regulation and Assistance

V. 609.292.4806

F. 609.984.7388

Local Finance Board

V. 609.292.0479

F. 609.633.6243

Administrative Services Unit

V. 609.292.6126

F. 609.633.6243

Mail and Delivery

101 South Broad St.

PO Box 803

Trenton, New Jersey

08625-0803

Web:

www.nj.gov/dca/divisions/dlgs

E-mail: dlgs@dca.nj.gov

Distribution

Municipal and County Clerks
Local Ethics Boards
County Colleges
Joint Insurance Funds
Joint Meetings
Regional Authorities
Regional Health Commissions

Local Finance Notice

Philip D. Murphy
Governor

Lt. Governor Sheila Y. Oliver
Commissioner

Melanie R. Walter
Director

Local Government Ethics Law

2020 Financial Disclosure Statements

Filing Information for Local Government Officers

Introduction

Pursuant to the Local Government Ethics Law (LGEL), specifically N.J.S.A. 40A:9-22.6, local government officers shall annually file a financial disclosure statement (FDS).

Your local government entity has determined that you are a local government officer (LGO) who is required to file. N.J.S.A. 40A:9-22.3.g defines a local government officer as "any person, whether compensated or not, whether part-time or full- time: (1) elected to any office of a local government agency; (2) serving on a local government agency, which has the authority to enact ordinances, approve development applications or grant zoning variances; (3) who is a member of an independent municipal, county or regional authority; or (4) who is a managerial executive employee of a local government agency, as defined in rules and regulations adopted by the Director of the Division of Local Government Services in the Department of Community Affairs pursuant to the "Administrative Procedure Act," P.L. 1968, c. 410 (C.52:14B-1 et seq.), but shall not mean any employee of a school district or member of a school board." N.J.S.A. 40A:9-22.3.g(4) of the LGEL, defining managerial executive, was amended in August 2015. Please note that, effective with the 2017 filing year, the Division of Local Government Services adopted Rules and Regulations determining positions specifically required to file under the managerial executive section of the LGEL. For a more comprehensive explanation of the managerial executive changes, please refer to Local Finance Notice 2020-03.

Also, effective with the 2017 filing year, the Local Finance Board (Board) amended the FDS form in conformance with the Police Information Law. These changes are further discussed on Page 4 of this LFN. In another change to the FDS form, home addresses and telephone numbers included in Section 1-Personal Information (optional) will not appear in public search results. A footnote has been added to the form reflecting this action.

The FDS is part of the legislative design for assuring that standards of ethical conduct and financial disclosure requirements for LGOs are clear, consistent, uniform in application, and enforceable on a statewide basis.

The Board commends you for accepting the opportunity to serve the public. For most LGOs, your public service will be a gratifying personal experience, and you will no doubt be exposed to various types of public policy and fiscal challenges facing your community.

Public office and employment are a public trust. The annual FDS filing requirement serves as an important reminder to each LGO that the citizens of New Jersey hold you to a high standard of ethical conduct. As such, both paid and volunteer LGOs are required to file a FDS.

This Local Finance Notice outlines filing procedures that are designed to facilitate efficiency and enhance transparency by using available technology to capture and report the financial disclosure statements we collect. This notice was written for local government officers and contains specific step-by-step instructions for successfully filing the financial disclosure statement using the online process.

A separate Local Finance Notice has been issued to municipal clerks, county clerks, and other local government entity representatives who have administrative responsibilities under the Local Government Ethics Law pertaining to financial disclosure statements. If a more comprehensive explanation of the financial disclosure statement filing requirements is desired, please read Local Finance Notice 2020-03 and the other materials that are posted on the Division of Local Government Services' (Division's) web site, www.fds.nj.gov.

Online Filing Procedure

Beginning with the 2013 filing year, online filing of FDS forms became mandatory for all local government officers (LGOs). The filing process uses a web based system and is similar to online banking or purchasing goods from a company that has an online ordering system. For the 2020 FDS, DLGS is using the online filing system that has been in use since 2014.

To file your FDS electronically, use the login ID (e-mail address) and password from the prior year. You only need a new PIN# if you have any new or additional positions that were not on your 2019 FDS. If you have additional positions for which you have been assigned a new PIN#, you must also validate the new PIN# using the "Manage Positions" button after logging in.

If you filed in previous years, but not in 2019, use the same login ID (e-mail address) and password from the year you previously filed the FDS. Your local government entity representative (e.g., municipal clerk or county clerk) must give you a new PIN# for 2020. After logging in, use the "Manage Positions" feature to validate the PIN# issued and update your profile.

If you are a new filer, you will first need to obtain the PIN# from your local government entity representative (LGE Representative and confirm with the representative how your name was listed on the roster (e.g. James Smith vs. Jim Smith). Your first and last name entered to validate the PIN# must match the name as it was entered on the roster by your local government entity representative.

If you are a new filer who is identified as an LGO by multiple local government entities (e.g., you serve as a business administrator for a municipality and also serve as a commissioner for a joint insurance fund), you will receive separate PIN#s from each entity. You will link each PIN# to a single LGO user account by using the Manage Positions feature after you validate the first PIN# issued and create your profile. More detailed instructions are provided below and at www.fds.nj.gov. Please note that if you hold multiple positions within the same local government entity (e.g., municipal governing body member also serving on the local planning board), you will only be assigned one PIN#.

Step-By-Step Instructions

STEP 1: Carefully review this Local Finance Notice.

STEP 2: Read the FDS instructions available at www.fds.nj.gov and/or watch the webinar training video.

STEP 3: Go to www.fds.nj.gov. To access the login page, click on the button titled, “File Financial Disclosure Statement.”

New Filers:

STEP 4: First time users must click the “New Registration (Local Government Officer)” link at the bottom of the login screen. Authorization names are not used as the login ID; you will establish your login ID and password in Step 7.

STEP 5: Obtain your authorization name (the name the LGE Representative used for you on the roster) and PIN# from your LGE representative.

STEP 6: Register and validate your PIN# (you must use the same name entered on the roster and provided by your LGE Representative.)

STEP 7: Complete the information in the box entitled, “Local Government Officer (LGO) Credentials” and create a login and password. Your login must be in the form of a valid email address. Maintain a record of the login and password you selected for future access to the system.

STEP 8: Login to the system as a registered LGO using the login and password you just created to begin your financial disclosure statement. Proceed to STEP 12.

Returning Users:

STEP 9: If you filed in 2019, login using the login ID (your e-mail address) and password you created to establish that profile. Proceed to STEP 12.

- If you have forgotten your password, click on “Forgot Password” on the bottom of the login page. The password will be e-mailed to the e-mail used as the login ID. Your LGE representative can also reset your password if you do not remember it.
- If you need to edit your e-mail address, please contact your LGE representative to have the e-mail address edited.

Former Inactive Users:

STEP 10: If you filed in prior years using the online FDS system, but were marked as INACTIVE on the 2019 roster by your LGE Representative, login using the login ID (your e-mail address) and password you created to establish your user profile in the past.

STEP 11: After logging in, validate the new PIN the LGE Representative has provided by going to the “Manage Positions” section. Proceed to STEP 12.

All Users:

STEP 12: Validate any additional PIN#s received from different entities using the Manage Positions button prior to starting your financial disclosure statement.

STEP 13: Once all PIN#s have been validated, click on the “File” link and start the FDS making sure to accurately fill out the form. It is recommended that you read the instructions and/or Frequently Asked Questions, also on www.fds.nj.gov, if you have questions about definitions or the sections of the FDS such as what constitutes sources of income, etc.

STEP 14: You can start your FDS and save the information to be submitted at a later time, or you can submit your FDS right away.

NOTE: Once the FDS is submitted, it can be amended; however, the original FDS and any amended FDS's will also be available publicly.

STEP 15: If you want, you may print a copy of your FDS for your own records. It is unnecessary for you to file a paper copy of your FDS with the Local Finance Board or your local government entity. Once you submit your FDS online it is immediately available through the public search feature. Click on "Search Financial Disclosure Statements" button on www.fds.nj.gov to view your submitted statement.

STEP 16: If you receive any PINs after you have submitted your FDS, login and click the "Manage Positions" button to validate the additional PINs. After validating the PINS, click the "file" link, proceed through the FDS sections and re-submit the FDS. The previously filed FDS will also remain available through the public search tool.

Filing Deadline

Financial disclosure statements must be filed annually on or before April 30th each year. In addition, once the annual filing deadline has passed, per N.J.S.A. 40A:9-22.6(b) new local government officers shall file a financial disclosure statement within 30 days of taking office.

Information for Law Enforcement Officers

The Legislature passed a series of Police Information Laws, N.J.S.A. 2C:20-31.1 (posting of information on the Internet); N.J.S.A. 47:1-17 (publishing certain information by government entity) and, N.J.S.A. 56:8-166.1 (person, business, association prohibited from publishing certain information on the Internet), that pertain specifically to the disclosure of certain law enforcement officers' home addresses and home telephone numbers on the Internet. To comply with the legislation, the LFB made a change to the FDS form and the availability of the information supplied on the form.

Since 2014, the FDS has been filed online at www.fds.nj.gov. The public can search both rosters of governmental entities and submitted FDS's on the website. Prior to 2017, all information entered on the FDS by the LGO when they filled out the form was available on the public search portion.

Per N.J.S.A. 40A:9-22.6 (a)(5) the LGO is required to list the address and brief description of all real property in the State in which the local government officer or a member of his immediate family held an interest during the preceding calendar year. The FDS form was amended in 2017 to allow the below statement to appear on the form under Section II, E where LGOs list this information:

Are you a law enforcement officer or retired law enforcement officer or is a member of your household a law enforcement officer pursuant to N.J.S.A. 47:1-17?

- ☐ Yes, I qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17
☐ No, I do not qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17

Pursuant to N.J.S.A. 47:1-17, the home addresses and unpublished telephone numbers of law enforcement officers are protected. If you or a member of your household, are a law enforcement officer/ retired law enforcement officer, you must answer YES to identify your home address exempt from online disclosure. Please note that you must still provide the real property information under Section II.E. If you do not select YES check box, you have waived protection under N.J.S.A. 47:1-17 and the provided property information will be available on the Internet as part of your Financial Disclosure Statement.

If you select the checkbox that indicates that you do qualify as a law enforcement officer for purposes of N.J.S.A. 47:1-17 and mark a property as a home address, your home address will not show up on the FDS through the public search. Instead, the language “exempt from disclosure” will be reflected on that property’s line. Other properties that you may have that are not home addresses will still show up on the FDS form. The home address information will continue to be collected by the LFB.

Multiple Positions

With the electronic system, LGOs submit one form regardless of the number of positions they might hold in different government entities. However, the LGO needs to link all of the positions together and make sure that all positions are listed on the FDS under Section I. Personal Information. For example, in Section I. Personal Information the FDS should read “ABC Municipality-Business Administrator” and “XYZ Municipality-Planning Board Member.”

If you are registering for the first time, validate all PINs before you submit the FDS. If you have already submitted your FDS and receive another PIN, login and click the “Manage Positions” button to validate any additional PIN#s. After adding any PINs, go to the “File” button and re-submit the FDS.

JIF Members

Joint Insurance Funds are deemed separate local government entities for purposes of the Local Government Ethics Law and, therefore, members of Joint Insurance Funds (JIFs) are usually listed on two rosters-the municipality’s roster and the JIF’s roster. LGOs who are on JIFs should link the PIN supplied by the JIF to their profile. LGOs should make sure that their FDS reflects the positions under Section I. Personal Information as listed on the JIF’s roster, as well as their titles on the municipality’s roster. For example, in Section I. Personal Information it should read “ABC Municipality-Business Administrator” and “XYZ JIF-Member.” Being listed as a JIF member by the municipality will not satisfy the requirement of being listed on the JIF roster because the JIF is considered a separate local government entity.

Compliance

The LFB may periodically conduct audits for compliance with the filing requirements and initiate investigations. Notices of Violation are issued by the LFB. LGOs can be assessed an appropriate fine that is not less than \$100 nor more than \$500 pursuant to N.J.S.A. 40A:9-22.10. In addition, for elected officials, the failure to file a FDS can subject the municipality to a loss of State Aid as it is a question on the “Best Practices” Questionnaire.

Ignorance of the requirement to file the FDS is not considered “good cause.” It is expected that LGOs will take time to understand their responsibilities under the Local Government Ethics Law and will consider the annual filing requirement an important duty to be fulfilled as part of their public service. The LFB reminds LGOs that the Division does not send out reminder e-mails to LGOs directly. In addition, any reminder e-mails are sent as a courtesy and are not a statutory requirement.

The LFB further reminds LGOs that compliance is not just submitting an FDS, but filing a complete FDS. The LFB can, and does, find violations against LGOs whose FDSs are incomplete. For example, in recent years, violations have been found against local officials who failed to disclose their pensions as one of their sources of income and who failed to disclose rental properties as sources of income, as well as, real estate in which an interest was held.

The LFB is aware that the process discussed herein will require the use of enhanced technology, and appreciates your help in making this less expensive, more effective disclosure process a reality. It is hoped that in the end, taxpayer resources will be saved, the past bureaucracy associated with paper filings will be eliminated, and the public will be better served with enhanced transparency.

Help

Numerous resources have been created to assist you through this process, including a step-by-step help guide, recorded webinar presentations, and a specially prepared LGO video tutorial, all of which can be found on the web at fds.nj.gov. However, if you need assistance after consulting those resources, please contact Local Finance Board staff by e-mailing LFB_FDS@dca.nj.gov or by phone at 609-292-4537.

Approved: Melanie R. Walter, Director



SAVE THE DATE

The Gloucester, Salem, Cumberland Counties Municipal Joint
Insurance Fund

&

The Burlington County Municipal Insurance Fund
Will be holding a

*Joint Annual Planning Retreat that is
Scheduled*

For

Thursday, 30, 2020

and

Friday, July 31, 2020

At

Auletto Caterers

1849 Cooper Street

Almonesson, NJ 08096

(856) 227-3800

****Invitation to follow****

If you have any questions, please contact

Sheila Ortiz at

Sheila_Ortiz@riskprogramadministrators.com

Thank you!

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
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- 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)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON
Bass River Township	Amanda Somes, Clerk	N/A
Beverly City	Caitlin Midgett, Clerk	Rich Wolbert
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	N/A	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	N/A	N/A
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	Wendy Gibson, Admin	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



DAVID S. DEWEESE, ESQUIRE
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE
scott@deweese-lawfirm.com

Phone: (609) 522-5599
Facsimile: (609) 522-3003
www.DeWeeseLawFirm.com

May 8, 2020

Paul A. Forlenza, Executive Director, BURLCOJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: BURLCOJIF 2018 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the redactions from the Closed Session Meeting Minutes from the Fund Year 2018 (January through December) and based upon my review of those redactions, the redactions to the February 20, 2018, June 19, 2018, July 17, 2018, and November 20, 2018 Closed Session Minutes can now be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF
Chris Roselli, Acct. Mgt., Qual-Lynx
Meghan Jack, BURLCOJIF Fund Chair

**BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2020-___**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2018 CLOSED
SESSION EXECUTIVE COMMITTEE MEETING MINUTES INCLUSIVE OF PREVIOUS
REDACTED DISCUSSIONS DUE TO ONGOING LITIGATION THAT MAY NOW BE
RELEASED AS RECOMMENDED BY THE FUND SOLICITOR**

WHEREAS, the Burlington County Municipal Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.*; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the Burlington County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2018, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated April 8, 2020, the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2018 to make a determination as to whether any of these previous redacted minutes could be released to the public; and

WHEREAS, in correspondence dated May 7, 2020, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of the Closed Session Minutes from the February 20, 2018, June 19, 2018, July 17, 2018 and the November 20, 2018 Closed Session Minutes can now be released.

NOW THEREFORE BE IT FURTHER RESOLVED, by the Commissioners of the Burlington County Municipal Joint Insurance Fund that the previously redacted sections of Closed Session Minutes from the February 20, 2018, June 19, 2018, July 17, 2018 and the November 20, 2018 Closed Session Minutes can now be released in their entirety to the public as matters have now been resolved;

BE IT FURTHER RESOLVED that a copy of this Resolution be forwarded to the Fund Recording Secretary, Fund Solicitor, and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Burlington County Municipal Joint Insurance Fund at a public meeting held on May 19, 2020.

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____
Glenn McMahon, Secretary

By: _____
Meghan Jack, Chairperson

SAFETY DIRECTOR REPORT

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

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

FROM: Robert Garish, Senior Risk Control Consultant

DATE: May 1, 2020

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control khummel@jamontgomery.com Office: 856-552-6862 Fax: 856-552-6863	Mailing Address: 231 Main Street P. O. Box 2017 Toms River, New Jersey 08754 Toll-Free: 877-398-3046	John Saville Senior Consultant jsaville@jamontgomery.com Office: 732-736-5009 Cell: 609-330-4092
Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279		Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719

LOSS CONTROL SURVEYS

- No visits were conducted during the month of April

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No visits were conducted during the month of April

MEETINGS ATTENDED

- BURLCO JIF Executive Fund Commissioner Meeting (Telephonic) - April 21
- BURLCO JIF Claims Meeting – (Telephonic) - April 21

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
May 19	Fund Meeting	Telephonic
May 19	Claims Meeting	Telephonic

SAFETY DIRECTOR'S BULLETINS AND NOTICES

Training announcements and bulletins are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. Please access the JIF website to verify contact information is correct. If you find a discrepancy, please let us know.

The following Safety Director Bulletins and alerts were distributed by email. 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.

- April 1, 2020 - Safety Director Message – Junior Firefighters & EMS Cadets
- April 3, 2020 - New Bulletin – COVID-19 Exposures to First Responders
- April 7, 2020 - New Bulletin – FBI warns of child exploitation during COVID-19
- April 9, 2020 - New Bulletin – COVID and Solid Waste Collection
- April 10, 2020 - Safety Director Message – Post-COVID Summer Camp Training Resources
- April 15, 2020 - Updated Bulletin – Firefighter / EMT Exposure to COVID-19
- April 17, 2020 - Message from Safety Director for Administrative personnel
- April 22, 2020 - New Bulletin – Taking Employees' Temperatures for Return-to-Work
- April 30, 2020 - NEW MSI online streaming video service
- April 30, 2020 - Updated Bulletin – Parks and Playgrounds

MEL MEDIA LIBRARY

The new MEL Video Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog and rent videos, please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

FEBRUARY	
Municipality	Number of Videos
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MEL SAFETY INSTITUTE (MSI)

Streaming safety videos have been added to the Learning Management System. Under this new service, called MSI Now, about 130 titles are now available by logging into the LMS and selecting the MSI NOW & Online Training College at the bottom right of the Home page. Once the College is opened, the list of videos will show on the right side of the page, under one of ten categories. Select the desired category and a list of videos that can be streamed right to your workplace.

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 www.njmel.org website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your 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.

MSI in-classroom training programs will continue to be suspended until further notice. We will be announcing future training opportunities soon.

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

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	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 / T - .5 / G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered 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
TCH's For Water/ 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 / S	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 / S
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 / S	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 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
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 Professionals		CEU's for Qualified Purchasing Agents	
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		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
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		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	

EXECUTIVE ORDER NO. 133

WHEREAS, in light of the dangers posed by Coronavirus disease 2019 ("COVID-19"), I issued Executive Order No. 103 on March 9, 2020, the facts and circumstances of which are adopted by reference herein, which declared both a Public Health Emergency and State of Emergency; and

WHEREAS, on April 7, 2020, I issued Executive Order No. 119 (2020), the facts and circumstances of which are adopted by reference herein, which declared that the Public Health Emergency declared in Executive Order No. 103 (2020) continues to exist; and

WHEREAS, in accordance with N.J.S.A. App. A:9-34 and -51, I reserve the right to utilize and employ all available resources of State government to protect against the emergency created by COVID-19; and

WHEREAS, as COVID-19 continued to spread across New Jersey and an increasing number of individuals required medical care or hospitalization, I issued a series of Executive Orders pursuant to my authority under the New Jersey Civilian Defense and Disaster Control Act and the Emergency Health Powers Act, to protect the public health, safety, and welfare against the emergency created by COVID-19, including Executive Order Nos. 104-132 (2020), the facts and circumstances of which are all adopted by reference herein; and

WHEREAS, among these actions, and in recognition that the Centers for Disease Control and Prevention ("CDC") has advised that social mitigation strategies for combatting COVID-19 require every effort to reduce the rate of community spread of the disease and that COVID-19 spreads most frequently through person-to-person contact when individuals are within six feet or less of one another, I issued Executive Order No. 107 (2020) to order steps to mitigate community spread of COVID-19; and

WHEREAS, to further limit community spread from person-to-person contact through social distancing, Executive Order No. 107 (2020) required, with limited exceptions, New Jersey residents to remain in their place of residence, cancelled all gatherings, and closed non-essential recreational businesses, including golf courses; and

WHEREAS, Executive Order No. 108 (2020) ordered that no municipality, county, or any other agency or political subdivision of this State shall enact or enforce any order, rule, regulation, ordinance, or resolution which will or might in any way conflict with any of the provisions of Executive Order No. 107 (2020), or which will or might in any way interfere with or impede its achievement, or the achievement of Administrative Orders issued as authorized by Executive Order No. 107 (2020); and

WHEREAS, Executive Order No. 108 (2020) contained an exception allowing municipalities and counties to, among other things, impose additional restrictions at municipal or county parks; and

WHEREAS, due to increased public interaction and gatherings at county and State parks throughout the State, I issued Executive Order No. 118 (2020) on April 7, 2020, which closed State Parks and Forests, as well as county parks, to the public in order to further social distancing requirements; and

WHEREAS, Executive Order No. 118 (2020) defined "State Parks and Forests" as all State parks, forests, recreation areas, historic sites, marinas, golf courses, botanical gardens, and other lands, waters, and facilities assigned to the State Park Service in the Division of Parks and Forestry of the Department of Environmental Protection (DEP); and

WHEREAS, Executive Order No. 118 (2020) superseded Executive Order No. 108 (2020) to the extent that Executive Order No. 108 (2020) had allowed counties to impose additional restrictions at county parks in response to COVID-19; and

WHEREAS, on April 8, 2020, and April 11, 2020, I issued Executive Order Nos. 122 and 125 (2020), respectively, which imposed additional mitigation requirements on essential businesses and transportation carriers to ensure that they are following public health guidelines regarding social distancing, cleaning, sanitizing, and hygiene practices; and

WHEREAS, after the issuance of Executive Order No. 118 (2020), the CDC issued guidance for visiting parks and recreational facilities, recognizing that parks and open spaces provide people a vital way to keep the mind and body healthy; and

WHEREAS, the CDC guidance regarding the safe access of parks advises individuals to stay six feet away from other visitors, avoid use of playgrounds, decline participation in organized sports and recreational activities, and visit parks close to home to limit travel distances; and

WHEREAS, New Jersey is no longer seeing an increase in the number of new cases of COVID-19 that are being reported on a daily basis, and the State is experiencing a decrease in the number of individuals visiting emergency departments and being admitted to hospitals for COVID-19; and

WHEREAS, as New Jersey makes continued progress in its fight against COVID-19, it is appropriate to ensure that New Jerseyans can safely enjoy outdoor recreation, with reasonable restrictions that limit the spread of COVID-19, as a way to enhance physical and mental health, while maintaining the overall social distancing and mitigation requirements in place to protect the health, safety, and welfare of New Jersey residents; and

WHEREAS, Executive Order No. 118 (2020) balanced the need to respond to the increasing new cases and hospitalizations with the need to provide people with outdoor recreation opportunities for the physical and mental well-being, and the progress in the State's fight

against COVID-19 shifts the balance to allow for such additional outdoor recreation opportunities; and

WHEREAS, as public health experts have observed, even as the State is able to allow passive recreation outdoors with reasonable restriction, the ongoing pandemic means that other brick and mortar retail and recreation businesses, and other businesses in which it is more challenging to comply with social distancing measures, are not ready to be reopened at this time; and

WHEREAS, the Constitution and statutes of the State of New Jersey, particularly the provisions of N.J.S.A. 26:13-1 et seq., N.J.S.A. App. A: 9-33 et seq., N.J.S.A. 38A:3-6.1, and N.J.S.A. 38A:2-4 and all amendments and supplements thereto, confer upon the Governor of the State of New Jersey certain emergency powers, which I have invoked;

NOW, THEREFORE, I, PHILIP D. MURPHY, Governor of the State of New Jersey, by virtue of the authority vested in me by the Constitution and by the Statutes of this State, do hereby ORDER and DIRECT:

1. All State Parks and Forests shall open to the public to engage in the following passive recreational activities in which social distancing can be readily achieved:

- a. Fishing;
- b. Hunting;
- c. Boating;
- d. Canoeing;
- e. Hiking;
- f. Walking;
- g. Running or jogging;
- h. Biking;
- i. Birding; and
- j. Horseback riding.

2. The following shall remain closed to the public at all State Parks and Forests:

- a. Picnic areas;
- b. Playgrounds;
- c. Exercise stations and equipment;
- d. Chartered watercraft services and rentals;
- e. Swimming;
- f. Pavilions;
- g. Restrooms; and
- h. Other buildings or facilities, including, but not limited to, visitor centers, interpretive centers, and interior historical sites.

3. The following recommendations and policies shall apply to all State Parks and Forests:

- a. Employees and visitors should wear cloth face coverings while in the State Park or Forest in all settings where other social distancing measures are difficult to maintain, except where doing so would inhibit that individual's health or where the individual is under two years of age;
- b. Available parking must be limited at all State Parks and Forests at 50% of the maximum capacity at one time, and visitors shall be prohibited from parking in undesignated areas, including in roadways and other undesignated areas;
- c. No picnicking shall be allowed, including on picnic blankets in signed picnic areas, and no picnic blankets, chairs, coolers, and other such personal property shall be carried into any State Parks and Forests;

- d. Consistent with Paragraph 3 of Executive Order No. 107 (2020), visitors must practice social distancing and stay six feet apart whenever practicable, excluding immediate family members, caretakers, household members, or romantic partners;
- e. No organized or contact activities or sports shall be allowed; and
- f. Consistent with Paragraph 5 of Executive Order No. 107 (2020), gatherings of individuals, including in parks, are prohibited.

4. The operative paragraphs of Executive Order No. 118 (2020) are hereby superseded in full. Paragraph 9 of Executive Order No. 107 (2020), as clarified by paragraph 4 of New Jersey Office of Emergency Management (NJOEM) Administrative Order No. 2020-6, is hereby superseded to the extent it closes golf courses as a non-essential recreational business, but otherwise remains in full force and effect.

5. County parks shall open to the public with the exception of those parks closed to the public by county order prior to the effective date of Executive Order No. 118 (2020). Such parks may be reopened by order of the county of jurisdiction.

6. All recreational campgrounds and transient camp sites at campgrounds shall remain closed to the public. Residential campgrounds, which includes mobile home parks, condo sites, and existing/renewing 2020 yearly seasonal contract sites, may remain open.

7. All Counties and Municipalities shall apply, at minimum, the restrictions, policies, and recommendations provided in paragraphs two and three of this Order at any county and municipal parks that are open to the public; however, consistent with Executive Order No. 108 (2020), Counties and Municipalities may impose additional restrictions at county and municipal parks in response to

COVID-19. Counties and Municipalities may also impose additional restrictions on the ability of residential campgrounds, including mobile home parks, to accept new transient guests or seasonal tenants, as that term is defined by NJEOM Administrative Order Nos. 2020-08 and 2020-09.

8. Golf courses shall be allowed to reopen to the public and to members associated with private golf clubs, but such businesses must adopt policies that include, at minimum, the following requirements:

- a. Require that reservations, cancellations and pre-payments be made via electronic or telephone reservation systems to limit physical interactions. Such policies shall, wherever possible, consider populations that do not have access to internet service or credit cards;
- b. Stagger tee times so that they are 16 minutes apart to limit the amount of people on the golf course;
- c. Limit use of golf carts to single occupant only, excluding an individual's immediate family members, caretakers, household members, or romantic partners;
- d. Require frequent sanitization of high-touch areas including, at minimum, the following cleaning protocols:
 - i. Clean and disinfect high-touch areas routinely, and after each use, in accordance with CDC guidelines, particularly in spaces that are accessible to staff, players, or other individuals, including, but not limited to, restroom facilities, counter tops, door knobs, other common surfaces, range buckets, golf carts, push carts, and other frequently touched surfaces including employee used

- equipment, and ensure cleaning procedures following a known or potential exposure at the golf course in compliance with CDC recommendations; and
- ii. Ensure that the golf course has a sufficient number of workers to perform the above protocols effectively and in a manner that ensures the safety of players and staff;
 - e. Restrict players' ability to touch common surfaces when retrieving golf balls by installing pins, placing cups upside down or partly above ground, or utilizing a shallow cup;
 - f. Close all golf center buildings, pro shops, and other buildings and amenities to the public;
 - g. Remove bunker rakes and other on-course furniture like benches, water coolers, and ball washers;
 - h. Ensure that the flagstick remains in the golf hole at all times, and instruct players to avoid touching the flagstick or hole;
 - i. Discontinue club and equipment rentals;
 - j. Prohibit the use of caddies;
 - k. Limit tee times to two players, except for immediate family members, caretakers, household members, or romantic partners;
 - l. Place additional restrictions on areas of the golf course, as necessary, to limit person-to-person interactions and facilitate appropriate social distancing, including but not limited to, specific holes, putting greens, FootGolf courses, and short game areas;

- m. Employees, players, and other individuals should wear cloth face coverings in all settings on the golf course where other social distancing measures are difficult to maintain, except where doing so would inhibit that individual's health, or where the individual is under two years of age; and
- n. Require players to always maintain appropriate social distancing by remaining six feet apart from others.

9. Miniature golf courses and driving ranges, as well as other places of public amusement, shall remain closed pursuant to Executive Order No. 107 (2020).

10. The State Director of Emergency Management, who is the Superintendent of State Police, shall have the discretion to make additions, amendments, clarifications, exceptions and exclusions to the terms of this Order.

11. It shall be the duty of every person or entity in this State or doing business in this State and of the members of the governing body and every official, employee, or agent of every political subdivision in this State and of each member of all other governmental bodies, agencies, and authorities in this State of any nature whatsoever, to cooperate fully in all matters concerning this Order, and to cooperate fully with Administrative Orders issued pursuant to this Order.

12. No municipality, county, or any other agency or political subdivision of this State shall enact or enforce any order, rule, regulation, ordinance, or resolution which will or might in any way conflict with any of the provisions of this Order, or which will or might in any way interfere with or impede its achievement.

13. Penalties for violations of this Order may be imposed under, among other statutes, N.J.S.A. App. A:9-49 and -50.

14. This Order shall take effect beginning at 6:00 a.m. on Saturday, May 2, 2020, and shall remain in effect until revoked or modified by the Governor, who shall consult with the Commissioner of the Department of Health as appropriate.

GIVEN, under my hand and seal this
29th day of April,
Two Thousand and Twenty, and of
the Independence of the United
States, the Two Hundred and
Forty-Fourth.

[seal]

/s/ Philip D. Murphy

Governor

Attest:

/s/ Matthew J. Platkin

Chief Counsel to the Governor



April 2020


Return to Work: Can Employers Take Workers' Temperatures?

Due to the severity of the COVID-19 outbreak, the U.S. Equal Employment Opportunity Commission (EEOC) issued guidance for employers considering taking the temperature of workers re-entering the workplace and if this could lawfully be done. The EEOC issued guidelines on temperature taking as being permissible back in 2009 as a result of the H1N1 outbreak. More recently, the EEOC re-issued its guidance confirming that the COVID-19 pandemic permits employers to measure employees' temperatures before allowing them to enter the workplace.

Per the EEOC guidelines, such screening should be implemented on a non-discriminatory basis and all information obtained should be treated as highly confidential medical information under the Americans with Disabilities Act (ADA). Specifically, the identity of workers exhibiting a fever or other COVID-19 symptoms should only be shared with members of company management with a true "need to know". Additionally, employers should understand that screening employees' temperatures is just one of the screening techniques that may be utilized and that it will not completely mitigate the risk of contagion since many people with COVID-19 may not have a fever. People without a fever could also be contagious without experiencing any symptoms. Given the increased focus on taking temperatures, it is important for employers to ensure that when they take employees' temperatures they do so safely. As of this date, the EEOC, CDC or the Occupational Safety and Health Administration (OSHA) have yet to issue guidelines or requirements specific to temperature checks. Since some employers are already required by state and local orders to institute temperature checks, below are general best practices in place by many and specific compliance approaches that employers may consider if they implement temperature checks when workers come back to the office:

- Communicate clearly in advance with their workforces regarding temperature checks and related implications (e.g., where, how, being sent home, etc.).
- Set a temperature screening threshold over which employees will not be permitted to enter the workplace. The CDC considers a person to have a fever when he or she has a measured temperature of at least 100.4° Fahrenheit; many employers have adopted screening thresholds in the 100-100.4°F range.
- Seek to facilitate testing in the least invasive way possible, including by attempting to procure devices that can register temperature without exposure to bodily fluids (e.g., no-contact thermometers).
- Select an external testing firm to take temperatures; perhaps a wellness vendor or local community provider, to take the temperatures using appropriate steps and procedures. By selecting an external firm, the employer can outsource related other obligations like those from OSHA that will be the responsibility of the vendor to address and comply with.
- Maintain social distancing (e.g., by establishing multiple temperature check stations to minimize crowding), clean and disinfect medical equipment, and take other COVID-19 related precautions.
- Employers may also consider alternate means for temperature screenings. For example, allowing employees to self-test at home and report their results to their employer on a daily basis before entering the facility.

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.



Employers will need to individually consider a host of procedures when evaluating “return to work” measures to protect employees. The possible taking of temperatures may be one of many possibilities to consider. It is expected that as the country begins to “open” and employees return to work federal agencies will issue further guidance on temperature taking. Employers should check with their legal and other safety professionals before adopting any procedures.



April 30, 2020

Executive Order #133 – Updating Park Re-Openings

On April 29, 2020, New Jersey Governor Phil Murphy issued Executive Order #133, which updated and altered the restrictions on State, county, and municipal parks and golf courses. *Effective at 6:00 am on Saturday, May 2, 2020, State parks will be open for passive recreational activities in which social distancing can be readily achieved*, including golfing, fishing and hunting, boating and canoeing, hiking and walking, running or jogging, and biking and horseback riding. County and municipal parks may follow the same guidelines if approved by the local governing authority.

The following areas shall remain closed to the public at all State, county and municipal parks and forests: a) picnic areas; b) playgrounds; c) exercise stations and equipment; d) chartered watercraft services and rentals; e) swimming; f) pavilions; g) restrooms; and h) other buildings or facilities, including, but not limited to, visitor centers, interpretive centers, and interior historical sites.

The following recommendations and policies shall apply to all State, county, and municipal Parks and Forests:

- Consistent with Paragraph 3 of Executive Order No. 107 (2020), visitors must practice social distancing and stay six feet apart whenever practicable, excluding immediate family members, caretakers, household members, or romantic partners;
- Employees and visitors should wear cloth face coverings in settings where other social distancing measures are difficult to maintain, except where doing so would inhibit that individual's health or where the individual is under two years of age;
- Available parking must be limited at 50% of the maximum capacity at one time, and visitors shall be prohibited from parking in undesignated areas, including in roadways;
- No picnicking shall be allowed, including on picnic blankets in signed picnic areas, and no picnic blankets, chairs, coolers, and other such personal property shall be carried into parks;
- *No organized or contact activities or sports shall be allowed*; and
- Consistent with Paragraph 5 of Executive Order No. 107 (2020), gatherings of individuals, including in parks, are prohibited.

County and municipal authorities **may not** supersede listed prohibited areas and activities.

The Safety Director recommends park owners evaluate their community, their COVID-19 experience, and their parks' layout and amenities to determine if your parks can be opened in accordance with the Governor's revised guidelines.

The full text of Executive Order 133 can be read at <https://nj.gov/infobank/eo/056murphy/pdf/EO-133.pdf>



April 2020

COVID-19 Presents Potential for Increased Risk of Child Exploitation

As parents are doing double duty – home schooling children and working full time jobs remotely – the FBI warns schools, caregivers and parents to be extra vigilant against online sexual exploitation and signs of child abuse. Here are some recommendations from the FBI to help keep your children safe:

- Discuss Internet safety with children of all ages when they engage in online activity.
- Review and approve games and apps before they are downloaded.
- Make sure privacy settings are set to the strictest level possible for online gaming systems and electronic devices.
- Monitor your children's use of the Internet; keep electronic devices in an open, common room of the house.
- Check your children's profiles and what they post online.
- Explain to your children that images posted online will be permanently on the Internet.
- Make sure children know that anyone who asks a child to engage in sexually explicit activity online should be reported to a parent, guardian, or other trusted adult and law enforcement.
- Remember that victims should not be afraid to tell law enforcement if they are being sexually exploited. It is not a crime for a child to send sexually explicit images to someone if they are compelled or coerced to do so.

The Boston Division of the FBI also reported video-teleconferencing hijacking, also called Zoom-bombing, is emerging nationwide. The FBI has received multiple reports of conferences being disrupted by pornographic and/or hate images and threatening language.

As a result, the FBI warns schools against making classrooms on zoom public. As a parent of a child participating in a Zoom-based classroom, if you are not sure if your school's zoom classroom is private, contact the school and inquire.

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.



April 2020

Control and Prevention of COVID-19 Exposures During Municipal Solid Waste and Wastewater Operations

Public employers must maintain a level of continuity of services to their residents while protecting them and their staff. The Occupational Safety and Health Administration (OSHA) recently published guidance for solid waste and wastewater management workers and employers.

According to OSHA, generally, handling waste that is suspected or known to contain or be contaminated with COVID-19 does not require additional precautions beyond those already used to protect workers from the hazards they encounter during their routine job tasks in solid waste and wastewater management.

Preventing infections while handling solid waste follows the typical hierarchy of controls; using engineering and safe work practices to protect workers from potential exposure to COVID-19, and providing personal protective equipment (PPE) as a last resort. Depending on work tasks and potential exposures, appropriate PPE for protecting workers from the virus may include gloves, gowns, masks, goggles or face shields, and/or respirators.

Municipal Waste and Recycling

Workers and employers should manage municipal (e.g., household, business) solid waste and recycling with potential or known COVID-19 contamination like any other non-contaminated municipal waste.

Use typical engineering and administrative controls, safe work practices, and PPE, such as puncture-resistant gloves and face and eye protection, to prevent worker exposure to the waste streams (or types of wastes), including any contaminants in the materials, they manage. Such measures can help protect workers from sharps and other items that can cause injuries or exposures to infectious materials.

Employers should consider requiring employees to drive separately in trucks to encourage employee distancing.

The Solid Waste Association of North America (SWANA) also released COVID-19 guidance for its members. SWANA recommends some of the following strategies for waste and recycling industry employers:

- Actively encourage sick employees to stay home and separate sick employees.
- Perform routine environmental cleaning in the workplace. Wipe commonly used surfaces like telephones, doorknobs, and handles with disinfectants. Advise employees before traveling to take certain steps.
- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations.
- Advise employees to check themselves for symptoms of acute respiratory illness before traveling.
- Ensure employees who become sick while traveling notifies their supervisor and promptly call a healthcare provider for advice if needed.
- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

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- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act.

Wastewater

Coronaviruses are susceptible to the same disinfection processes as other viruses, so current disinfection conditions in wastewater treatment facilities are expected to be sufficient. This includes conditions for practices such as oxidation with hypochlorite (i.e., chlorine bleach) and peracetic acid, as well as inactivation through the use of ultraviolet irradiation.

According to OSHA, there is no evidence to suggest that additional, COVID-19-specific protections are needed for employees involved in wastewater management operations, including those at wastewater treatment facilities. Wastewater treatment plant operations should ensure workers follow routine practices to prevent exposure to wastewater, including using the engineering and administrative controls, safe work practices, and PPE normally required for work tasks when handling untreated wastewater.

The CDC also stated that “Wastewater and sewage workers should use standard practices, practice basic hygiene precautions, and wear personal protective equipment (PPE) as prescribed for current work tasks.”



April 2020

Fire & EMS Exposure to COVID-19 Guidance

The Centers for Disease Control and Prevention (CDC), with input from the National Institutes for Occupation Safety and Health (NIOSH), is working to add the novel coronavirus, SARs-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
 - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/topics/ryanwhite/background.html>
 - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
 - Once the medical facility receives the request, it has 48 hours to respond.
 - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
 - In receiving a request from a Designated Officer, the medical facility shall:
 - i. evaluate the facts in the request; and
 - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
 - The medical facility will make one of four determinations in response to the request:
 - i. Notification of exposure
 - ii. Finding of no exposure

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.

- iii. Insufficient information submitted by Designated Officer – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
 - iv. Possesses no information – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
- The medical facility reports this information to the Designated Officer.
 - The Designated Officer informs the employee(s).
2. The medical facility will initiate notification if it determines that the victim of an emergency has a potentially life-threatening airborne or aerosolized infectious disease that an agency transported to the facility.
- The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
 - The Designated Officer informs the affected employee(s).

OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses

The Occupational Safety and Health Administration (OSHA) recently issued guidance to employers by providing recordkeeping requirements and guidelines to address how OSHA logs should be maintained with regards to occupational illnesses related to COVID-19:

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19 (see CDC information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related, as defined by 29 CFR 1904.5; and
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.


Public employers must record most work-related injuries and illnesses on their OSHA 300 log.

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers’ Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer’s death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer’s exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at:

https://www.iafc.org/docs/default-source/1ems/doj_psobprogramandcovid-19_march2020.pdf



As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at www.psob.gov

Contact the Safety Director for more information or questions. You can also visit the MEL COVID-19 page at www.njmel.org. Also, we recommend you download the MEL app from the website to be alerted when new information is provided by the Safety Director.



April 15, 2020

Fire & EMS Exposure to COVID-19 Guidance - UPDATED

The Centers for Disease Control and Prevention (CDC), **added the novel coronavirus, SARs-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009.** Read the notice at <https://www.federalregister.gov/documents/2020/03/27/2020-06458/ryan-white-hiv-aids-treatment-extension-act-of-2009-update-to-the-list-of-potentially>. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

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OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses – UPDATED

On April 10, the Occupational Safety and Health Administration (OSHA) updated their recordkeeping guidance for determining how a COVID-19 illness of a public safety responder should be addressed on OSHA Injury and Illness Logs.

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19; and

A confirmed case of COVID-19 means an individual with at least one respiratory specimen that tested positive for SARS-CoV-2, or per CDC’s information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19

2. The case is work-related, as defined by 29 CFR 1904.5; and

An illness is considered work-related if an event or exposure in the work environment either caused or contributed to the resulting condition or significantly aggravated a pre-existing injury or illness. This could include, for example, if the employer was aware of a number of cases developing among workers who work closely together without an alternative explanation.

Work-relatedness is presumed for injuries and illnesses resulting from events or exposures occurring in the work environment, unless an exception in 29 CFR § 1904.5(b)(2) specifically applies.

3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log. Because this is an illness, if an employee voluntarily requests that his or her name not be entered on the log, the employer must comply as specified under 29 CFR § 1904.29(b)(7)(vi).

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers' Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

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LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – MAY 2020

BE HURRICANE READY



Please remember before the storm.

- Confirm flood policies are in place for buildings where any portion of the building is in Special Flood Hazard Areas A or V.
- Please make sure that your town's Schedule of Locations and Statement of Values in Origami is accurate. Insurance carriers and FEMA will follow up to confirm that damaged locations are "Covered Property" before making loss payments.
- Appoint someone at your municipality to be the point person on a catastrophic event. This person gathers information on all damages and communicates with insurance companies and FEMA.

Please remember after the storm.

- Report the claim to Qual-Lynx as soon as possible.
- Take pictures of all damages to buildings, contents and vehicles.
- Keep keys and vehicle titles of totaled vehicles in one place.
- If you have any damage at all, report the claim to FEMA as soon as possible.
- Keep all receipts and rental agreements.

Example: A municipality did not secure an NFIP Flood Policy on their Municipal Building that was in a Flood Zone. As a result, when Hurricane Irene hit in August of 2011, the first \$500,000 in damages to the building and separately the first \$500,000 in damages to contents was not paid by insurance. They were able to put in a claim with FEMA who did help with approximately 50% of the uninsured loss. The Municipality still had to pay several hundred thousand dollars in damages themselves because they did not secure a Flood Policy.

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: May 19th, 2020 via Teleconference
Contact Information: debby_schiffer@targetingwellness.com 856-322-1220

MAY ACTIVITY

Continuing with my weekly emails on "A note from your Wellness Director" in an effort to provide words of positivity and to remind everyone to take care of self first! Working with Megan Matro on adding a **Wellness page to the JIF Website** that includes components of each weekly email message.

It is important to keep focusing on those things that are in our control when it comes to managing the heightened level of stress and building resiliency to ward off sickness. **This is a time to address emotional and mental health, which directly impacts every other aspect of our lives!**

List of Ideas to **optimize the use of your Wellness Funds.**

May Targeting Wellness Newsletter

May is a beautiful month to enjoy nature...and all the valuable Vitamin D obtained from a walk in the sunshine. Nature is not only valuable for our physical health but our mental health as well. May is **Mental Health Month**. Although there are dozens of directions I could have gone on this topic, I hope you find the following interesting and informative:

- What is mental health? How exercise can improve your mental health
- Things that we need to stop saying to ourselves
- What to do if you aren't ready for meditation
- How sleep impacts mental health
- Resilience and Adaptability skills
- Diet is linked to depression
- Featured Recipe: Cheesy Brussels Sprouts and Mushrooms
- Celebrating all Moms!

Exercise of the Month: Tabata Workout, this short, high-intensity workout can be done with or without equipment. Although it's meant to push you to work to our maximum for 20-seconds, please honor your body and your own fitness level. It's about progression not perfection!

Word Search Puzzles for Brain Power: Just for fun, take a few minutes to de-stress and clear your mind of any concerns by enjoying a puzzle, or two!

Weekly Zoom Video Conferences:

- Have been offering two days a week – Workout Wednesday and Reflection Friday (10am)
- Open to all municipal employees who have access to a computer
- Should the dates and times selected not work for your employees but you are interested in setting up your own Zoom meeting, please reach out to me. I would be happy to work with you to try to accommodate. If you have another topic you'd like to hear, I am certainly open to your suggestions and would welcome your input.

I celebrate all you have been doing to stay healthy, positive, and dedicated to your communities. Reflect on all the accomplishments you have made over the last eight weeks. All the ways you have been resilient. All the ways you have adapted and changed, beyond what you ever thought was possible. We all certainly have come a long way. I hope you feel mentally stronger and confident that you will continue to be resilient and adaptable as we move forward.

Happy to announce that I have passed the National Board Certification exam for Health & Wellness Coaching.

Targeting Wellness Newsletter

Good News for Good Health!

May 2020

Debby Schiffer, Wellness Director for BURLCO & TRICO JIFs

Calm The Mind And You Calm The Body



- * When you believe in yourself, you have 100% of the people you need on your side. — [Amima Vitam](#)
- * There is nothing either good or bad, but thinking makes it so. — [Shakespeare](#)
- * What you think, you become.
What you feel, you attract.
What you imagine, you create. — [Buddha](#)

The journey to managing stress in our lives includes the challenge of connecting mind to body. This connection is also crucial for ones overall well-being. Poor physical health can lead to an increased risk of developing mental health problems, and vice versa. Therefore, the choices we make pertaining to one will directly impact the health of the other. Prioritize self-care. This has also been the focus of our current pandemic. Focus on what you can control: sleep, nutrition, exercise, breath, mindfulness, stillness...mental wellbeing.

In this issue

- 1 Mental Health Month— What is Mental Health?
- 2 Exercise Can Improve Mental Health
- 3 Things You Need to Stop Saying to Yourself
- 4 Not Quite Ready For Meditation?
- 5 Sleep Impacts Mental Health
- 6 Resilience & Adaptability
- 7 Diet & Depression
- 8 Recipe: Cheesy Brussels Sprouts and Mushrooms
- 9 Celebrating All Moms

May is **Mental Health Month**—What Is Mental Health?

Mental health includes our emotional, psychological, and social well-being. It affects how we think, feel, and act. It also helps determine how we handle stress, relate to others, and make choices. Mental health is important at every stage of life, from childhood and adolescence through adulthood.

Over the course of your life, if you experience mental health problems, your thinking, mood, and behavior could be affected. Many factors contribute to mental health problems, including:

- Biological factors, such as genes or brain chemistry
- Life experiences, such as trauma or abuse
- Family history of mental health problems

Early Warning Signs

Not sure if you or someone you know is living with mental health problems? Experiencing one or more of the following feelings or behaviors can be an early warning sign of a problem:

- Eating or sleeping too much or too little
- Pulling away from people and usual activities
- Having low or no energy
- Feeling numb or like nothing matters
- Having unexplained aches and pains
- Feeling helpless or hopeless
- Smoking, drinking, or using drugs more than usual
- Feeling unusually confused, forgetful, on edge, angry, upset, worried, or scared
- Yelling or fighting with family and friends

MORE

INFORMATION IS AVAILABLE

Go to:

<https://www.mentalhealth.gov/what-to-look-for>

And find out more about the types of mental health conditions typically seen.

Go to:

<https://www.mentalhealth.gov/get-help>

And find out how you or a loved one can get the needed help.

Resource:
www.mentalhealth.gov

Some Tips To Boost Mental Health

Track gratitude and achievement with a journal. Include 3 things you were grateful for and 3 things you accomplished each day.



Go off the grid. Leave your smart phone at home for a day and disconnect from constant emails, alerts, and other interruptions. Spend time doing something fun with someone face-to-face.

“You don’t have to see the whole staircase, just take the first step.” - Martin Luther King Jr.

Think of something in your life you want to improve, and figure out what you can do to take a step in the right direction.

Work your strengths. Do something you are good at to build self-confidence, then tackle a tougher task.

Experiment with a new recipe, write a poem, paint or try a Pinterest project. Creative expression and overall well-being are linked.



Set up a getaway. The act of planning a vacation and having something to look forward to can boost your overall happiness for up to 8 weeks!



Sometimes, we don't need to add new activities to get more pleasure. We just need to soak up the joy in the ones we've already got. Trying to be optimistic doesn't mean ignoring the uglier sides of life. It just means focusing on the positive as much as possible.

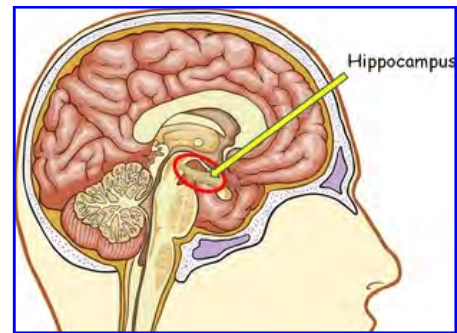
Exercise Can Improve Mental Health

We are all well aware of the effects inactivity has on increasing our risk for weight gain and chronic disease such as diabetes, heart disease, cancer, osteoporosis and early death. Only a third of the population gets the recommended amount per day. We are well aware of the positive effects exercise has on our physical health, but did you know it's power to also improve mental health?

Depression and anxiety rates are at their highest recorded levels across the globe. And now, with the current pandemic, more cases will exist but many will go untreated due to the continued stigma associated with mental health. Granted, increase social isolation (even pre-COVID-19), poor diets, a focus on image and money contribute to this state. However, inactivity is also a key factor.

Exercise stimulates the production and release of those "feel good" hormones such as endorphins and enkephalins, which can help to ease the burden of managing stress. Being in the flow of exercise aids in a temporary escape from current concerns and damaging self-talk, giving your body a break from the negative emotions and cortisol releases.

Studies now show that exercise not only helps in the maintenance of good mental health but it is actually being used to treat chronic mental illness. As a treatment, it is as good as the existing pharmacological interventions for a range of conditions such as mild to moderate depression, dementia, and anxiety and can even reduce cognitive issues in schizophrenia. This concept may not seem very obvious because for many the "mind" and "body" are separate. But there is more and more evidence proving that the two are very tightly connected and what impacts one will impact the other.



Its important to note that the hippocampus, an area of the brain that is involved with memory, emotional regulating and learning, is a critical component concerning mental health. Without getting into all the chemistry, what it boils down to is that exercise increases the volume of this region of the brain in part because of the increased flow of blood that delivers fresh oxygen and nutrients to improve the health of the neurons. This in turn improves and supports the growth and connections between all the regions of the brain.

FOOD
IS THE MOST ABUSED
➡ ANXIETY DRUG ⬅
AND EXERCISE
IS THE LEAST UTILIZED
ANTIDEPRESSANT.

rebeldietitian.us

So what? Well it appears that growth in this area of the brain allows for new memories helping to keep the old memories (a.k.a. negative thought patterns/habits) at bay. It then supports the development of new brain signals that can help keep us from repeating unhelpful behaviors, minimize the resistance to process or even acknowledge new information, and can allow us to be open and aware to new solutions to change.

How much? Although any amount of exercise is beneficial for overall well-being, psychiatrists with Psychology Today report that three or more sessions per week of aerobic exercise or resistance training, for 45 to 60 minutes per session, can help treat even chronic depression. Improvements seem to be noticed after just 4 weeks but training should be continued for 10-12 weeks for the greatest anti-depression effect.

Resource: www.psychologytoday.com

Things You Need To Stop Saying To Yourself

So many of us, myself included, set expectations that sometime sabotage our own success and happiness. Over time, we may have created a “must” list in our minds of the things that must happen in order for us to be happy. Changing the way we think and filtering out those “musts” can and will improve mental health.

I have talked about this somewhat in my weekly emails. We all have a subconscious mind that is programmed with messages we have received all our lives from the time we were a baby to our adulthood. These “messages” become the software that governs our behaviors and feelings every single day. Most of them we are not even aware of; they are so engrained and automatic that we can be doing one thing and focusing on another (example, driving while talking to your passenger). But remember, you can only **focus** on one thing at a time, therefore, multi-tasking is not possible.

Back to the topic at hand...when we are anxious or stressed out, our brain is tempted to “cut corners for self-preservation” (Smith, 2020). This is where the “must” verbiage starts. Musts are those beliefs we have created in our subconscious of how the world should work and how we are supposed to behave in it. Our brain tries to cram every event into one of these preconceived boxes because that is something that is familiar. Remember though, nearly 80% of our daily thoughts are negative, inaccurate or irrational.

Here are a few common “musts” to watch out for. You may have experienced one or two or know someone who demonstrates these needs. Becoming aware, realizing when you are heading down that road of negativity, is key in derailing and stopping the “must” train.



Do you constantly change “your colors” to fit what the external environment expects?

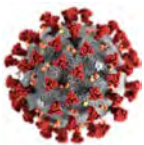
I must be loved by everyone at all times.

It's only human to want to be accepted, loved and praised. But when you adjust your actions and reactions to fulfill this desire, you are losing your sense of self. It's exhausting to constantly change to suit what expectations we *perceive* from others.

I must be successful at everything.

Perfection leads to procrastination. Trying to be perfect in everything you do can inspire fear and anxiety. The most successful people have had numerous failures but saw them as opportunity to grow and learn.

A key to getting rid of this “must” is not to make generalizations when something happens. If something doesn't go right the first time, don't “assume” that it will *always* be this way or will *never* get better.



I must be upset by the things I fear.

With the current pandemic, I think this is a “must” that many of us experienced and may still be experiencing. Hearing and seeing the panic in others, watching it on social media or the news over and over, we caught in a loop and feel that the moment we let our guard down and stop worrying, we will put ourselves in harms way. Obsessing is not the same as examining. When we stop and look at the fear, we can either face it or accept it. Now acceptance does not mean surrendering to that fear. It means focusing on what is in your control and managing your reactions. Therefore, you may not be able to find a cure for COVID-19, but you can arm yourself against its effects by focusing on self-care, those things in your control!



I must avoid all conflict.

I have often heard from those who deal with the public how challenging and stressful it is to deal with difficult people. Our initial reaction is to just cut off or distance ourselves from them because it seems the safest solution in reducing anxiety. But it's only temporary with more emotional reactivity and self-defeating dialogue soon to follow. Facing conflict head on by trying to understand where it's coming from may seem too difficult. But communication is a muscle that must be flexed to attain a calmer and ultimately happier existence. The better you become at being thoughtful and articulate in times of uncertainty and stress, the less that internal dialogue will bother you in the long run” (Smith, 2020).



I must have control over everything.

I think this might be a very common one. I refer again to our current pandemic. So much anxiety resulted from feeling totally out of control of the situation. Helpless. It's not unhealthy to want to feel in control of what happens to you. But life is unpredictable and change is inevitable. Trying to control a moving target only causes more stress. This is a time for resiliency. Being able to coop with the current situation and not run and hide will certainly leave you in a better state of mind with less guilty and self-blame.

Not Quite Ready For Meditation?

Even with all the information out on how beneficial meditation is for ones overall well-being, it doesn't make it any easier for folks to incorporate it into their daily routine. What comes to mind when you hear the word meditate? Probably someone sitting crossed-legged, eyes closed, humming to themselves for too long. Or perhaps sitting or lying without one thought coming to your mind. Meditation or mindfulness is a strategy for directing yourself away from surroundings in a nonjudgmental manner. It can be one moment of awareness. It can be thoughts of what you see or hear.

What if I were to tell you that you could be mindful without sitting down and meditating. Would you try it? Let's explore how:

Listening—of all the ways we communicate, listening is by far the most called upon and also neglected skill. So often, when we hear something we automatically label it, categorize it and store it for later recall. But the key to really listening is taking time to just experience what you are hearing in the moment. As humans, we just want to “be heard”, not necessarily expecting a solution or debate but simply to have our thoughts acknowledged, our purpose validated and our meaning accepted without judgment. In addition, as humans we tend to multi-task. Most of us when we are “listening,” we are really planning our next email or thinking about something we have to do next week or preparing our own response once the person stops talking. Listening takes time and effort but you can learn skills that help; it starts with a clear intention to be a better listener.

How to Practice Mindful Listening: H.E.A.R.

1. **HALT** — Halt whatever you are doing and offer your full attention.
2. **ENJOY** — Enjoy a breath as you choose to receive whatever is being communicated to you—wanted or unwanted.
3. **ASK** — Ask yourself if you really know what they mean and if you don't, ask for clarification. Instead of making assumptions, bring openness and curiosity to the interaction. You might be surprised at what you discover.
4. **REFLECT** — Reflect back to them what you heard. This tells them that you were really listening.

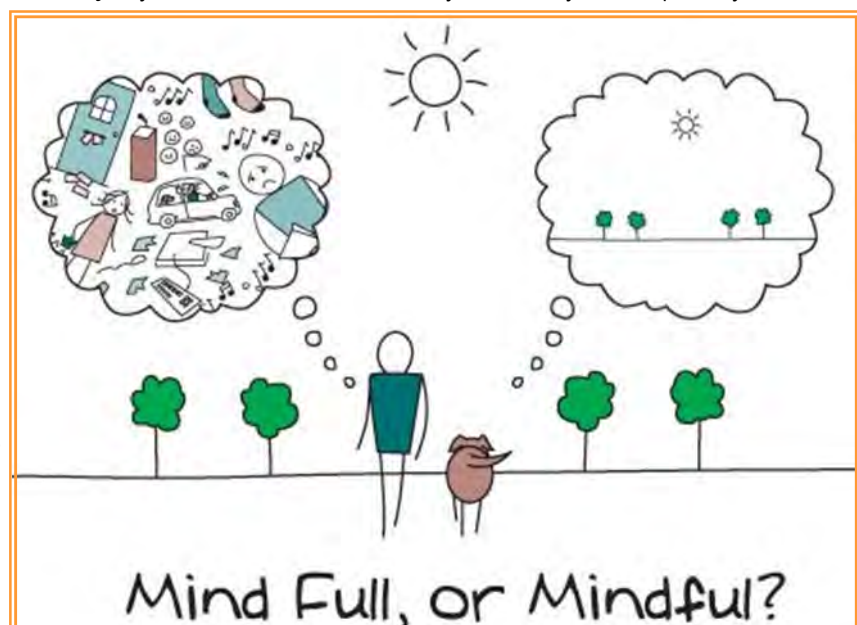
Sensing—we probably have all have experienced eating at our desks or in front of the television/computer. Bringing in all your senses can be very calming and can improve ones relationship with food. The next time you have a meal, take the time to enjoy the smells, look at it, feel the different textures in your mouth. Or go outside and listen to the wind, or birds, or cars at a distance. Smell the fresh air and really feel the temperature on your skin.

Breathing— Simple yet very effective. Sit up straight in your chair. Feet flat on the floor. Pay attention to what it feels like to breathe in and out. Focus on your stomach as it rises and falls. Don't judge yourself if your mind strays to your “to-do” list. Just gently redirect our thoughts back to your breath.

Observing— When you are feeling overwhelmed at work or with life in general, a simple observational exercise could help bring you back to the here and now. Pick an object you use or encounter on a daily basis. Maybe it's a pen or your tooth brush. Look at it with fresh eyes. Slow down while brushing your teeth and pay attention.

If we can learn to be more aware, we just might gain more appreciation for the people and world around us. Take the time to stop, look and listen. Most of these can be practiced any-time, others require a bit more intention.

Mornings and evenings are excellent times to practice mindfulness. Even just a few minutes of calm awareness can give you energy to face the day ahead while some deep breaths before bed can help bring on sound sleep, relieving you of the daily worries.



Resources: www.psycom.net

Sleep Impacts Mental Health

Sleep and mental health are closely connected. Sleep deprivation can affect your psychological state. Those with mental health concerns are more likely to have insomnia and other sleep disorders. Depression, bipolar disorder, and post-traumatic stress disorder most often have accompanying sleep problems.

Chronic sleep problems affect 50% to 80% of patients typically seen for therapy compared to 10% to 18% of the general public. Sleep issues can include reduced total time spent asleep, fragmented sleep, and sleeping too much. The exact relationship between sleep and mental health is not fully understood. Sleep problems traditionally were understood to be symptoms of mental health conditions, but that is not totally true. A lack of sleep may contribute or even cause psychiatric problems. This has lead therapists to include a focus on improving sleep as part of patient care.

Studies show that sleep builds the cognitive functioning of the brain needed for many aspects of life. When sleep is fragmented or limited, it can hurt executive function* and emotional resilience. Treating sleep problems is not easy. What works for one person may not help another. Sleep hygiene can help.

**Executive Function:*

This frontal lobe area of the brain helps you to get things done through:

- Managing time
- Paying attention
- Switching focus
- Planning & organizing
- Remembering details
- Knowing what's appropriate to say and when to say it.

Here are a few tips to keep in mind:

- Stick to a sleep schedule—go to bed and wake up at the same time every day, even on weekends.
- Avoid caffeine and nicotine several hours before bed
- Don't exercise too late in the day, unless it's a gentle yoga or stretch
- Avoid large meals
- Avoid drinking even water too close to bed so you don't have to get up to use the bathroom in the middle of the night
- Don't take a nap after 3pm
- Relax before bed by reading, journaling, taking a hot bath
- Create a good sleeping environment. Get rid of distractions such as noises, bright lights, an uncomfortable bed, or a TV or computer in the room.

Shift workers have a unique situation which requires more attention. Some things are not in your control.

- If possible, try not to work a number of night shifts in a row. Sleep deprivation can accumulate over several nights. Recovery is faster if you limit night shift and schedule days off in between.
- Avoid frequent shift rotations. Staying on one schedule, even if at night, is better to help your body adjust.
- Keep your work area brightly lighted to promote alertness. Your circadian rhythm is controlled by a part of the brain that is influenced by light.
- Wear wraparound sunglasses on the drive home from night shift
- Get blackout blinds or heavy curtains.
- Explain to your family the importance of quietness and no interruptions. You'll be a better partner/parent if you are well rested!

Resilience & Adaptability



Resilience is defined as the power to recover and return to original form or position after being bent, compressed or stretched. It's the ability to bounce back from unexpected, unpleasant or challenging situations. Dealing with adversity on an emotional and psychological level in order to help us deal with it in a practical way.

Here is an important thing to keep in mind. One can coop (be resilient) to a given situation but not necessarily be able to move on. Cooping is vital, no question about it. But it's also important to learn to move beyond the current situation to gain strength and wisdom for the next time. That is where adaptability enters.

Adaptability is the ability or willingness to change. The skill to alter oneself or responses, to **fit** the needs of the changed circumstances or environment. It demonstrates the gift to learn from one's experience and improve the "fitness" of the learner as a more fierce competitor should the condition require attention again.



A big difference between resilience and adaptability is that one continues on the journey from merely cooping to actually changing by looking at the situation as a challenge to learn from, enabling personal growth to occur.

How Do We Gain Skills for Both?

Resiliency improves through self-care:

- Getting enough sleep (7-9 hours every night)
- Getting enough exercise (minimum of 150 minutes of moderate exercise each week)
- Eating nutritional foods, eat mostly whole and natural foods
- Meditation, mindfulness, mind-body connection (yoga, tai chi), music, nature, becoming more aware

Adaptability strengths through:

- Letting go of how "good" it used to be. Letting go of what is "owed" you, holding on only brings grief.
- Accept. Change is not something that happens to us. Change is something that is happening all the time. It's just a natural law of life.
- Think in YES's not in NO's—meaning start to think more about possibilities than impossibilities. Don't let fear of failure hold you back. Learn to question more to gain the knowledge and skills to change.
- Set new goals and go after them.
- Focus on controlling your own actions not those of others. Remember, let go of your "must" to avoid conflict or be in total control.
- Connect: Find a reliable support group in friends, family, colleagues

Diet and Depression

People know the relationship nutrition has to their physical health, but few people realize that there is a connection between nutrition and depression. Depression is thought of as strictly a biochemically-based and emotionally rooted condition, yet research has shown that nutrition can play a key role in the onset of depression as well as increase its severity.

It's no surprise that when you look at the nutritional intake of the general population in America, essential vitamins, minerals and omega-3 fatty acids are notably lacking. When the diets of patients suffering from mental disorders are tested, these micronutrients are severely deficient.

This increased understanding has given rise to a concept called "nutritional psychiatry". Physicians in general, let alone those specializing in mental health, have little to no training when it comes to nutrition. Doctors aren't paid to ask questions about your diet. They have maybe ten minutes to spend with each patient, just enough time to write a prescription.

Many of the antidepressant drugs offered cause side effects (note: nearly every pharmaceutical drug has a side effect but that's a topic for another time). Side effects tend to cause patient noncompliance which could lead to increased risk of suicide. Perhaps if we could help people reshape their diet to include foods that offer all the essential vitamins and minerals they lack, is it possible that we could start to "heal" from depression symptoms and even prevent others from getting depressed? Don't get me wrong, there is a place for medication and because there is no direct evidence yet that diet can improve depression, it can be part of the treatment plan but should not be considered a substitute for medication.

Even with that said perhaps using natural and whole food as a starting point for patient care could at least be part of the treatment discussion. Currently it isn't even considered. And this goes for all chronic diseases too. The acronym for the standard American diet isn't S.A.D. for nothing. Not only are the choices we make causing more chronic disease, it is now connected to our mental health. I would say that is very S.A.D.!!!

3 ways diet impacts your mental health

Brain development

What we eat supports the development of protein-building blocks, enzymes, brain tissue and neurotransmitters that send information from the brain to all parts of the body.

Supports brain growth

Certain nutrients such as omega-3s and zinc boost levels of brain protein which helps increase connections between brain cells. These nutrients can be derived from whole food such as chia seeds, brussel sprouts, walnuts, hemp and flaxseeds. A diet high in saturated fats and refined sugars have a negative impact on brain protein.

Improves Microbiome (in the gut)

A healthy gut, a healthy mind. Trillions of good bacteria live in the gut. They defend us against germs and keep our immune system in check, resulting in a reduction of inflammation. Reduced inflammation positively impacts mood and cognition.



Interested in learning more about how nutrition can impact your overall well-being? Read Dr. T. Colin Campbell's 2nd Commentary called **The Path to Recovery through Nutrition: Our Most Important Defense Against COVID-19**. Dr. Campbell is a bio/nutritional researcher with over 60 years of experience in the field of nutritional science. His studies have shown where a low protein, whole food, plant based (WFPB) "diet" can comprehensively prevent, and sometimes even reverse a broad range of chronic degenerative diseases. His recent article focuses on how this may act in a similar way to minimize viral diseases. He is not claiming that it will prevent you from contracting COVID-19 or any other virus, but it will definitely strengthen your immune system, providing you with the means to improve your chances of recovery. Sign up for the next 10-day Global Jumpstart with starts May 10th. Find out more at: <https://plantpurecommunities.org/the-path-to-recovery/>

Cheesy Brussels Sprouts and Mushrooms



Yields 4—half cup servings.

Calories: 122

- Fat 8g
- Saturated Fat 2g
- Protein 4g
- Carb 9g
- Fiber 3g
- Sugars 2g
- Added sugar 0g
- Sodium 229mg
- Calcium 7% DV
- Potassium 8% DV



Directions:

Heat olive oil in a large skillet over high.* Add Brussels sprouts; cook until browned, 3 to 4 minutes. Add sliced cremini mushrooms; cook until tender, 3 to 4 minutes. Stir in minced garlic, fresh thyme, kosher salt, and black pepper; cook 1 minute. Remove from heat. Stir in whole-wheat panko and white wine vinegar; top with grated Parmesan cheese.

Note*: you can sauté without oil by using a few drops of broth or water. It works perfectly and tastes great!

Ingredients:

- 2 tablespoons oil
- 2 cups halved Brussels Sprouts (8 oz.)
- 2 cups sliced cremini or baby portabella mushrooms (4 oz.)
- 1 teaspoon minced garlic
- 1 teaspoon fresh thyme
- 1/4 teaspoon kosher salt
- 1/4 teaspoon black pepper
- 2 tablespoons whole-wheat panko
- 1 tablespoon white wine vinegar
- 1/4 cup grated Parmesan cheese



Health Benefits:

Brussels Sprouts are a powerful member of the cabbage family. They are known for their ability to enhance DNA repair in cells and help block the continued growth of cancer cells.

These little power houses are loaded with vitamins and antioxidants. They are rich in Vitamin K, which is necessary for blood clotting and bone health. They are high in Vitamin C, an antioxidant that helps promote iron absorption and is involved in tissue repair and immune function.

They are also high in fiber which helps support gut health.


They are one of the best plant sources of omega-3 fatty acids which have been shown to reduce blood triglycerides, slow cognitive decline, reduce insulin resistance and decrease inflammation.

abbondanza! Here's to your health!

Debby Schiffer, Targeting Wellness in the Workplace

Tonglen* for Mothers

* **Tonglen** is a traditional Buddhist practice of compassion. In order to have compassion for ourselves, we cultivate it for others. We take in the difficult parts of mothering, for ourselves and for all mothers and send out compassion and love.



I breathe in the daily frustrations
small as they are, big as they can seem
I breathe out patience for us all.
I breathe in the loneliness
of days spent mothering on our own
I breathe out connection
community, compassion.
I breathe in the brokenness
not being enough in the world
I breathe out wholeness
leaving ideals behind, truth.
I breathe in the boredom
diapers, cooking, same every day
I breathe out simple pleasure
swings, finger painting, rocks.
I breathe in the exhaustion,
the worry, the fear
I breathe out the calm energy, excitement.
I breathe in the rage
at your plight, your place, your life
I breathe out peace
contentment, courage.
- DeLona Campos-Davis

The real meaning of the words unconditional love, selflessness and committed for life isn't written in a dictionary, but in the hearts of ever mother! Happy Mother's Day. Honoring all moms, grandmoms, great-grandmoms, single moms, Godmothers, Aunts, Sisters heck.....
ALL women!

TABATA WORKOUT

Tabata workouts are high-intensity and burn major calories in a short amount of time. The work comes from the intensity and the repetition maintained for 20-seconds following by a 10-second rest. You will alternate back and forth between the two exercises a total of 4 times. Do your best and within your fitness level. As long as you are working to *your* maximum, you are achieving the goal of this workout. Honor your body without judgment. Always consult with your doctor or other health care professional before starting this or any other workout to determine if it is right for our needs.



Rest
1-minute
between
each round

ROUND 1

20 sec Jumping Jacks

10 sec rest

20 sec Squat with Overhead Press

10 sec rest

Repeat 4 times

ROUND 2

20 sec Back Lunge with Bicep Curl

10 sec rest

20 sec Push ups

10 sec rest

Repeat 4 times.

ROUND 3

20 sec up/down Planks

10 sec rest

20 sec Burpees

10 sec rest

Repeat 4 times.

ROUND 4

20 sec Russian twists

10 sec rest

20 sec Mountain Climbers

10 sec rest

name: _____ date: _____



www.AtoZTeacherStuff.com

Surviving a Pandemic

j f t c o n e u s a n i t i z e y n s e
t f o c f v t l u u f o v w n i u s t x
t p t m v c u i y t r h v q p u h s h n
e y j p w j q c d e d i s b r u c v f c
q q z t n g g o e n p u k l o y g v g p
e q m j v v r w x z j n h b q t e a r g
n o x u d x z i t t f c p f v f g d o j
a j f l e c n a r e v e s r e p n q w t
p o l c k d l h z r w r e h k s a m t o
i o w k i z o q d a e t c f a h h f h i
t k s j i g h i j c x a n v c b c q q l
g m g i h a f x n f p i e l b s k k f e
h b o x t g j a w l z n i r n t w n c t
f e a r i i t w u e t t l e f r c j c p
i u p w u s v l e s z y i p s e o z c a
t m l o i a o i e e d o s o a n u s e p
w f r d e q f d t i j m e h x g r o m e
s a x q j p o t s y e d r f g t a b t r
o k q p a l a g p d c y h z k h g e b r
w z m e d i t a t e q x t q c e e m f h

uncertainty
fear
change
courage
resilience
curbside
mask
toilet paper
sanitize
distance
hope
growth
positivity
meditate
selfcare
perseverance
strength



name: _____ date: _____

Words That Describe Moms

u g n o r t s i u j c i h r q a q u t x
a q o k t r l x i l w n d y p i t y b b
b m l v s u t r r w e y n n z o w l i j
e f q w l a n o i t i d n o c n u t n j
s x y o r x l v z k d s j g p b n d s l
s g u n d e r s t a n d i n g i i b p v
e q b d p m e o n g j s d r x o h h i d
l t e e x j h o n o r a b l e w e f r g
f n a r t b q i e z r d a n q t h g i p
l e u f f d v q s l g l u a a h m w n z
e i t u s o q w v m b r e n z c l d g f
s t i l l s s v l n t a o d a n n v z z
x a f z d u v g k u h i d r o h x m g c
l p u e i w l y r q s r i n o m o c e r
x w l l l b g i q s r n h s e z j l i e
n e i o n o n e a u g p a q x p l e p a
n j v v d g r p y o h a x y m d e w t t
d a p t u i m s s e l e r i t q i d j i
c p i a a o u x y j g n i v i g r o f v
x m x o c q v r a f j q e w c s w i q e

beautiful
caring
compassionate
creative
forgiving
tireless
inspiring
loving
nurturing
patient
selfless
unconditional
strong
honorable
dependable
understanding
role
model
wonderful

Obesity Ups Severe COVID-19 Risk in Young Patients

Resource: [WebMD](#) WEDNESDAY, April 15, 2020 (HealthDay News) --

It's clear that age and chronic disease make bouts of the pandemic [coronavirus](#) more severe -- and even deadly -- but [obesity](#) might also put even younger people at [higher risk](#), a pair of new studies suggest.

The researchers suspect that inflammation throughout the body linked to obesity could be a powerful factor in the severity of COVID-19, the disease caused by the coronavirus.

And, they added, it could even be more significant than heart or [lung disease](#).

"This has relevance in the U.S., where 40% of Americans are obese, and will no doubt contribute to increased morbidity and likely mortality, compared to other countries," said Dr. Jennifer Lighter, co-author of one of the studies. Lighter is an assistant professor of pediatric infectious diseases at NYU School of Medicine in New York City.

Though people under age 60 are generally considered at low risk for COVID-19, her team found that those who are obese are twice as likely to be hospitalized for the disease.

And, compared to patients whose weight is normal, those who are morbidly obese are twice as likely to need acute care and three times more likely to be confined to the intensive care unit, the study found.

Though patients studied were obese, none had diabetes or heart disease, Lighter said, but they might be on the verge of them.

"They have higher rates of [obstructive sleep apnea](#), [asthma](#), [restrictive lung disease](#) reflux that may be affecting the respiratory system, which takes a hit from an infection like coronavirus," she said.

Younger people who are obese are at high risk, she added. So, they should be reminded to wash hands frequently, practice social distancing and wear a [face mask](#) when they go out, Lighter said.

The second study, led by Dr. Christopher Petrilli of NYU Grossman School of Medicine in New York City, suggested the link with obesity may owe to its role in causing inflammation. Chronic inflammation is a factor in many diseases, including type 2 diabetes, heart disease and cancer.

According to Dr. David Katz, founding director of the Yale-Griffin Prevention Research Center in Derby, Conn., "Age and prior health status are important predictors of the risks of severe coronavirus infection and death."

Basing analyses only on those people with symptoms severe enough to warrant medical attention is not sufficient, Katz said.

"We need random sampling of the general population to know what's relevant," he said. "How many people in each category by age, health and weight were infected, with or without symptoms?"

Obesity Ups Severe COVID-19 Risk in Young Patients

Older age, obesity and chronic illness increase health risks in this pandemic, Katz said, calling for national policies that support a "stay safe and get healthier" campaign.

"The acute threat of coronavirus highlights some chronic threats to our health that may suddenly matter more, along with an urgent timeline," Katz explained.

Meanwhile, anything you can do to improve your health while in lockdown might pay big dividends, he suggested.

"We can't change our chronological age, but even short-term efforts to improve health and weight while sheltering in place may enhance our ability to get through this safely," Katz said.

Obesity and its Implications for COVID-19 Mortality

William Dietz ¹ and
Carlos Santos-Burgoa ²


TO THE EDITOR: A recent *Journal of the American Medical Association* viewpoint regarding fatalities in Italy associated with the new coronavirus (COVID-19) pandemic failed to mention obesity as one of the preexisting diseases associated with death (1). It seems likely that the increased prevalence of obesity in older adults in Italy compared with China may account for the differences in mortality between the two countries. Furthermore, the rising prevalence of obesity in the United States and prior experience of the impact of obesity on mortality from H1N1 influenza should increase the sensitivity of clinicians caring for patients with obesity and COVID-19 to the need for aggressive treatment of such patients.

Between April 2009 and January 2010, the Centers for Disease Control and Prevention estimated that 41 to 84 million people were infected with the H1N1 influenza virus and that between 180,000 and 370,000 infected patients were hospitalized, with 8,000 to 17,000 deaths (2). Several reports from around the world identified obesity and severe obesity as risk factors for hospitalization and mechanical ventilation. For example, in California between April and August 2009, 1,088 patients with H1N1 influenza either were hospitalized or died (2). Of 268 patients ≥ 20 years old in whom BMI was

calculated, 58% had obesity ($\text{BMI} \geq 30$), and 67% of those had severe obesity ($\text{BMI} \geq 40$) (3). Sixty-six percent of those with obesity also had underlying diseases, such as chronic lung disease, including asthma, cardiac problems, or diabetes. Among hospitalized patients in New Mexico in 2009 (4), 46% had obesity, and 56% of those requiring mechanical ventilation had severe obesity. Rates of H1N1 hospitalizations were significantly greater among American Indians, African Americans, and Hispanics than among non-Hispanic whites, possibly reflecting the increased prevalence of obesity in those populations. The distribution of obesity among hospitalized patients in California and New Mexico exceeded the 35% prevalence of obesity in US adults in 2009 to 2010.

The disproportionate impact of H1N1 influenza and now COVID-19 in patients with obesity and severe obesity is not surprising given the impact of obesity on pulmonary function. Obesity is associated with decreased expiratory reserve volume, functional capacity, and respiratory system compliance. In patients with increased abdominal obesity, pulmonary function is further compromised in supine patients by decreased diaphragmatic excursion, making ventilation more difficult. Furthermore, increased inflammatory cytokines associated with obesity may contribute to the increased morbidity associated with obesity in COVID-19 infections.

Although the effects of COVID-19 on patients with obesity have not yet been well described, the H1N1 influenza experience should serve as a caution for the care of patients with

obesity and particularly patients with severe obesity. The prevalence of adult obesity and severe obesity in 2017 to 2018 has increased since 2009 to 2010 and is now 42% and 9%, respectively (5). These observations suggest that the proportion of patients with obesity, severe obesity, and COVID-19 infections will increase compared with the H1N1 experience, and the disease will likely have a more severe course in such patients. These observations also emphasize the need for increased vigilance, priority on detection and testing, and aggressive therapy for patients with obesity and COVID-19 infections. 

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**Burlington County Municipal JIF
Managed Care Summary Report
2020**

Intake	April-20	April-19	2020 April YTD	2019 April YTD
# of New Claims Reported	95	13	198	64
# of Report Only	84	8	151	22
% Report Only	88%	62%	76%	34%
# of Medical Only	5	5	32	32
# of Lost Time	6	0	14	10
Medical Only to Lost Time Ratio	45:55	100:00	70:30	76:24
Occupational, Claim Petition Cancer Presumption	0		1	
Average # of Days to Report a Claim	4.2	1.0	4.8	1.3

Nurse Case Management	April-20	April-19
# of Cases Assigned to Case Management	21	15
# of Cases >90 days	16	10

Savings	April-20	April-19	2020 April YTD	2019 April YTD
Bill Count	125	154	532	710
Provider Charges	\$396,651	\$128,259	\$1,366,284	\$941,375
Repriced Amount	\$115,339	\$53,757	\$349,009	\$339,326
Savings \$	\$281,312	\$74,502	\$1,017,276	\$602,049
% Savings	58%	58%	74%	64%

Participating Provider Penetration Rate	April-20	April-19	2020 April YTD	2019 April YTD
Bill Count	97%	94%	96%	98%
Provider Charges	98%	91%	99%	97%

Exclusive Provider Panel Penetration Rate	April-20	April-19	2020 April YTD	2019 April YTD
Bill Count	97%	98%	96%	96%
Provider Charges	99%	99%	99%	99%

Transitional Duty Summary		2020 April YTD	2019 April YTD
% of Transitional Duty Days Worked		69%	55%
\$ Saved By Accommodating		\$60,248.61	
% of Transitional Duty Days Not Accommodated		31%	45%
Cost Of Days Not Accommodated		\$24,232.13	



Burlington County Municipal JIF
Average Days To Report By JIF Member
1/1/2020 - 4/30/2020

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Insured
BORDENTOWN TOWNSHIP	1	1.0	0.0
DELANCO TOWNSHIP	1	3.0	3.0
DELRAN TOWNSHIP	2	1.5	0.0
EDGEWATER PARK TOWNSHIP	3	0.3	0.0
FLORENCE TOWNSHIP	3	8.0	0.0
LUMBERTON TOWNSHIP	5	2.0	0.0
MANSFIELD TOWNSHIP	2	2.0	0.0
MEDFORD TOWNSHIP	9	1.7	0.2
MOUNT LAUREL TOWNSHIP	99	3.9	1.2
PALMYRA BOROUGH	2	0.0	0.0
PEMBERTON TOWNSHIP	21	8.9	8.3
RIVERSIDE TOWNSHIP	4	2.5	2.5
SOUTHAMPTON TOWNSHIP	5	0.8	0.0
WESTAMPTON TOWNSHIP	39	7.8	1.2
WOODLAND TOWNSHIP	1	0.0	0.0
Grand Total	197	4.8	1.8



**Burlington County Municipal JIF
Transitional Duty Summary Report
1/1/2020 - 4/30/2020**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
DELRAN TOWNSHIP	104	104	100%	\$12,919.09	0	0%	\$0.00
EDGEWATER PARK TOWNSHIP	98	98	100%	\$13,230.00	0	0%	\$0.00
LUMBERTON TOWNSHIP	3	3	100%	\$405.00	0	0%	\$0.00
BORDENTOWN CITY	119	116	97%	\$11,722.29	3	3%	\$394.71
MEDFORD TOWNSHIP	75	68	91%	\$4,334.90	7	9%	\$446.24
MOUNT LAUREL TOWNSHIP	118	82	69%	\$10,362.07	36	31%	\$4,331.17
PEMBERTON TOWNSHIP	93	62	67%	\$7,275.26	31	33%	\$3,776.81
WESTAMPTON TOWNSHIP	63	0	0%	\$0.00	63	100%	\$6,924.27
BORDENTOWN TOWNSHIP	102	0	0%	\$0.00	102	100%	\$8,358.93
Grand Total	775	533	69%	\$60,248.61	242	31%	\$24,232.13



**Burlington County Municipal JIF
PPO Savings And Penetration Report
April 2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	121	\$388,430	\$110,834	\$277,596	71%
Neurosurgery	1	\$255,600	\$68,969	\$186,631	73%
Hospital	4	\$37,679	\$12,030	\$25,649	68%
Physical Therapy	72	\$28,317	\$6,174	\$22,143	78%
Ambulatory Surgical Center	2	\$25,661	\$3,761	\$21,900	85%
Orthopedics	13	\$18,626	\$9,053	\$9,573	51%
Anesthesiology	3	\$8,700	\$3,615	\$5,085	58%
MRI/Radiology	3	\$4,978	\$1,810	\$3,168	64%
Occ Med/Primary Care	9	\$3,015	\$1,811	\$1,204	40%
Durable Medical Equipment	2	\$1,838	\$1,440	\$398	22%
Urgent Care Center	7	\$1,477	\$1,091	\$386	26%
Emergency Medicine	1	\$1,143	\$309	\$834	73%
Physicians Fees	3	\$1,089	\$539	\$550	50%
Inpatient Rehabilitation	1	\$308	\$231	\$77	25%
Out Of Network	4	\$8,221	\$4,504	\$3,716	45%
Physicians Fees	1	\$6,265	\$2,555	\$3,710	59%
Other	1	\$739	\$734	\$5	1%
Emergency Medicine	1	\$683	\$683	\$0	0%
Laboratory Services	1	\$534	\$533	\$1	0%
Grand Total	125	\$396,651	\$115,339	\$281,312	71%

Participating Provider Penetration Rate

Bill Count 97%

Provider Charges 98%

Exclusive Provider Penetration Rate

Bill Count 97%

Provider Charges 99%



**Burlington County Municipal JIF
PPO Savings And Penetration Rate
1/1/2020 - 4/30/2020**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Participating Provider	511	\$1,347,186	\$334,743	\$1,012,443	75%
Neurosurgery	9	\$258,850	\$70,203	\$188,647	73%
Orthopedics	78	\$251,252	\$54,740	\$196,512	78%
Hospital	21	\$226,718	\$76,620	\$150,098	66%
Physicians Fees	20	\$210,489	\$8,840	\$201,649	96%
Ambulatory Surgical Center	9	\$187,613	\$40,820	\$146,794	78%
Physical Therapy	226	\$106,378	\$30,910	\$75,468	71%
Anesthesiology	10	\$29,398	\$12,376	\$17,022	58%
MRI/Radiology	25	\$21,179	\$8,133	\$13,046	62%
Durable Medical Equipment	11	\$19,582	\$15,303	\$4,278	22%
Urgent Care Center	56	\$13,593	\$8,412	\$5,181	38%
Physical Medicine & Rehab	4	\$6,887	\$1,049	\$5,838	85%
Occ Med/Primary Care	22	\$5,982	\$3,805	\$2,178	36%
Emergency Medicine	7	\$4,533	\$1,095	\$3,438	76%
Inpatient Rehabilitation	5	\$1,809	\$1,357	\$452	25%
Laboratory Services	6	\$1,643	\$233	\$1,410	86%
Behavioral Health	1	\$960	\$650	\$310	32%
Transportation	1	\$319	\$199	\$120	38%
Out Of Network	21	\$19,098	\$14,265	\$4,833	25%
Physicians Fees	7	\$7,201	\$3,374	\$3,827	53%
Emergency Medicine	4	\$3,684	\$3,614	\$70	2%
Anesthesiology	2	\$2,800	\$2,156	\$645	23%
Durable Medical Equipment	2	\$2,645	\$2,362	\$282	11%
Laboratory Services	2	\$1,031	\$1,029	\$2	0%
Physical Medicine & Rehab	2	\$775	\$773	\$2	0%
Other	1	\$739	\$734	\$5	1%
Urgent Care Center	1	\$223	\$223	\$0	0%
Grand Total	532	\$1,366,284	\$349,009	\$1,017,276	74%

Participating Provider Penetration Rate

Bill Count 96%

Provider Charges 99%

Exclusive Provider Penetration Rate

Bill Count 96%

Provider Charges 99%

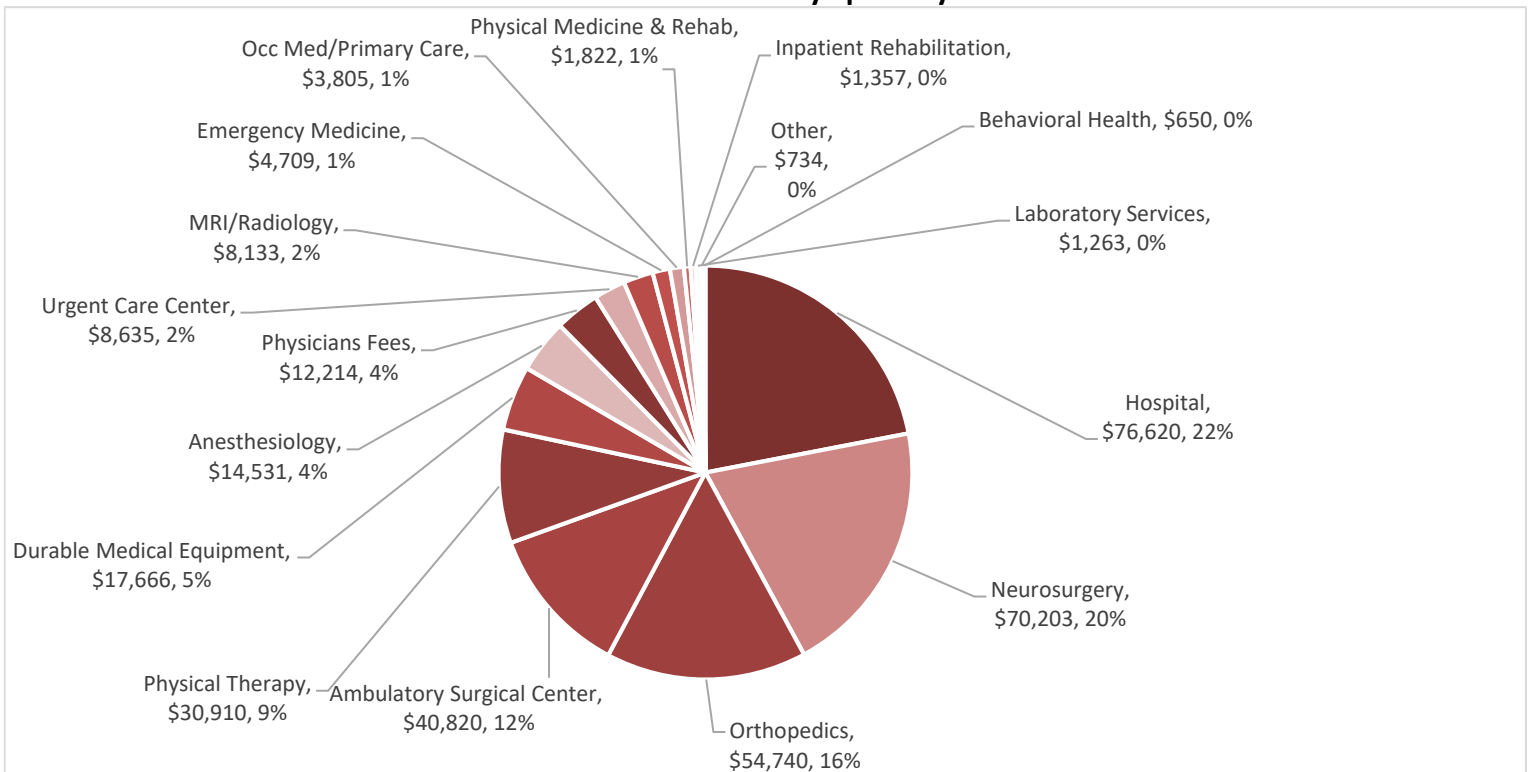


Burlington County Municipal JIF
1/1/2020 - 4/30/2020

Top 10 Providers

	Bill Count	Repriced Amount	Specialty
NEUROSURGICAL AND SPINE SPECIALIST	6	\$69,917	Neurosurgery
VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY	11	\$38,307	Hospital
KENNEDY HEALTH SYSTEM	1	\$19,892	Hospital
BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST	32	\$18,768	Orthopedics
ROTHMAN ORTHOPAEDICS	16	\$17,930	Orthopedics
HOME CARE CONNECT LLC	8	\$14,650	Durable Medical Equipment
MEMORIAL AMBULATORY SURGERY CENTER	1	\$13,376	Ambulatory Surgery Center
STRIVE PHYSICAL THERAPY	112	\$11,570	Physical Therapy
ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMIL	3	\$11,028	Hospital
REGIONAL ORTHOPEDIC, PA	9	\$10,572	Orthopedics
Grand Total	199	\$226,010	

Paid Providers By Specialty





Nurse Case Management Assignment Report 2020

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	62	56	59	55								
Kelly Roth	54	56	46	51								
Cristina Pondevida	55	52	51	51								
Maureen Steelman	55	52	55	50								
Virgen Conley	4	4	4	4								
Wendie Szamreta	2	0	0	0								
Sandra Barber	1	1	1	0								
Stephanie Dionisio												
Total	233	221	216	211	0	0	0	0	0	0	0	0



EASY ACCESS TO PROVIDERS

In response to the unprecedented health crisis of the COVID-19 outbreak, QualCare introduces the Virtual Care Initiative. Virtual Care includes streamlined access to medical providers who offer tele-medicine and tele-therapy services. Patients can be seen by physicians, safely and securely, and continue their medical treatment plan from their homes, workplaces or on the go.

WHO

PROVIDES VIRTUAL CARE?

Virtual Care is available through the QualCare Provider Network for many of the most utilized specialties in Workers' Compensation. Provider partners are offering secure virtual treatment after normal hours, in conjunction with their traditional office-based services, and in the event of emergencies like COVID-19.

WHAT

SERVICES ARE AVAILABLE?

Virtual Care providers offer patients many of the same in-office services via secure telephone, video and live chats. Initial treatment and evaluation of minor injuries, re-checks and follow up visits, physical therapy via interactive tele-rehab, and psychiatric care are some of the most useful virtual care deployments for your workers' compensation program.

WHERE

DO VIRTUAL CARE VISITS TAKE PLACE?

Virtual Care visits can take place at home, work or on the go. If a patient has secure access to a smartphone, tablet or computer connected to Wi-Fi, Virtual Care visits can be a useful, safe, efficient method of receiving high-quality medical treatment for work-related injuries.

WHEN

CAN VIRTUAL CARE BE USED?

Virtual Care can be deployed when a patient is unable to go to a provider's office due to transportation or safety constraints, when care is needed after hours or during times of emergency. Virtual Care can serve our community under normal AND extenuating circumstances.

WHY

USE VIRTUAL CARE?

Virtual Care allows patients to receive or continue necessary medical treatment quickly and safely, without the risk of exposure to, or exposing medical staff to, infectious disease. With a continuity of care achieved through virtual treatment, claimants return to health and meaningful work sooner.

INTERACTIVE, EFFECTIVE CARE FOR WORKERS' COMPENSATION

Nurse Case Managers, Claims Adjusters and Providers
working together to safely treat injured workers anywhere.

HOW

DOES VIRTUAL CARE WORK FOR WORKERS' COMPENSATION?

Qual-Lynx Nurse Case Managers and/or Claims Adjusters work closely with healthcare providers to determine whether a claimant would benefit from Virtual Care. This determination depends on the type of injury/illness, treatment needed and current status of claimant.

- Qual-Lynx Nurse Case Managers and Claims Adjusters:
 - contact providers to determine the technology being utilized by the provider for Virtual Care.
 - outreach to claimant to ensure they have access to the necessary technology.
- Provider's office sends the claimant a secure email with login information as needed and the appointment is scheduled.
- Nurses and adjusters follow-up with the claimant to ensure they were able to connect with the provider virtually.
- Qual-Lynx works with the QualCare provider within the same workflows established for in office care.
- Qual-Lynx nurses and adjusters continue their focus on quality care, return to work, treatment timelines, thorough documentation, and secured passing of information.
- Qual-Lynx reviews work status, transitional duty opportunities and estimated Maximum Medical Improvement with providers using the Virtual Care model in the same manner they would if using in office care.

*"...I just loved it!!
I did not have to
drive to the
doctor's office"*

*"mas rapido y
muy bueno"*

*"...I spoke freely with the
doctor. I will continue with
Virtual Care in the future"*

*"...Enjoyed my virtual visit...
Would love to tele-med
in the future"*

*"...having had ankle
surgery and not able
to drive, this is perfect"*

Cyber Risk Management Monthly Executive Report

May 6, 2020



Media Pro Training

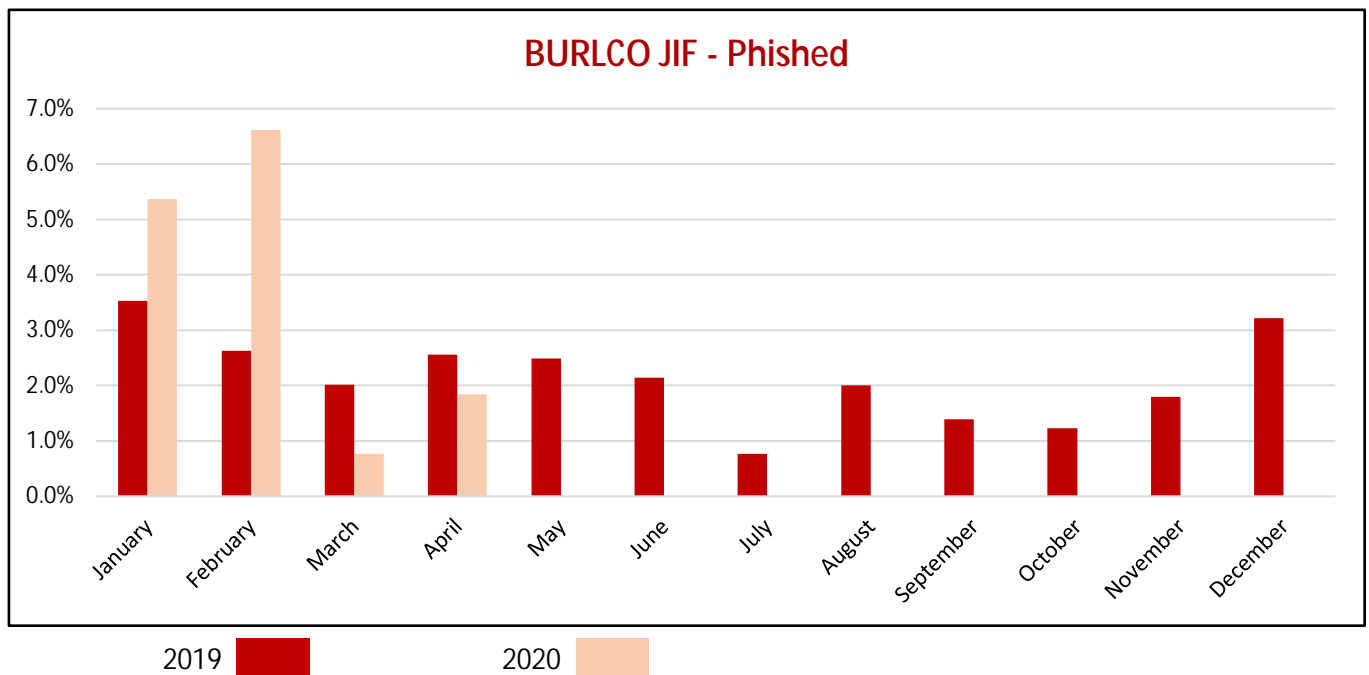
BURLCO JIF Municipality	Cyber Security Basics			Safe Computing Practices Work & Home		
	Total Users	Total Completed	% Completed	Total Users	Total Completed	% Completed
Bass River Township	3	3	100%	3	3	100%
Beverly City	12	12	100%	12	4	33%
Bordentown City	7	7	100%	7	7	100%
Bordentown Township	20	18	90%	20	16	80%
Chesterfield Township	16	14	87%	16	6	37%
Delanco Township	17	17	100%	17	12	70%
Delran Township	27	27	100%	27	13	48%
Edgewater Park Township	17	17	100%	17	17	100%
Fieldsboro Borough	3	3	100%	3	1	33%
Florence Township	30	28	93%	30	1	3%
Hainesport Township	8	8	100%	8	7	87%
Lumberton Township	22	18	81%	22	12	54%
Mansfield Township	55	46	83%	55	22	40%
Medford Township	111	111	100%	111	105	94%
Mount Laurel Township	71	69	97%	71	27	38%
New Hanover Township	1	1	100%	7	3	42%
North Hanover Township	10	10	100%	10	10	100%
Palmyra Borough	30	30	100%	30	29	96%
Pemberton Borough	4	4	100%	4	4	100%
Pemberton Township	54	53	98%	54	52	96%
Riverside Township	2	2	100%	2	1	50%
Shamong Township	10	10	100%	10	10	100%
Southampton Township	16	15	93%	16	8	50%
Springfield Township	6	6	100%	6	3	50%
Tabernacle Township	13	12	92%	13	12	92%
Westampton Township	50	49	98%	50	37	74%
Woodland Township	7	7	100%	7	6	85%
Wrightstown Borough	4	4	100%	4	3	75%

Phishing Report

Month	2019			2020		
	# Emails	# Clicked	%	# Emails	# Clicked	%
January	454	16	3.5%	633	34	5.4%
February	494	13	2.6%	650	43	6.6%
March	546	11	2.0%	653	5	0.8%
April	665	17	2.6%	653	12	1.8%
May	765	19	2.5%			
June	653	14	2.1%			
July	653	5	0.8%			
August	648	13	2.0%			
September	577	8	1.4%			
October	654	8	1.2%			
November	614	11	1.8%			
December	653	21	3.2%			

Year to Date Avg 2.1%

Year to Date Avg 3.6%



Phishing by Municipality

Municipality	Total Emails	# of Positive Clicks	False Positive Clicks	% Positive Clicks
Bass River Twp	3	0	0	0%
Beverly City	13	0	0	0%
Bordentown City	4	1	0	0%
Bordentown Twp	13	0	0	0%
Chesterfield Twp	8	0	0	0%
Delanco Twp	17	0	0	0%
Delran Twp	47	0	0	0%
Edgewater Park Twp.	17	0	0	0%
Fieldsboro Borough	4	0	0	0%
Florence Twp	33	0	0	0%
Hainesport Twp	8	0	0	0%
Lumberton Twp	17	2	0	0%
Mansfield Twp	51	0	0	0%
Medford Twp	140	3	0	0%
Mount Laurel Twp	70	2	0	0%
North Hanover Twp	7	0	0	0%
Palmyra Borough	44	2	0	0%
Pemberton Twp	43	1	0	0%
Pumberton Borough	4	0	0	0%
Riverside Twp	2	0	0	0%
Shamong Twp	7	0	0	0%
Southampton Twp	16	0	0	0%
Springfield Twp	7	0	0	0%
Tabernacle Twp	12	0	0	0%
Westampton Twp	55	0	0	0%
Woodland Twp	7	0	0	0%
Wrightstown Borough	4	0	0	0%
Grand Total	653	12	1.8%	0%

Phishing Template	Count of Phishing Template	% of Template	Count of Date Clicked	% of Click
amazon_order	25	68%	0	0%
Amex_Income_Verification	59	29%	0	0%
apple	29	59%	0	0%
BackgroundReport_Text	65	26%	3	5%
cyber_acuity	14	121%	0	0%
Facebook Reactivation	67	25%	2	3%
facebook_page_insights	16	106%	0	0%
hp_order_survey	14	121%	0	0%
linkedin_who_looking	19	89%	1	5%
Microsoft_Office365_Password_Change	53	32%	2	4%
microsoft_planner	19	89%	0	0%
Netflix_Account	57	30%	0	0%
Office_File_Deletion_Alert	24	71%	0	0%
UPS Package Redirect	45	38%	0	0%
workstation_updates	32	53%	1	3%
Zendesk_Password_Change	63	27%	0	0%
Zendesk_Ticket_Update	52	33%	3	6%

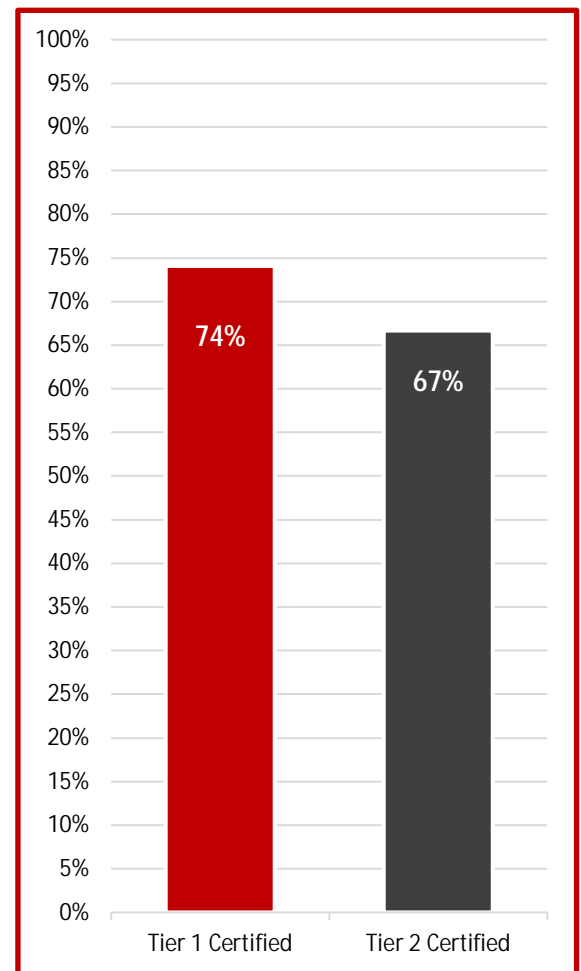
Grand Total

653

12

MEL's Cyber Risk Management 5/2020

Municipality	Tier 1 Certification Approved	Tier 2 Certification Approved
Bass River Township	8/27/2019	8/27/2019
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	2/21/2020	
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	3/6/2020	3/6/2020
Pemberton Borough	12/24/2019	12/12/2019
Pemberton Township	11/1/2019	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		



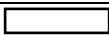



Total # of Municipalities	27	
Tier 1 Certified	20	74%
Tier 2 Certified	18	67%

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 

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	2020-02-17 14:15:13
Burlington	Bordentown City	0.0	Grace Archer	btownch@cityofbordentown.com	2020-03-05 14:15:08
Burlington	Bordentown Township	2.6	Michael Theokas	m.theokas@bordentowntwp.org	2020-02-21 14:15:11
Burlington	Chesterfield Township	5.0	Glenn McMahon	glenn@chesterfieldtwp.com	2020-03-06 14:15:06
Burlington	Delanco Township	2.6	Mike Templeton	42mtempy55@gmail.com	2020-02-21 14:15:11
Burlington	Delran Township	5.0	Jeffrey Hatcher	jhatcher@delrantownship.org	2020-03-13 14:15:16
Burlington	Edgewater Park Township	2.6	Tom Pullion	tpullion@edgewaterpark-nj.com	2020-04-22 16:15:37
Burlington	Florence Township	4.0	Richard Brook	rbrook@florence-nj.gov	2020-04-22 16:15:37
Burlington	Hainesport Township	5.0	Paula Kosko	pkosko@hainesporttownship.com	2019-10-23 14:15:35
Burlington	Lumberton Township	7.6	Brandon Umba	bumba@lumbertontwp.com	2019-10-23 14:15:35
Burlington	Mansfield Township	0.0	Michael Fitzpatrick	administrator@mansfieldtwp-nj.com	2020-03-08 14:15:12
Burlington	Medford Township	5.0	Kathy Burger	kburger@medfordtownship.com	2020-03-24 15:15:08
Burlington	Mount Laurel Township	4.8	Jerry Mascia	jmascia@mountlaurel.com	2019-10-24 14:15:37
Burlington	North Hanover Township	4.8	Mary Picariello	clerk@northhanovertwp.com	2020-03-09 14:10:08
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	2020-03-09 14:10:08
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	2020-03-12 14:15:14
Burlington	Springfield Township	0.0	Paul Keller	mgr@springfieldtownshipnj.org	2020-03-12 14:15:14
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	2020-02-18 14:15:07
Burlington	Wrightstown Borough	0.0	James Ingling	wrightstownfirebureau@comcast.net	2020-03-10 14:15:12

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

[The Standardized Control Assessment: Better, Faster and Cheaper for Both Outsourcers and ...](#)

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



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
Deprecated SSH-1 Protocol Detection	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
jQuery < 1.9.0 XSS Vulnerability	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](#)

Have **Questions?**

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COVID-19 Sample Phishing Email

[EXTERNAL] Redeem SBSA-COVID-19-Financial Relief

ibsupport@standardbank.co.za

To: [REDACTED]

 SBSA-COVID-19-Financial Relief.html (2 KB)

 View Forensics

Dear User

Standard Bank has announced a second wave of relief to help its customer base navigate financial commitments as Covid-19 continues. Please Download attached SBSA COVID-19 Financial Relief to receive your R7,500.00 government issued financial relief.

To view this file, you will need to have Adobe PDF Reader installed. To install it, simply:

Copy and paste this URL into your browser: www.get.adobe.com/reader/?promoid=BUIGO


Go to the website

Click the "Download" button and follow the easy steps. Done!

[EXTERNAL] Urgent Order / Covid-19 Medical Equipment

buyer@gov.com

To: [REDACTED]

 P.O Covid-19 Medical Equipment.html (9 KB)



FYI

Find the attached of our purchase order catalogue over Covid 19, pharmaceutical products, equipment and medical devices e.t.c we need immediately.

kindly note that we have go true your latest catalog from our partner. Also,inform us about the minimum order quantity,Delivery time or FOB,and payment terms warranty.

If you need any other additional information, please contact me
Purchasing Manager Luke Diego

[EXTERNAL] Re: UN COVID-19 Stimulus

noreply@messagecentre.com



To: [REDACTED]

Note that you have been chosen as one of the beneficiaries of this package.

You will be receiving the sum of 10,000.00 EUR plus Sanitizes worth 500, EUR in addition to this you will also receive face Mask worth 500 EUR as well.

Kindly contact our Zonal Coordinator, Mrs Lina, through her email address below to receive your approved package.

Contact Email Address: delia.d@onet.eu

RE: Coronavirus disease (COVID-19) outbreak prevention and cure update.

TedrosAdhanom@who.int

To: [REDACTED]



tedros-adhanom-who-director-general.jpg (50 KB)



Coronavirus Disease (COVID-19) CURE.rar (1 MB)



Coronavirus Disease (COVID-19) CURE.zip (1 MB)

Please find the attached file with the instructions on common drugs to take for prevention and fast cure to this deadly virus called Coronavirus Disease (COVID-19).

This is an instruction from WHO (World Health Organization) to help fight against coronavirus.

NOTE : once received this mail review the attached file and follow the instructions.

please forward to your family members and friends to help us reach every one on how to fight this virus, and the instructions are very simple and affordable.

Thanks


Best regard

Director WHO (World Health Organization)

[EXTERNAL] Coronavirus today infected 34 people in your state

Claris.Mageissen2081246@gmx.com

To: [REDACTED]nj.us

 covi19map.zip (1 KB)

logo

Important news

Due to the latest news we want to notify that we developed a new Application that can show the Coronavirus alerts near you.
This Application is absolutely free in United States.
You can find the App in the attachment.

[IMAGE]

United States Department of Health & Human Services 2020

Required Java, you can download it from Official site

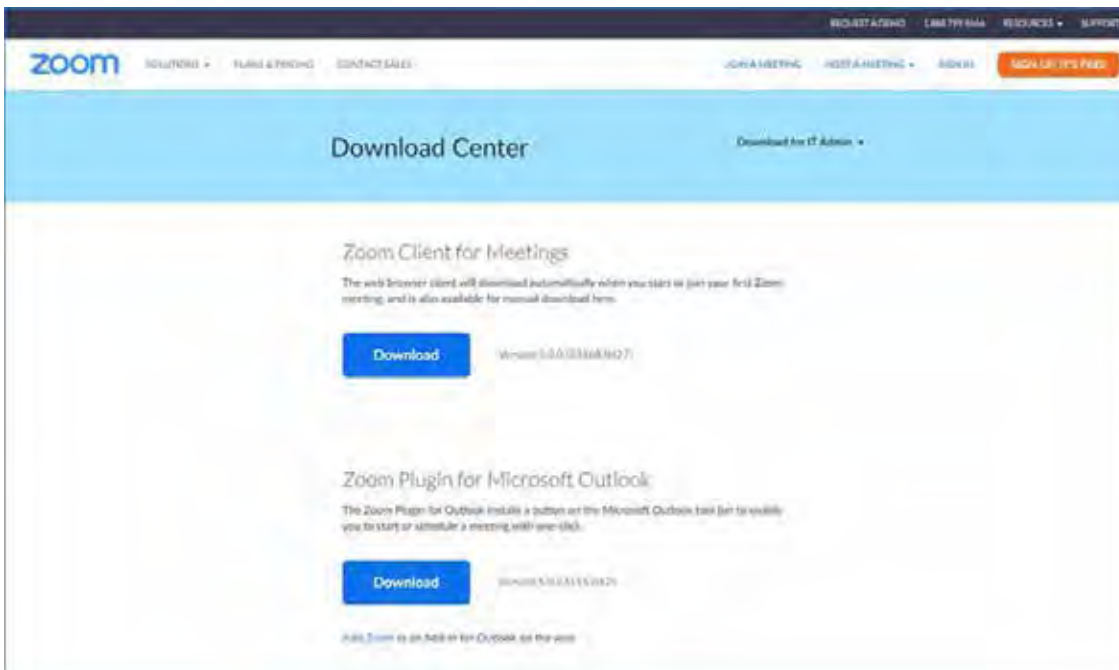
ZOOM Conference Vulnerability

As many of us are practicing social distancing, videoconferencing has become the new "norm". There have been reports of ZOOM having security and vulnerability issues where an uninvited guest can crash and disrupt a conference.

ZOOM has just released version 5.0 which increases it's security features including support for AWS 256-bit GCM encryption.

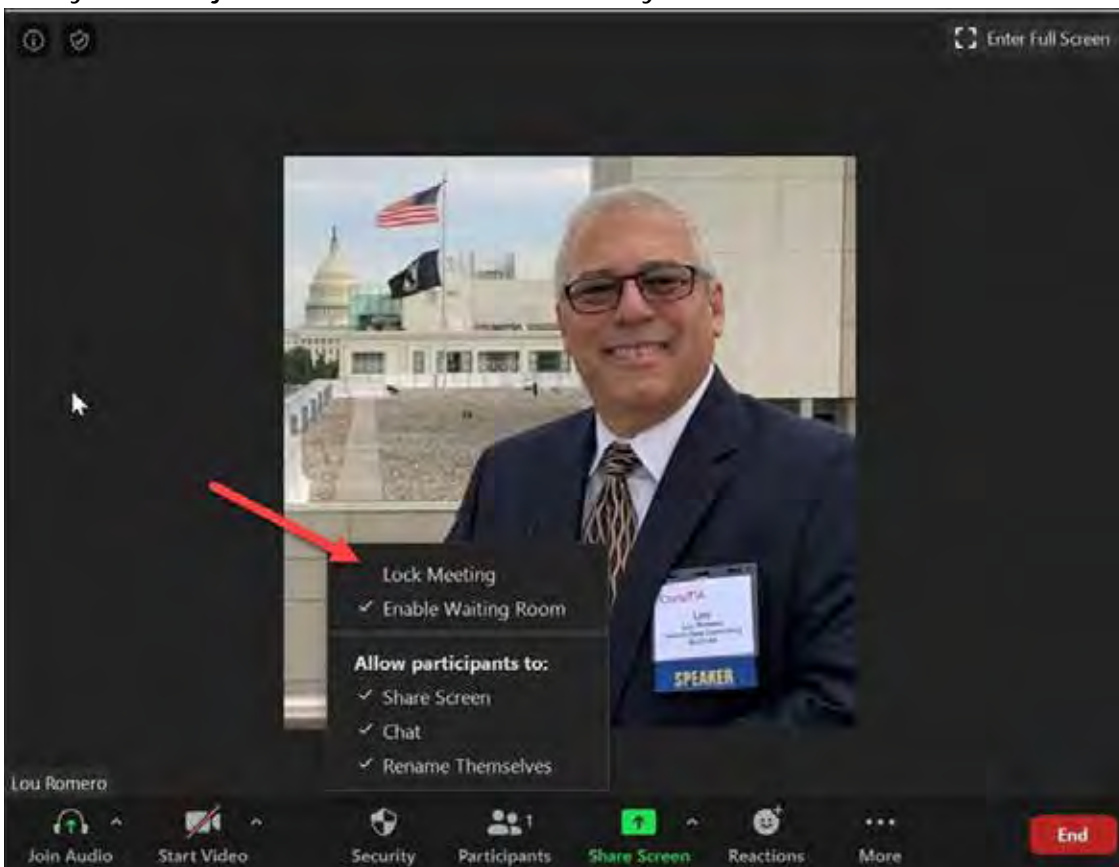
ZOOM will fully deploy and enforce Version 5.0 by May 30th, meaning that you have until May 30th to upgrade or you won't be able to participate in a ZOOM conference.

To upgrade to version 5.0 go to <https://zoom.us/download>



Click on the ZOOM Client for Meetings, I also suggest to install the Microsoft Outlook Plugin, this enables you to schedule a ZOOM meeting directly from your Outlook and place it in your calendar.

One way to minimize disruption of an unwanted participant is to lock the meeting after everyone has joined. – Click on the security icon and choose “Lock Meeting”



To learn more about all the new ZOOM features go to <https://zoom.us/docs/en-us/zoom-v5-0.html?zcid=1231>

This Month's "Security with a Smile" (Because Life is Too Short...)

This Month's Advice: Longer is Better!

It's no secret, size matters... well when it comes to making good passwords, at least length does.

Creating passwords that are incredibly difficult to crack and ones you can easily remember is much simpler than you think.

You need to get away from the complex passwords "complex." We have been told for years that passwords need to have numbers, symbols, upper and lower case letters, and basically resemble someone screaming expletives—which is hard as \$#!% to remember.

Our password cracker can crack any 8-character password, regardless of complexity, in just a few hours. Moving that length up to 12 characters, it would take weeks for our password cracker to break it, and going to 16 characters would mean it would take years.

The most effective passwords are simple to remember, personal phrases. For example, "my favorite board game is monopoly." If the system does not allow spaces, just take them out. If you need to have a capital letter, symbol, or number, just add them in where it's easiest to remember.

Check out this 3-minute video demo with some examples:

<https://vimeo.com/326437060/1c0e77f512>

Today's tip on how to avoid being phished:

Check the "To:" line in the email. Is the email actually sent to you? A large percentage of legitimate email is sent directly to your Inbox and your email address is listed in the "To:" line. Likewise, a significant percentage of illegitimate email is blasted to a large number of people with no particular email address in the "To:" line. This is a simple way to quickly identify potential phishing emails.

Stay safe out there!

Want to avoid doing real work for another 5 minutes?

Blog: COVID-19 InfoSec Impacts: Social Engineering and Phishing

MEL Cyber Compliance Report – April 2020

JIF	Member	Approval Status - Tier	
		1	2
Burlington County Municipal JIF	Bass River Township	Approved	Approved
Burlington County Municipal JIF	Beverly City	Denied	Denied
Burlington County Municipal JIF	Bordentown City		
Burlington County Municipal JIF	Bordentown Township	Denied	Denied
Burlington County Municipal JIF	Chesterfield Township		
Burlington County Municipal JIF	Delanco Township	Approved	Approved
Burlington County Municipal JIF	Delran Township	Approved	Approved
Burlington County Municipal JIF	Edgewater Park Township	Approved	Approved
Burlington County Municipal JIF	Fieldsboro Borough		
Burlington County Municipal JIF	Florence Township	Approved	Denied
Burlington County Municipal JIF	Hainesport Township	Approved	
Burlington County Municipal JIF	Lumberton Township	Approved	Approved
Burlington County Municipal JIF	Mansfield Township	Approved	Approved
Burlington County Municipal JIF	Medford Township	Approved	Approved
Burlington County Municipal JIF	Mount Laurel Township	Approved	Approved
Burlington County Municipal JIF	New Hanover Township		
Burlington County Municipal JIF	North Hanover Township	Approved	Approved
Burlington County Municipal JIF	Palmyra Borough	Approved	Approved
Burlington County Municipal JIF	Pemberton Borough	Approved	Approved
Burlington County Municipal JIF	Pemberton Township	Approved	Approved
Burlington County Municipal JIF	Riverside Township	Approved	Approved
Burlington County Municipal JIF	Shamong Township	Approved	Approved
Burlington County Municipal JIF	Southampton Township	Approved	Approved
Burlington County Municipal JIF	Springfield Township	Approved	Approved
Burlington County Municipal JIF	Tabernacle Township	Approved	Approved
Burlington County Municipal JIF	Westampton Township		
Burlington County Municipal JIF	Woodland Township	Approved	Approved
Burlington County Municipal JIF	Wrightstown Borough		

JIF	Tier 1			Tier 2		
	Approved	Denied	No Response	Approved	Denied	No Response
Burlington County Municipal JIF	20	2	6	18	3	7

May 9, 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 April 30, 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 \$ 18,608.71. This generated an average annual yield of 1.17%. However, after including an unrealized net loss of \$ 6,097.00 in the asset portfolio, the yield is adjusted to .79% for this period. The total overview of the asset portfolio for the fund shows an overall unrealized gain of \$113,001.82 as it relates to current market value of \$ 14,493,873.20 vs. the amount we have invested. This current market value, however, when considering the total accrued income at month end is \$14,546,861.41.

Our asset portfolio with Wilmington/Trust consists of 4 obligations with maturities greater than one year and 7 obligations with maturities less than one year.

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts \$ 5,127.88 w/YTD Total \$ 49,532.17 (detailed in my report)
Salvage Receipts \$ 0.00
Overpayment Reimbursements \$ 0.00

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 \$ 373,848.71. The claims detail shows 209 claim payments issued.

A.E.L.C.F. PARTICIPANT BALANCES AT PERIOD END: (\$286. Interest Allocated)

Delran Township	\$30,956.00
Chesterfield Township	\$ 1,105.00
Bordentown City	\$69,858.00
Bordentown Township	\$43,848.00
Westampton Township	\$10,343.00

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 \$ 19,723,797.36 to a closing balance of \$ 18,410,378.52 showing a decrease in the fund of \$ 1,313,418.84. 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. TYPE	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
2/3	PALMYRA BOROUGH	2020182783	PALMYRA BOROUGH	PR	2019	5,000.00	
2/17	PEMBERTON TWP.	2018121517	ANTHONY LUSTER	WC	2018	58.00	
2/17	EDGEWATER PARK TWP	2017100511	CHARLES RYDER JR	WC	2017	14.00	
2/17	EDGEWATER PARK TWP	2017100510	KYLE McPHILLIPS	WC	2017	14.00	
2/24	BORDENTOWN TWP.	2019166898	BORDENTOWN TWP.	PR	2019	39,134.49	
TOTAL-FEB.						44,220.49	
TOTAL-YTD							44,404.29
TOTAL-MAR.						0.00	
TOTAL-YTD							44,404.29
4/3	PEMBERTON BOROUGH	2019171998	JOSEPH LICATA	WC	2019	14.00	
4/7	MANSFIELD TWP.	2018106877	ALEXANDER CASTLE	WC	2017	38.78	
4/7	BEVERLY CITY	1245135	KENYATTA KELLY	WC	2016	15.84	
4/17	DELANCO TWP.	2020196917	DELANCO TWP.	PR	2020	5,059.26	
TOTAL-APR.						5,127.88	
TOTAL-YTD							49,532.17

**BURLINGTON COUNTY MUNICIPAL JIF
ACCOUNT RECONCILIATION ACTIVITY REPORT
FY 2020**

	<u>February</u>	<u>March</u>	<u>April</u>	<u>Year To Date Total</u>
Opening Balance for the Period:	19,718,958.27	19,637,635.63	19,723,797.36	
RECEIPTS:				
Interest Income (Cash)	51,094.41	90,222.18	1,435.25	176,042.73
Premium Assessment Receipts	1,010,489.00	369,268.00	0.00	3,122,451.00
Prior Yr. Premium Assessment Receipts	0.00	0.00	0.00	0.00
Subrogation, Salvage & Reimb. Receipts:				
Fund Year 2020	0.00	0.00	5,059.26	5,059.26
Fund Year 2019	44,618.42	0.00	14.00	46,957.42
Fund Year 2018	58.00	0.00	0.00	136.00
Fund Year 2017	28.00	0.00	38.78	331.28
Fund Year 2016	0.00	0.00	15.84	793.64
Closed Fund Year	0.00	0.00	0.00	0.00
Total Subrogation, Salvage & Reimb.Receipts	44,704.42	0.00	5,127.88	53,277.60
FY 2020 Appropriation Refunds	0.00	0.00	0.00	0.00
FY 2019 Appropriation Refunds	0.00	0.00	0.00	0.00
Late Payment Penalties	0.00	0.00	0.00	0.00
E-JIF Closed Year Dividend	0.00	0.00	0.00	0.00
RCF Claims Reimbursement	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL RECEIPTS:	1,106,287.83	459,490.18	6,563.13	3,351,771.33
DISBURSEMENTS:				
Net Claim Payments:				
Fund Year 2020	28,632.26	59,157.22	53,795.59	147,681.32
Fund Year 2019	128,955.97	102,056.40	82,779.67	433,642.33
Fund Year 2018	41,032.59	54,989.19	209,122.94	334,863.26
Fund Year 2017	1,078.78	10,414.22	3,780.53	51,050.64
Fund Year 2016	13,928.00	50,470.30	21,629.13	99,807.66
Closed Fund Year	0.00	0.00	0.00	0.00
Total Net Claim Payments	213,627.60	277,087.33	371,107.86	1,067,045.21
Exp.& Admin Bill List Payments:				
Exp. & Cont. Charges FY 2021	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2020	204,152.71	95,509.12	85,697.35	466,825.92
Property Fund Charges FY 2020	0.00	0.00	0.00	0.00
E-JIF Premium FY 2020	0.00	0.00	0.00	120,931.00
M.E.L. Premium FY 2020	440,184.75	0.00	440,184.75	880,369.50
POL/EPL Policy Premium FY 2020	305,906.00	0.00	372,547.00	678,453.00
M.E.L. Premium FY 2019	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2019	17,098.49	732.00	50,445.01	87,703.63
Exp. & Cont. Charges FY 2018	6,640.92	0.00	0.00	10,245.54
Exp. & Cont. Charges FY 2017	0.00	0.00	0.00	0.00
Exp. & Cont. Charges FY 2016	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Closed Fund Year	0.00	0.00	0.00	0.00
Total Bill List Payments	973,982.87	96,241.12	948,874.11	2,244,528.59
Net Bank Services Fees	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
TOTAL DISBURSEMENTS:	1,187,610.47	373,328.45	1,319,981.97	3,311,573.80
Closing Balance for the Period:	19,637,635.63	19,723,797.36	18,410,378.52	
Account Net Cash Change During the Period:				
Operating Account	-103,745.21	1,717,359.11	-1,306,175.50	1,639,791.74
NJ Cash Management Account	0.00	0.00	0.00	0.00
Investment Account	-6,875.76	7,737.50	-1,146.34	-1,206.87
Asset Management Account	29,298.33	-1,638,934.88	-6,097.00	-1,598,387.34
Claims Imprest Account	0.00	0.00	0.00	0.00
Expense & Contingency Account	0.00	0.00	0.00	0.00
Total Change in Account Net Cash:	-81,322.64	86,161.73	-1,313,418.84	40,197.53
Proof:	0.00	0.00	0.00	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **April**
CURRENT FUND YEAR **2020**

	Description:	INVEST. ACCT.	ASSET MGR.	OPERATING ACCT.	CLAIMS ACCOUNT	ADMIN. EXPENSE
	ID Number:					
	Maturity (Yrs)					
	Purchase Yield:					
	TOTAL for All Accts & instruments					
Opening Cash & Investment l	\$19,723,796.89	8,427.78	14,499,970.20	5,114,398.91	100,000.00	1,000.00
Opening Interest Accrual Bal	\$41,911.75	-	41,911.75	-	-	-
1 Interest Accrued and/or Int	\$17,937.71	\$0.00	\$17,937.71	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation 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	\$671.00	-\$2,007.59	\$0.00	\$2,678.59	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$6,861.25	\$0.00	\$6,861.25	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$6,097.00	\$0.00	-\$6,097.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$12,511.71	-\$2,007.59	\$11,840.71	\$2,678.59	\$0.00	\$0.00
9 Deposits - Purchases	\$1,337,971.10	\$6,861.25	\$0.00	\$11,127.88	\$371,107.86	\$948,874.11
10 (Withdrawals - Sales)	-\$2,652,825.19	-\$6,000.00	-\$6,861.25	-\$1,319,981.97	-\$371,107.86	-\$948,874.11
Ending Cash & Investment Bal:	\$18,410,378.05	\$7,281.44	\$14,493,873.20	\$3,808,223.41	\$100,000.00	\$1,000.00
Ending Interest Accrual Balance	\$52,988.21	\$0.00	\$52,988.21	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$203,691.25	\$0.00	\$0.00	\$0.00	\$165,631.19	\$38,060.06
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$18,614,069.30	\$7,281.44	\$14,493,873.20	\$3,808,223.41	\$265,631.19	\$39,060.06
			-12,629,270.4	\$6,198,576.59		

Investment Income Allocation												
ETE		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2020	Opening Cash & Investment	68,409.80	186,391.62	48,663.32	723,042.14	197,737.57	19,789.18	(38,989.70)	(23,937.41)	346,702.20	261,559.08	\$1,789,367.81
	Opening Interest Accrual Bal	112.05	216.72	57.45	870.52	228.68	22.89	61.53	0.00	447.67	409.63	\$2,427.14
	1 Interest Accrued and/or Inter	\$61.82	\$168.43	\$43.97	\$653.36	\$178.68	\$17.88	\$0.00	\$0.00	\$313.29	\$236.35	\$1,673.79
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 tization 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	\$2.31	\$6.30	\$1.64	\$24.44	\$6.68	\$0.67	\$0.00	\$0.00	\$11.72	\$8.84	\$62.61
	6 Interest Paid - Term Instr.s	\$18.34	\$35.48	\$9.40	\$142.51	\$37.44	\$3.75	\$10.07	\$0.00	\$73.29	\$67.06	\$397.34
	7 Realized Gain (Loss)	-\$21.01	-\$57.25	-\$14.95	-\$222.08	-\$60.73	-\$6.08	\$0.00	\$0.00	-\$106.49	-\$80.34	-\$568.92
	8 Net Investment Income	\$43.12	\$117.48	\$30.67	\$455.73	\$124.63	\$12.47	\$0.00	\$0.00	\$218.52	\$164.86	\$1,167.48
	9 Interest Accrued - Net Chan	\$43.47	\$132.95	\$34.57	\$510.85	\$141.24	\$14.14	-\$10.07	\$0.00	\$240.00	\$169.29	\$1,276.45
	Ending Cash & Investment B	\$43,596.52	\$185,626.15	\$48,659.42	\$699,813.60	\$197,720.96	\$19,787.52	-\$411,526.63	-\$23,937.41	-\$93,504.03	\$175,857.30	\$842,093.41
	Ending Interest Accrual Bal	\$155.52	\$349.67	\$92.02	\$1,381.38	\$369.93	\$37.02	\$51.45	\$0.00	\$687.67	\$578.93	\$3,703.59

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2019	Opening Cash & Investment	(63,973.74)	430,894.34	108,384.03	1,205,366.69	302,495.75	0.00	0.00	120.19	255,468.24	239,969.52	\$2,478,725.02
	Opening Interest Accrual Bal	0.97	884.04	228.71	2,814.69	755.72	0.00	0.00	0.40	679.96	664.62	\$6,029.12
	1 Interest Accrued and/or Inter	\$0.00	\$389.37	\$97.94	\$1,089.21	\$273.34	\$0.00	\$0.00	\$0.11	\$230.85	\$216.84	\$2,297.66
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 tization 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	\$14.57	\$3.66	\$40.74	\$10.23	\$0.00	\$0.00	\$0.00	\$8.64	\$8.11	\$85.95
	6 Interest Paid - Term Instr.s	\$0.16	\$144.72	\$37.44	\$460.79	\$123.72	\$0.00	\$0.00	\$0.07	\$111.31	\$108.80	\$987.01
	7 Realized Gain (Loss)	\$0.00	-\$132.35	-\$33.29	-\$370.22	-\$92.91	\$0.00	\$0.00	-\$0.04	-\$78.47	-\$73.70	-\$780.97
	8 Net Investment Income	\$0.00	\$271.59	\$68.31	\$759.73	\$190.66	\$0.00	\$0.00	\$0.08	\$161.02	\$151.25	\$1,602.64
	9 Interest Accrued - Net Chan	-\$0.16	\$244.65	\$60.50	\$628.42	\$149.63	\$0.00	\$0.00	\$0.04	\$119.53	\$108.04	\$1,310.65
	Ending Cash & Investment B	-\$80,569.35	\$429,909.53	\$108,391.85	\$1,140,339.85	\$302,536.78	\$0.00	\$0.00	\$120.22	\$255,509.73	\$189,567.72	\$2,345,806.33
	Ending Interest Accrual Bal	\$0.81	\$1,128.69	\$289.21	\$3,443.11	\$905.35	\$0.00	\$0.00	\$0.45	\$799.50	\$772.66	\$7,339.77

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2018	Opening Cash & Investment	43,956.31	187,024.52	72,309.52	293,491.78	429,209.16	0.00	0.00	170.37	14,942.20	146,119.99	\$1,187,223.85
	Opening Interest Accrual Bal	87.92	419.15	154.46	851.81	928.61	0.00	0.00	0.35	34.81	329.99	\$2,807.09
	1 Interest Accrued and/or Inter	\$39.72	\$169.00	\$65.34	\$265.21	\$387.85	\$0.00	\$0.00	\$0.15	\$13.50	\$132.04	\$1,072.81
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 tization 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	\$1.49	\$6.32	\$2.44	\$9.92	\$14.51	\$0.00	\$0.00	\$0.01	\$0.51	\$4.94	\$40.13
	6 Interest Paid - Term Instr.s	\$14.39	\$68.62	\$25.29	\$139.45	\$152.02	\$0.00	\$0.00	\$0.06	\$5.70	\$54.02	\$459.54
	7 Realized Gain (Loss)	-\$13.50	-\$57.44	-\$22.21	-\$90.14	-\$131.83	\$0.00	\$0.00	-\$0.05	-\$4.59	-\$44.88	-\$364.65
	8 Net Investment Income	\$27.71	\$117.88	\$45.58	\$184.99	\$270.53	\$0.00	\$0.00	\$0.11	\$9.42	\$92.10	\$748.32
	9 Interest Accrued - Net Chan	\$25.33	\$100.38	\$40.05	\$125.76	\$235.83	\$0.00	\$0.00	\$0.10	\$7.80	\$78.02	\$613.27
	Ending Cash & Investment B	\$43,958.69	\$168,228.52	\$72,315.04	\$103,241.56	\$429,243.86	\$0.00	\$0.00	\$170.38	\$14,943.81	\$146,134.07	\$978,235.93
	Ending Interest Accrual Bal	\$113.25	\$519.53	\$194.52	\$977.57	\$1,164.43	\$0.00	\$0.00	\$0.44	\$42.61	\$408.01	\$3,420.36

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2017	Opening Cash & Investment	63,261.32	324,498.21	110,016.61	1,148,144.45	558,451.24	113,275.37	0.00	11.88	180,758.28	210,410.36	\$2,708,827.72
	Opening Interest Accrual Bal	134.04	734.33	234.56	2,485.67	1,190.62	241.50	0.00	0.03	385.38	448.78	\$5,854.90
	1 Interest Accrued and/or Inter	\$57.16	\$293.23	\$99.41	\$1,037.50	\$504.63	\$102.36	\$0.00	\$0.01	\$163.34	\$190.13	\$2,447.78
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 tization 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	\$2.14	\$10.97	\$3.72	\$38.81	\$18.88	\$3.83	\$0.00	\$0.00	\$6.11	\$7.11	\$91.56
	6 Interest Paid - Term Instr.s	\$21.94	\$120.21	\$38.40	\$406.92	\$194.91	\$39.54	\$0.00	\$0.00	\$63.09	\$73.47	\$958.49
	7 Realized Gain (Loss)	-\$19.43	-\$99.67	-\$33.79	-\$352.64	-\$171.52	-\$34.79	\$0.00	-\$0.00	-\$55.52	-\$64.63	-\$832.00
	8 Net Investment Income	\$39.87	\$204.53	\$69.34	\$723.66	\$351.99	\$71.40	\$0.00	\$0.01	\$113.93	\$132.62	\$1,707.35
	9 Interest Accrued - Net Chan	\$35.22	\$173.01	\$61.02	\$630.58	\$309.72	\$62.82	\$0.00	\$0.01	\$100.25	\$116.66	\$1,489.29
	Ending Cash & Investment B	\$63,265.97	\$321,985.48	\$110,024.94	\$1,147,040.04	\$558,493.51	\$113,283.94	\$0.00	\$11.88	\$180,771.96	\$210,426.32	\$2,705,304.04
	Ending Interest Accrual Bal	\$169.26	\$907.34	\$295.57	\$3,116.25	\$1,500.34	\$304.33	\$0.00	\$0.03	\$485.63	\$565.45	\$7,344.19

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
2016	Opening Cash & Investment	83,630.21	260,046.12	112,194.24	876,227.32	457,894.91	104,931.03	0.00	57.35	229,946.21	197,270.40	\$2,322,197.79
	Opening Interest Accrual Bal	178.30	608.41	239.20	1,960.89	976.23	223.71	0.00	0.12	490.25	420.55	\$5,097.67
	1 Interest Accrued and/or Inter	\$75.57	\$234.99	\$101.38	\$791.79	\$413.77	\$94.82	\$0.00	\$0.05	\$207.79	\$178.26	\$2,098.41
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 tization 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	\$2.83	\$8.79	\$3.79	\$29.62	\$15.48	\$3.55	\$0.00	\$0.00	\$7.77	\$6.67	\$78.50
	6 Interest Paid - Term Instr.s	\$29.19	\$99.60	\$39.16	\$321.01	\$159.82	\$36.62	\$0.00	\$0.02	\$80.26	\$68.85	\$834.52
	7 Realized Gain (Loss)	-\$25.69	-\$79.87	-\$34.46	-\$269.13	-\$140.64	-\$32.23	\$0.00	-\$0.02	-\$70.63	-\$60.59	-\$713.25
	8 Net Investment Income	\$52.71	\$163.90	\$70.71	\$552.28	\$288.61	\$66.14	\$0.00	\$0.04	\$144.93	\$124.34	\$1,463.66
	9 Interest Accrued - Net Chan	\$46.38	\$135.38	\$62.22	\$470.77	\$253.95	\$58.20	\$0.00	\$0.03	\$127.53	\$109.41	\$1,263.89
	Ending Cash & Investment B	\$83,636.54	\$240,235.18	\$112,202.73	\$874,534.99	\$457,929.57	\$104,938.97	\$0.00	\$57.35	\$229,963.61	\$197,285.33	\$2,300,784.27
	Ending Interest Accrual Bal	\$224.68	\$743.79	\$301.42	\$2,431.67	\$1,230.18	\$281.91	\$0.00	\$0.15	\$617.78	\$529.97	\$6,361.56

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	Total
Closed FY	Opening Cash & Investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,852,614.09	\$8,852,614.09
	Opening Interest Accrual Bal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,876.08	\$18,876.08
	1 Interest Accrued and/or Inter	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7,999.50	\$7,999.50
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 tization 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	\$299.24	\$299.24
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,090.15	\$3,090.15
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$2,719.02	-\$2,719.02
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,579.72	\$5,579.72
	9 Interest Accrued - Net Chan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,909.35	\$4,909.35
	Ending Cash & Investment B	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8,853,284.46	\$8,853,284.46
	Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$23,785.43	\$23,785.43

Accounts Included

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

Accounting Statement

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2020 - April 30, 2020

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$14,541,881.95
Net of Contributions & Withdrawals	-\$6,861.25
Net Investment Change	\$11,840.71
Closing Market Value w/Accrued Income	\$14,546,861.41

Your Relationship Team

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

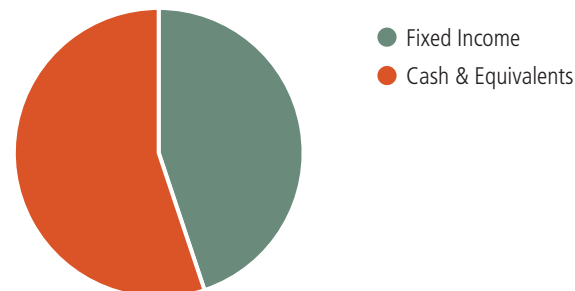
Relationship Summary

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2020 - April 30, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$6,503,133.69	44.87%
Cash & Equivalents	7,990,739.51	55.13
TOTAL	\$14,493,873.20	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$6,503,133.69	\$23,864.72	\$6,526,998.41	\$96,018.75	1.48%
Cash & Equivalents	7,990,739.51	29,123.49	8,019,863.00	120,506.95	1.51
TOTAL	\$14,493,873.20	\$52,988.21	\$14,546,861.41	\$216,525.70	1.49%

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	\$14,499,970.20	\$16,092,260.54
Accrued Income	41,911.75	41,032.34
Opening Market Value w/Accrued Income	\$14,541,881.95	\$16,133,292.88
Contributions		
Cash Receipts	6,000.00	17,745,204.84
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$6,000.00	\$17,745,204.84
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-12,861.25	-19,509,355.00
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$12,861.25	-\$19,509,355.00
Net Contributions & Withdrawals	-\$6,861.25	-\$1,764,150.16
Closing Market Value	14,493,873.20	14,493,873.20
Accrued Income	52,988.21	52,988.21
Closing Market Value w/Accrued Income	\$14,546,861.41	\$14,546,861.41
Net Investment Change	\$11,840.71	\$177,718.69
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$11,840.71	\$177,718.69
Income Earned		
Dividends	-	-
Net Interest	6,861.25	68,114.10
Other Income	-	-
Change in Accrual	11,076.46	11,955.87
Total Income Earned	\$17,937.71	\$80,069.97
Market Appreciation	-\$6,097.00	\$97,648.72

Relationship Summary *(continued)*

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2020 - April 30, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	6,861.25	68,114.10
Other Income	-	-
Total Taxable	\$6,861.25	\$68,114.10
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$6,861.25	\$68,114.10

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.

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	6,000.00	17,745,204.84
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	17,679,840.90
Net Interest	6,861.25	68,114.10
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$12,861.25	\$35,493,159.84
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-12,861.25	-19,509,355.00
Other Fees	-	-
Purchases	-	-15,983,804.84
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$12,861.25	-\$35,493,159.84
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

April 01, 2020 - April 30, 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	44.87%	\$6,503,133.69	\$6,390,131.87	\$113,001.82	\$23,864.72	\$6,526,998.41
Total Fixed Income	44.87%	\$6,503,133.69	\$6,390,131.87	\$113,001.82	\$23,864.72	\$6,526,998.41
■ Cash & Equivalents						
Taxable	55.13	7,990,739.51	7,990,739.51	-	29,123.49	8,019,863.00
Total Cash & Equivalents	55.13%	\$7,990,739.51	\$7,990,739.51	-	\$29,123.49	\$8,019,863.00
TOTAL ASSETS	100%	\$14,493,873.20	\$14,380,871.38	\$113,001.82	\$52,988.21	\$14,546,861.41

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2020 - April 30, 2020

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	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	\$100.105	\$1,001,050.00	\$998,359.37	\$2,690.63	\$5,747.95	\$13,750.00	0.09	0.14%	6.91%
UNITED STATES TREASURY NOTES DTD 10/31/2015 1.375% 10/31/2020 CUSIP: 912828L99 Moody's: AAA	998,000	100.633	1,004,317.34	991,255.70	13,061.64	37.29	13,722.50	0.50	0.10	6.93
UNITED STATES TREASURY NOTES DTD 02/15/2018 2.250% 02/15/2021 CUSIP: 9128283X6 Moody's: AAA	699,000	101.672	710,687.28	697,580.16	13,107.12	3,283.76	15,727.50	0.79	0.14	4.90
UNITED STATES TREASURY NOTES DTD 06/30/2019 1.625% 06/30/2021 CUSIP: 9128287A2 Moody's: AAA	699,000	101.711	710,959.89	698,645.04	12,314.85	3,807.05	11,358.75	1.16	0.16	4.91
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	1,020,000	101.359	1,033,861.80	1,010,796.09	23,065.71	971.93	11,475.00	1.41	0.18	7.13
UNITED STATES TREASURY NOTES DTD 11/30/2019 1.500% 11/30/2021 CUSIP: 912828YT1 Moody's: AAA	1,000,000	102.066	1,020,660.00	997,812.50	22,847.50	6,270.49	15,000.00	1.56	0.20	7.04

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2020 - April 30, 2020

Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	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	\$102.262	\$1,021,597.38	\$995,683.01	\$25,914.37	\$3,746.25	\$14,985.00	1.73	0.21%	7.05%
Total U.S. Treasury Bonds			\$6,503,133.69	\$6,390,131.87	\$113,001.82	\$23,864.72	\$96,018.75	1.05	0.16%	44.87%
Total U.S. Taxable Fixed Income			\$6,503,133.69	\$6,390,131.87	\$113,001.82	\$23,864.72	\$96,018.75	1.05	0.16%	44.87%
TOTAL FIXED INCOME			\$6,503,133.69	\$6,390,131.87	\$113,001.82	\$23,864.72	\$96,018.75	1.05	0.16%	44.87%

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills										
UNITED STATES TREASURY BILLS DTD 12/12/2019 DUE 06/11/2020 CUSIP: 912796T22	2,000,000	\$99.46	\$1,989,248.00	\$1,989,248.00	-	\$7,308.00	\$30,240.00	0.12	1.51%	13.72%
UNITED STATES TREASURY BILLS DTD 01/23/2020 DUE 07/23/2020 CUSIP: 912796WX3	2,000,000	99.29	1,985,847.50	1,985,847.50	-	7,242.75	29,970.00	0.23	1.50	13.70
UNITED STATES TREASURY BILLS DTD 08/15/2019 DUE 08/13/2020 CUSIP: 912796TD1	2,000,000	99.21	1,984,125.78	1,984,125.78	-	7,230.67	29,918.00	0.29	1.50	13.69

Holdings Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2020 - April 30, 2020

■ Cash & Equivalents *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY BILLS DTD 09/12/2019 DUE 09/10/2020 CUSIP: 912796TJ8	2,050,000	\$99.10	\$2,031,518.23	\$2,031,518.23	-	\$7,342.07	\$30,378.95	0.37	1.48%	14.02%
Total U.S. Treasury Bills			\$7,990,739.51	\$7,990,739.51	-	\$29,123.49	\$120,506.95	0.25	1.50%	55.13%
Total Taxable			\$7,990,739.51	\$7,990,739.51	-	\$29,123.49	\$120,506.95	0.25	1.50%	55.13%
TOTAL CASH & EQUIVALENTS			\$7,990,739.51	\$7,990,739.51	-	\$29,123.49	\$120,506.95	0.25	1.50%	55.13%
Grand Total			\$14,493,873.20	\$14,380,871.38	\$113,001.82	\$52,988.21	\$216,525.70			100%
Accrued Income			\$52,988.21							
Grand Total Market Value w/ Accrued Income			\$14,546,861.41							

Activity Detail

120882-000 - BURLINGTON COUNTY MUNICIPAL JIF

April 01, 2020 - April 30, 2020

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
04/03/2020	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761863	-	\$6,000.00	-
04/03/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - WIRE PAID TO Burlington County Muni JIF Drawdown of funds Burlington County Muni JIF INVESTORS BANK 1000398255	-	-6,000.00	-
04/30/2020	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/31/20 AT \$0.006875 /SHARE ON 998000 PAR VALUE DUE 2020-04-30	-	6,861.25	-
04/30/2020	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK BURLINGTON COUNTY MUNICIPAL JIF	-	-6,861.25	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

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

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.

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
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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 *(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 MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED**

Current Fund Year: 2020 Month Ending: April											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	195,283.90	1,388,854.81	451,567.72	4,246,272.38	1,945,788.63	237,995.58	(38,989.70)	(23,577.62)	1,027,817.13	10,292,784.52	19,723,797.36
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	5,059.26	0.00	0.00	68.62	0.00	0.00	0.00	0.00	0.00	0.00	5,127.88
Invest Pymnts	13.16	89.01	26.26	309.99	136.05	14.85	10.07	0.04	52.70	783.12	1,435.25
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	13.16	89.01	26.26	309.99	136.05	14.85	10.07	0.04	52.70	783.12	1,435.25
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,072.42	89.01	26.26	378.61	136.05	14.85	10.07	0.04	52.70	783.12	6,563.13
EXPENSES											
Claims Transfers	46,467.95	42,958.96	0.00	281,680.95	0.00	0.00	0.00	0.00	0.00	0.00	371,107.86
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	372,547.00	0.00	440,184.75	136,142.36	948,874.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	46,467.95	42,958.96	0.00	281,680.95	0.00	0.00	372,547.00	0.00	440,184.75	136,142.36	1,319,981.97
END BALANCE	153,888.37	1,345,984.86	451,593.98	3,964,970.04	1,945,924.68	238,010.43	(411,526.63)	(23,577.58)	587,685.08	10,157,425.28	18,410,378.52

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REPORT STATUS SECTION

Report Month: April

Balance 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
Accrual Balances:	Accrual 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 unreconcil / Max/Min	0.00 0.00

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	68,409.80	186,391.62	48,663.32	723,042.14	197,737.57	19,789.18	(38,989.70)	(23,937.41)	346,702.20	261,559.08	1,789,367.81
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	5,059.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,059.26
Invest Pymnts	(0.36)	(15.47)	(3.90)	(55.13)	(16.61)	(1.66)	10.07	0.00	(21.48)	(4.43)	(108.97)
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	(0.36)	(15.47)	(3.90)	(55.13)	(16.61)	(1.66)	10.07	0.00	(21.48)	(4.43)	(108.97)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,058.90	(15.47)	(3.90)	(55.13)	(16.61)	(1.66)	10.07	0.00	(21.48)	(4.43)	4,950.29
EXPENSES											0.00
Claims Transfers	29,872.18	750.00	0.00	23,173.41	0.00	0.00	0.00	0.00	0.00	0.00	53,795.59
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	372,547.00	0.00	440,184.75	85,697.35	898,429.10
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,872.18	750.00	0.00	23,173.41	0.00	0.00	372,547.00	0.00	440,184.75	85,697.35	952,224.69
END BALANCE	43,596.52	185,626.15	48,659.42	699,813.60	197,720.96	19,787.52	(411,526.63)	(23,937.41)	(93,504.03)	175,857.30	842,093.41

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2019											
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	(63,973.74)	430,894.34	108,384.03	1,205,366.69	302,495.75	0.00	0.00	120.19	255,468.24	239,969.52	2,478,725.02
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	14.00	0.00	0.00	0.00	0.00	0.00	0.00	14.00
Invest Pymnts	0.16	26.94	7.82	131.31	41.03	0.00	0.00	0.03	41.49	43.21	291.99
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	0.16	26.94	7.82	131.31	41.03	0.00	0.00	0.03	41.49	43.21	291.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.16	26.94	7.82	145.31	41.03	0.00	0.00	0.03	41.49	43.21	305.99
EXPENSES											
Claims Transfers	16,595.77	1,011.75	0.00	65,172.15	0.00	0.00	0.00	0.00	0.00	0.00	82,779.67
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,445.01	50,445.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,595.77	1,011.75	0.00	65,172.15	0.00	0.00	0.00	0.00	0.00	50,445.01	133,224.68
END BALANCE	(80,569.35)	429,909.53	108,391.85	1,140,339.85	302,536.78	0.00	0.00	120.22	255,509.73	189,567.72	2,345,806.33

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2018											
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	43,956.31	187,024.52	72,309.52	293,491.78	429,209.16	0.00	0.00	170.37	14,942.20	146,119.99	1,187,223.85
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2.38	17.50	5.52	59.22	34.70	0.00	0.00	0.01	1.61	14.08	135.02
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	2.38	17.50	5.52	59.22	34.70	0.00	0.00	0.01	1.61	14.08	135.02
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2.38	17.50	5.52	59.22	34.70	0.00	0.00	0.01	1.61	14.08	135.02
EXPENSES											
Claims Transfers	0.00	18,813.50	0.00	190,309.44	0.00	0.00	0.00	0.00	0.00	0.00	209,122.94
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	18,813.50	0.00	190,309.44	0.00	0.00	0.00	0.00	0.00	0.00	209,122.94
END BALANCE	43,958.69	168,228.52	72,315.04	103,241.56	429,243.86	0.00	0.00	170.38	14,943.81	146,134.07	978,235.93

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2017											
Month Ending:	April										
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	63,261.32	324,498.21	110,016.61	1,148,144.45	558,451.24	113,275.37	0.00	11.88	180,758.28	210,410.36	2,708,827.72
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	38.78	0.00	0.00	0.00	0.00	0.00	0.00	38.78
Invest Pymnts	4.65	31.52	8.33	93.09	42.27	8.57	0.00	0.00	13.68	15.96	218.07
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	4.65	31.52	8.33	93.09	42.27	8.57	0.00	0.00	13.68	15.96	218.07
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4.65	31.52	8.33	131.87	42.27	8.57	0.00	0.00	13.68	15.96	256.85
EXPENSES											
Claims Transfers	0.00	2,544.25	0.00	1,236.28	0.00	0.00	0.00	0.00	0.00	0.00	3,780.53
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	2,544.25	0.00	1,236.28	0.00	0.00	0.00	0.00	0.00	0.00	3,780.53
END BALANCE	63,265.97	321,985.48	110,024.94	1,147,040.04	558,493.51	113,283.94	0.00	11.88	180,771.96	210,426.32	2,705,304.04

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2016											
Month Ending:	April											
	Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	EJIF	MEL	Admin	TOTAL	
OPEN BALANCE	83,630.21	260,046.12	112,194.24	876,227.32	457,894.91	104,931.03	0.00	57.35	229,946.21	197,270.40	2,322,197.79	
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	15.84	0.00	0.00	0.00	0.00	0.00	0.00	15.84	
Invest Pymnts	6.33	28.52	8.49	81.50	34.66	7.94	0.00	0.00	17.40	14.93	199.77	
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	6.33	28.52	8.49	81.50	34.66	7.94	0.00	0.00	17.40	14.93	199.77	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	6.33	28.52	8.49	97.34	34.66	7.94	0.00	0.00	17.40	14.93	215.61	
EXPENSES												
Claims Transfers	0.00	19,839.46	0.00	1,789.67	0.00	0.00	0.00	0.00	0.00	0.00	21,629.13	
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	19,839.46	0.00	1,789.67	0.00	0.00	0.00	0.00	0.00	0.00	21,629.13	
END BALANCE	83,636.54	240,235.18	112,202.73	874,534.99	457,929.57	104,938.97	0.00	57.35	229,963.61	197,285.33	2,300,784.27	

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	April											
	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	8,852,614.09	8,852,614.09	
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	670.37	670.37	
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	670.37	670.37	
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	670.37	670.37	
EXPENSES												
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
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	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	8,853,284.46	8,853,284.46	

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

Month April
Current Fund Year 2020

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid April	Monthly Recoveries April	Calc. Net Paid Thru April	TPA Net Paid Thru April	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	41,878.53	29,872.18	5,059.26	66,691.45	66,691.45	0.00	0.00	0.00
	Liability	1,000.00	750.00	0.00	1,750.00	1,750.00	0.00	0.00	0.00
	Auto	1,011.75	0.00	0.00	1,011.75	1,011.75	0.00	0.00	0.00
	Workers Comp	49,995.45	23,173.41	0.00	73,168.86	73,168.86	0.00	0.00	0.00
	Total	93,885.73	53,795.59	5,059.26	142,622.06	142,622.06	0.00	0.00	0.00
2019	Property	532,339.56	16,595.77	0.00	548,935.33	548,935.33	0.00	0.00	0.00
	Liability	25,627.50	1,011.75	0.00	26,639.25	26,639.25	0.00	0.00	0.00
	Auto	19,659.60	0.00	0.00	19,659.60	19,659.60	0.00	0.00	0.00
	Workers Comp	776,894.85	65,172.15	14.00	842,053.00	842,053.00	0.00	0.00	0.00
	Total	1,354,521.51	82,779.67	14.00	1,437,287.18	1,437,287.18	0.00	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	296,946.44	18,813.50	0.00	315,759.94	315,759.94	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	1,754,231.08	190,309.44	0.00	1,944,540.52	1,944,540.52	0.00	0.00	0.00
	Total	2,436,354.67	209,122.94	0.00	2,645,477.61	2,645,477.61	0.00	0.00	0.00
2017	Property	196,462.78	0.00	0.00	196,462.78	196,462.78	0.00	0.00	0.00
	Liability	165,654.07	2,544.25	0.00	168,198.32	168,198.32	0.00	0.00	0.00
	Auto	18,662.28	0.00	0.00	18,662.28	18,662.28	0.00	0.00	0.00
	Workers Comp	1,073,300.94	1,236.28	38.78	1,074,498.44	1,074,498.44	0.00	0.00	0.00
	Total	1,454,080.07	3,780.53	38.78	1,457,821.82	1,457,821.82	0.00	0.00	0.00
2016	Property	315,203.78	0.00	0.00	315,203.78	315,203.78	0.00	0.00	0.00
	Liability	273,160.62	19,839.46	0.00	293,000.08	293,000.08	0.00	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	1,399,232.13	1,789.67	15.84	1,401,005.96	1,401,005.96	(0.00)	0.00	(0.00)
	Total	2,000,664.75	21,629.13	15.84	2,022,278.04	2,022,278.04	(0.00)	0.00	(0.00)
Closed FY	Property	0.00	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	0.00
	Auto	0.00	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	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		7,339,506.73	371,107.86	5,127.88	7,705,486.71	7,705,486.71	0.00	0.00	(0.00)

BURLINGTON COUNTY J.I.F.

BURLINGTON CTY JIF I Account

Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
Check No.: 14903	Check Date: 04/06/2020	Payee: CAPEHART & SCATCHARD PA		
2017097398	GL PROPERTY DAMAGE	12/16/2016	L-LEGAL GL	\$1,122.00
2020185549	INDEMNITY	10/01/2019	L-LEGAL WC	\$375.00
			Check Amount:	\$1,497.00
Check No.: 14904	Check Date: 04/06/2020	Payee: CENTRAL PHYSICIANS & SURGEONS		
2017091126	BODILY INJURY	12/15/2016	E-MISC ALL OTHER GL	\$1,960.00
			Check Amount:	\$1,960.00
Check No.: 14905	Check Date: 04/06/2020	Payee: MUNICIPAL EXCESS LIABILITY		
2019148581	INDEMNITY	07/24/2018	E-MISC ALL OTHER WC	\$113,828.85
			Check Amount:	\$113,828.85
Check No.: 14906	Check Date: 04/06/2020	Payee: MATTHEW J PITERA MD PA		
2020179427	INDEMNITY	07/19/2019	M-PHYSICIAN FEES	\$500.00
			Check Amount:	\$500.00
Check No.: 14907	Check Date: 04/06/2020	Payee: RAYMOND & COLEMAN LLP		
2019153823	GL PROPERTY DAMAGE	09/24/2018	L-LEGAL GL	\$5,180.00
001256269	POLICE PROF BI	05/28/2016	L-LEGAL GL	\$9,468.67
001251800	BODILY INJURY	03/15/2016	L-LEGAL GL	\$1,870.00
2019164610	BODILY INJURY	11/09/2018	L-LEGAL GL	\$7,000.00
2017091126	BODILY INJURY	12/15/2016	L-LEGAL GL	\$3,458.79
			Check Amount:	\$26,977.46
Check No.: 14908	Check Date: 04/06/2020	Payee: ATLANTIC SECURITY INT'L		
2019166821	MEDICAL ONLY	02/22/2019	E-SUBROGATION EXPENSE WC	\$126.50
			Check Amount:	\$126.50
Check No.: 14909	Check Date: 04/06/2020	Payee: LEO PETETTI LLC		
2020201215	1ST PARTY COLL PD	03/15/2020	E-APPRAISERS PR	\$110.00
			Check Amount:	\$110.00
Check No.: 14910	Check Date: 04/06/2020	Payee: DAVID S DEWEESE		
2020196502	PUB OFF PI	01/13/2020	L-LEGAL GL	\$750.00
			Check Amount:	\$750.00
Check No.: 14911	Check Date: 04/06/2020	Payee: AFFANATO MARUT LLC		



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
2019176278	INDEMNITY	06/11/2019	L-LEGAL WC	\$183.00
2018143403	INDEMNITY	05/15/2018	L-LEGAL WC	\$527.00
Check Amount:				\$710.00
Check No.: 14912	Check Date: 04/06/2020	Payee: JERSEY SHORE REPORTING LLC		
2020196387	INDEMNITY	06/27/2019	E-MISC LEGAL EXPENSE WC	\$164.44
Check Amount:				\$164.44
Check No.: 14913	Check Date: 04/06/2020	Payee: PIETRAS SARACINO SMITH & MEEK		
2019165703	INDEMNITY	02/11/2019	L-LEGAL WC	\$559.00
Check Amount:				\$559.00
Check No.: 14914	Check Date: 04/06/2020	Payee: BORDENTOWN TOWNSHIP		
2020185549	INDEMNITY	10/01/2019	I-TEMPORARY TOTAL DISABILITY	\$3,165.44
Check Amount:				\$3,165.44
Check No.: 14915	Check Date: 04/06/2020	Payee: WESTAMPTON TOWNSHIP		
2020191522	INDEMNITY	12/05/2019	I-TEMPORARY TOTAL DISABILITY	\$5,458.80
Check Amount:				\$5,458.80
Check No.: 14916	Check Date: 04/06/2020	Payee: MEDFORD TOWNSHIP		
2020193180	INDEMNITY	12/24/2019	I-TEMPORARY TOTAL DISABILITY	\$892.48
Check Amount:				\$892.48
Check No.: 14917	Check Date: 04/06/2020	Payee: MOUNT LAUREL TOWNSHIP		
2020187376	INDEMNITY	10/18/2019	I-TEMPORARY TOTAL DISABILITY	\$1,842.00
Check Amount:				\$1,842.00
Check No.: 14918	Check Date: 04/06/2020	Payee: MOUNT LAUREL TOWNSHIP		
2020199941	INDEMNITY	03/16/2020	I-TEMPORARY TOTAL DISABILITY	\$788.56
Check Amount:				\$788.56
Check No.: 14919	Check Date: 04/06/2020	Payee: MOUNT LAUREL TOWNSHIP		
2020199940	INDEMNITY	03/16/2020	I-TEMPORARY TOTAL DISABILITY	\$674.63
Check Amount:				\$674.63
Check No.: 14920	Check Date: 04/06/2020	Payee: PEMBERTON TOWNSHIP		
2019176278	INDEMNITY	06/11/2019	I-TEMPORARY TOTAL DISABILITY	\$1,726.66
Check Amount:				\$1,726.66



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
Check No.: 14921 Check Date: 04/06/2020 Payee: William Roberts				
2020179427	INDEMNITY	07/19/2019	I-TEMPORARY TOTAL DISABILITY	\$1,842.00
Check Amount:				\$1,842.00
Check No.: 14922 Check Date: 04/06/2020 Payee: JORDAN WEBSTER				
2019148581	INDEMNITY	07/24/2018	I-TEMPORARY TOTAL DISABILITY	\$1,797.24
Check Amount:				\$1,797.24
Check No.: 14923 Check Date: 04/06/2020 Payee: John Snook				
2020186961	INDEMNITY	10/12/2019	I-TEMPORARY TOTAL DISABILITY	\$2,763.00
Check Amount:				\$2,763.00
Check No.: 14924 Check Date: 04/06/2020 Payee: PEMBERTON TOWNSHIP				
2020196675	INLAND MARINE	01/27/2020	M-MISC MED(WC) & PD (NON-WC) OTR	\$2,874.00
Check Amount:				\$2,874.00
Check No.: 14925 Check Date: 04/06/2020 Payee: WOODLAND TOWNSHIP				
2020200949	COMPREHENSIVE	03/30/2020	M-MISC MED(WC) & PD (NON-WC) PR	\$1,330.45
Check Amount:				\$1,330.45
Check No.: 14926 Check Date: 04/06/2020 Payee: PEMBERTON BOROUGH				
2020201215	1ST PARTY COLL PD	03/15/2020	M-MISC MED(WC) & PD (NON-WC) PR	\$5,312.31
Check Amount:				\$5,312.31
Check No.: 14927 Check Date: 04/06/2020 Payee: EMERGENCY MEDICAL ASSOCIATES CHS LLC				
2020180171	MEDICAL ONLY	07/30/2019	M-PHYSICIAN FEES	\$683.00
Check Amount:				\$683.00
Check No.: 14928 Check Date: 04/06/2020 Payee: STRIVE PHYSICAL THERAPY AND				
2020189571	INDEMNITY	11/12/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$660.00
2020187376	INDEMNITY	10/18/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$160.00
2020191522	INDEMNITY	12/05/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$80.00
2019148581	INDEMNITY	07/24/2018	M-PHYSICAL/OCCUPATIONAL THERAPY	\$240.00
Check Amount:				\$1,140.00
Check No.: 14929 Check Date: 04/06/2020 Payee: THE ORTHOPEDIC INSTITUTE OF NEW JERSEY				
001253132	INDEMNITY	06/26/2016	M-ORTHO/NEURO FEES	\$1,499.28
Check Amount:				\$1,499.28

BURLINGTON COUNTY J.I.F.

BURLINGTON CTY JIF I Account

Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
Check No.: 14930	Check Date: 04/06/2020	Payee:	ROBERT WOOD JOHNSON UNIVERSITY HOSPITAL AT HAMILTON	
2020186961	INDEMNITY	10/12/2019	M-ACUTE CARE HOSPITAL	\$8,328.79
			Check Amount:	\$8,328.79
Check No.: 14931	Check Date: 04/06/2020	Payee:	NEW JERSEY HEALTHCARE SPECIALISTS PC	
2020186961	INDEMNITY	10/12/2019	M-PHYSICIAN FEES	\$3,116.00
			Check Amount:	\$3,116.00
Check No.: 14932	Check Date: 04/06/2020	Payee:	WEST JERSEY ANESTHESIA ASSOCIATES, PA	
2020190226	INDEMNITY	11/18/2019	M-PHYSICIAN FEES	\$460.00
			Check Amount:	\$460.00
Check No.: 14933	Check Date: 04/06/2020	Payee:	BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A	
2020198969	INDEMNITY	03/05/2020	M-ORTHO/NEURO FEES	\$1,521.16
2020189571	INDEMNITY	11/12/2019	M-ORTHO/NEURO FEES	\$95.00
			Check Amount:	\$1,616.16
Check No.: 14934	Check Date: 04/06/2020	Payee:	ARMAC INC	
2020185549	INDEMNITY	10/01/2019	M-DME/PROSTHETICS	\$90.00
			Check Amount:	\$90.00
Check No.: 14935	Check Date: 04/06/2020	Payee:	ONE CALL CARE DIAGNOSTICS	
2020199280	MEDICAL ONLY	03/09/2020	M-MRI	\$975.00
			Check Amount:	\$975.00
Check No.: 14936	Check Date: 04/06/2020	Payee:	ROTHMAN ORTHOPAEDICS	
2020186961	INDEMNITY	10/12/2019	M-ORTHO/NEURO FEES	\$4,026.84
			Check Amount:	\$4,026.84
Check No.: 14937	Check Date: 04/06/2020	Payee:	REHAB EXCELLENCE CENTER LLC	
2019163514	INDEMNITY	01/18/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$405.00
			Check Amount:	\$405.00
Check No.: 14938	Check Date: 04/06/2020	Payee:	FELLOWSHIP SURGICALCENTER, LLC	
2020186961	INDEMNITY	10/12/2019	M-AMBULATORY SURGERY CENTER	\$1,344.00
			Check Amount:	\$1,344.00
Check No.: 14939	Check Date: 04/06/2020	Payee:	VIRTUA MEDICAL GROUP	
2020190226	INDEMNITY	11/18/2019	M-ORTHO/NEURO FEES	\$969.48

BURLINGTON COUNTY J.I.F.

BURLINGTON CTY JIF I Account

Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
2018146046	INDEMNITY	06/04/2018	M-OCCUPATIONAL MEDICINE	\$866.28
Check Amount:				<u>\$1,835.76</u>
Check No.: 14940	Check Date: 04/06/2020	Payee:	PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	
2019163514	INDEMNITY	01/18/2019	M-ORTHO/NEURO FEES	\$88.09
2020191522	INDEMNITY	12/05/2019	M-ORTHO/NEURO FEES	\$88.09
Check Amount:				<u>\$176.18</u>
Check No.: 14941	Check Date: 04/06/2020	Payee:	BURLINGTON COUNTY ORTHOPAEDIC	
2020198969	INDEMNITY	03/05/2020	M-ORTHO/NEURO FEES	\$197.75
Check Amount:				<u>\$197.75</u>
Check No.: 14942	Check Date: 04/06/2020	Payee:	RA PAIN SERVICES, PA	
2019148581	INDEMNITY	07/24/2018	M-PAIN MANAGEMENT	\$38.87
Check Amount:				<u>\$38.87</u>
Check No.: 14943	Check Date: 04/06/2020	Payee:	NEUROSURGICAL AND SPINE SPECIALIST LLC	
2019148581	INDEMNITY	07/24/2018	M-ORTHO/NEURO FEES	\$68,969.48
Check Amount:				<u>\$68,969.48</u>
Check No.: 14944	Check Date: 04/06/2020	Payee:	ISO SERVICES INC	
001252073	INDEMNITY	06/03/2016	E-MISC ALL OTHER WC	\$11.25
Check Amount:				<u>\$11.25</u>
Check No.: 14945	Check Date: 04/06/2020	Payee:	QUALCARE INC	
2020201139	MEDICAL ONLY	04/01/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
Check Amount:				<u>\$516.00</u>
Check No.: 14946	Check Date: 04/13/2020	Payee:	MCBREARTY & ASSOCIATES INC	
2020194345	BLDG/CONTENT	06/20/2019	E-INDEP ADJUSTOR PR	\$1,488.75
Check Amount:				<u>\$1,488.75</u>
Check No.: 14947	Check Date: 04/13/2020	Payee:	ATLANTIC SECURITY INT'L	
001258311	INDEMNITY	10/04/2016	E-SUBROGATION EXPENSE WC	\$125.00
Check Amount:				<u>\$125.00</u>
Check No.: 14948	Check Date: 04/13/2020	Payee:	JENNIFER KELLY PHD LLC	
2020179427	INDEMNITY	07/19/2019	M-PHYSICIAN FEES	\$400.00
Check Amount:				<u>\$400.00</u>



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
Check No.: 14949	Check Date: 04/13/2020	Payee: PIETRAS SARACINO SMITH & MEEK		
2020189571	INDEMNITY	11/12/2019	L-LEGAL WC	\$806.00
			Check Amount:	\$806.00
Check No.: 14950	Check Date: 04/13/2020	Payee: EDGEWATER PARK TOWNSHIP		
2020198969	INDEMNITY	03/05/2020	I-TEMPORARY TOTAL DISABILITY	\$1,890.00
			Check Amount:	\$1,890.00
Check No.: 14951	Check Date: 04/13/2020	Payee: MOUNT LAUREL TOWNSHIP		
2020200555	INDEMNITY	03/18/2020	I-TEMPORARY TOTAL DISABILITY	\$540.00
			Check Amount:	\$540.00
Check No.: 14952	Check Date: 04/13/2020	Payee: AARON DIPERI		
2017100711	INDEMNITY	04/22/2017	I-PERMANENT PARTIAL DISABILITY	\$1,056.28
			Check Amount:	\$1,056.28
Check No.: 14953	Check Date: 04/13/2020	Payee: WESTAMPTON TOWNSHIP		
2020196018	COMPREHENSIVE	01/13/2020	M-MISC MED(WC) & PD (NON-WC) PR	\$1,485.13
			Check Amount:	\$1,485.13
Check No.: 14954	Check Date: 04/13/2020	Payee: SOUTHAMPTON TOWNSHIP		
2020194345	BLDG/CONTENT	06/20/2019	M-MISC MED(WC) & PD (NON-WC) BLD	\$14,107.02
			Check Amount:	\$14,107.02
Check No.: 14955	Check Date: 04/13/2020	Payee: IVY REHAB NETWORK INC		
001253132	INDEMNITY	06/26/2016	M-PHYSICAL/OCCUPATIONAL THERAPY	\$85.00
			Check Amount:	\$85.00
Check No.: 14956	Check Date: 04/13/2020	Payee: STRIVE PHYSICAL THERAPY AND		
2020187376	INDEMNITY	10/18/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$160.00
2018121619	INDEMNITY	12/29/2017	M-PHYSICAL/OCCUPATIONAL THERAPY	\$180.00
			Check Amount:	\$340.00
Check No.: 14957	Check Date: 04/13/2020	Payee: VIRTUA MEMORIAL HOSPITAL BURLINGTON COUNTY INC		
2020196452	MEDICAL ONLY	02/05/2020	M-ACUTE CARE HOSPITAL	\$1,727.00
2020197771	MEDICAL ONLY	02/17/2020	M-ACUTE CARE HOSPITAL	\$1,727.00
			Check Amount:	\$3,454.00
Check No.: 14958	Check Date: 04/13/2020	Payee: OCEAN EYE INSTITUTE		



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
2020189151	MEDICAL ONLY	11/05/2019	M-PHYSICIAN FEES	\$86.37
Check Amount:				<u>\$86.37</u>
Check No.: 14959	Check Date: 04/13/2020	Payee: BIO-REFERENCE LABORATORIES INC		
2019174774	MEDICAL ONLY	05/26/2019	M-OTHER PROVIDER FEES	\$532.72
Check Amount:				<u>\$532.72</u>
Check No.: 14960	Check Date: 04/13/2020	Payee: ONE CALL CARE DIAGNOSTICS		
2020193360	MEDICAL ONLY	12/30/2019	M-MRI	\$750.00
Check Amount:				<u>\$750.00</u>
Check No.: 14961	Check Date: 04/13/2020	Payee: CONCENTRA MEDICAL CENTERS		
2020200150	MEDICAL ONLY	03/17/2020	M-OCCUPATIONAL MEDICINE	\$550.55
Check Amount:				<u>\$550.55</u>
Check No.: 14962	Check Date: 04/13/2020	Payee: VIRTUA MEDICAL GROUP		
2020200076	MEDICAL ONLY	03/18/2020	M-OCCUPATIONAL MEDICINE	\$130.91
Check Amount:				<u>\$130.91</u>
Check No.: 14963	Check Date: 04/13/2020	Payee: CENTRAL JERSEY URGENT CARE		
2019174744	MEDICAL ONLY	05/26/2019	M-URGENT CARE CENTER	\$160.00
2020197580	MEDICAL ONLY	02/12/2020	M-URGENT CARE CENTER	\$320.00
2020197977	INDEMNITY	02/24/2020	M-URGENT CARE CENTER	\$160.00
2020199280	MEDICAL ONLY	03/09/2020	M-URGENT CARE CENTER	\$160.00
Check Amount:				<u>\$800.00</u>
Check No.: 14964	Check Date: 04/13/2020	Payee: RADIOLOGY AFFILIATES OF CENTRAL NEW JERSEY PC		
2020197148	MEDICAL ONLY	02/12/2020	M-DIAGNOSTICS	\$85.20
Check Amount:				<u>\$85.20</u>
Check No.: 14965	Check Date: 04/13/2020	Payee: BHMG - CORPORATE CARE		
2020189112	MEDICAL ONLY	11/04/2019	M-OCCUPATIONAL MEDICINE	\$59.80
Check Amount:				<u>\$59.80</u>
Check No.: 14966	Check Date: 04/13/2020	Payee: SURGERY SERVICES LLC		
2020186961	INDEMNITY	10/12/2019	M-PHYSICIAN FEES	\$2,554.76
Check Amount:				<u>\$2,554.76</u>
Check No.: 14967	Check Date: 04/13/2020	Payee: QUALCARE INC		

BURLINGTON COUNTY J.I.F. BURLINGTON CTY JIF I Account Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
2020201706	MEDICAL ONLY	04/07/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
Check Amount:				\$516.00
Check No.: 14968	Check Date: 04/20/2020	Payee: MATTHEW J PITERA MD PA		
2020179427	INDEMNITY	07/19/2019	M-HOSPITAL/IN PATIENT WC	\$1,000.00
Check Amount:				\$1,000.00
Check No.: 14969	Check Date: 04/20/2020	Payee: PRINCETON ORTHOPAEDIC ASSOC		
2019171524	INDEMNITY	11/19/2018	E-ALLOCATED MED EXAM WC	\$800.00
Check Amount:				\$800.00
Check No.: 14970	Check Date: 04/20/2020	Payee: I C U INVESTIGATIONS INC		
2018143403	INDEMNITY	05/15/2018	E-INDEP ADJUSTOR WC	\$252.00
Check Amount:				\$252.00
Check No.: 14971	Check Date: 04/20/2020	Payee: RAYMOND & COLEMAN LLP		
2020187550	BODILY INJURY	07/14/2018	L-LEGAL GL	\$1,722.50
2019172256	BODILY INJURY	03/31/2018	L-LEGAL GL	\$4,911.00
Check Amount:				\$6,633.50
Check No.: 14972	Check Date: 04/20/2020	Payee: ISO SERVICES INC		
2020195600	BODILY INJURY	10/31/2019	E-MISC ALL OTHER GL	\$11.75
Check Amount:				\$11.75
Check No.: 14973	Check Date: 04/20/2020	Payee: BORDENTOWN TOWNSHIP		
2020185549	INDEMNITY	10/01/2019	I-TEMPORARY TOTAL DISABILITY	\$791.36
Check Amount:				\$791.36
Check No.: 14974	Check Date: 04/20/2020	Payee: WESTAMPTON TOWNSHIP		
2020191522	INDEMNITY	12/05/2019	I-TEMPORARY TOTAL DISABILITY	\$1,364.70
Check Amount:				\$1,364.70
Check No.: 14975	Check Date: 04/20/2020	Payee: MOUNT LAUREL TOWNSHIP		
2020187376	INDEMNITY	10/18/2019	I-TEMPORARY TOTAL DISABILITY	\$1,842.00
Check Amount:				\$1,842.00
Check No.: 14976	Check Date: 04/20/2020	Payee: PEMBERTON TOWNSHIP		
2019176278	INDEMNITY	06/11/2019	I-TEMPORARY TOTAL DISABILITY	\$1,603.33
Check Amount:				\$1,603.33



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
Check No.: 14977 Check Date: 04/20/2020 Payee: Barrington Pratt				
2020194299	INDEMNITY	01/12/2020	I-TEMPORARY TOTAL DISABILITY	\$1,890.00
Check Amount:				\$1,890.00
Check No.: 14978 Check Date: 04/20/2020 Payee: John Snook				
2020186961	INDEMNITY	10/12/2019	I-TEMPORARY TOTAL DISABILITY	\$1,842.00
Check Amount:				\$1,842.00
Check No.: 14979 Check Date: 04/20/2020 Payee: William Roberts				
2020179427	INDEMNITY	07/19/2019	I-TEMPORARY TOTAL DISABILITY	\$1,842.00
Check Amount:				\$1,842.00
Check No.: 14980 Check Date: 04/20/2020 Payee: Paul Hill				
2020192797	GL PROPERTY DAMAGE	11/28/2019	M-MISC MED(WC) & PD (NON-WC) GL	\$1,000.00
Check Amount:				\$1,000.00
Check No.: 14981 Check Date: 04/20/2020 Payee: MEDFORD TOWNSHIP				
2020200553	INLAND MARINE	03/22/2020	M-MISC MED(WC) & PD (NON-WC) OTR	\$7,768.00
Check Amount:				\$7,768.00
Check No.: 14982 Check Date: 04/20/2020 Payee: IVY REHAB NETWORK INC				
2020185549	INDEMNITY	10/01/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$935.00
2020193360	MEDICAL ONLY	12/30/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$430.00
Check Amount:				\$1,365.00
Check No.: 14983 Check Date: 04/20/2020 Payee: STRIVE PHYSICAL THERAPY AND				
2020189571	INDEMNITY	11/12/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$765.00
2020187376	INDEMNITY	10/18/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$320.00
2020193180	INDEMNITY	12/24/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$560.00
Check Amount:				\$1,645.00
Check No.: 14984 Check Date: 04/20/2020 Payee: THE ORTHOPEDIC INSTITUTE OF NEW JERSEY				
001253132	INDEMNITY	06/26/2016	M-ORTHO/NEURO FEES	\$69.14
Check Amount:				\$69.14
Check No.: 14985 Check Date: 04/20/2020 Payee: COOPER SURGICAL ASSOCIATES PA				
2020195934	MEDICAL ONLY	01/29/2020	M-PHYSICAL/OCCUPATIONAL THERAPY	\$182.65
Check Amount:				\$182.65



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
Check No.: 14986	Check Date: 04/20/2020	Payee:	CONCENTRA MEDICAL CENTERS	
2020200150	MEDICAL ONLY	03/17/2020	M-OCCUPATIONAL MEDICINE	\$100.10
Check Amount:				\$100.10
Check No.: 14987	Check Date: 04/20/2020	Payee:	REHAB EXCELLENCE CENTER LLC	
2019176278	INDEMNITY	06/11/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$63.00
Check Amount:				\$63.00
Check No.: 14988	Check Date: 04/20/2020	Payee:	LUMBERTON EMERGENCY SQUAD INC	
2020200076	MEDICAL ONLY	03/18/2020	M-OTHER PROVIDER FEES	\$733.80
Check Amount:				\$733.80
Check No.: 14989	Check Date: 04/20/2020	Payee:	KENNEDY CHERRY HILL SURGICAL CENTER LLC	
2020187376	INDEMNITY	10/18/2019	M-AMBULATORY SURGERY CENTER	\$2,417.00
Check Amount:				\$2,417.00
Check No.: 14990	Check Date: 04/20/2020	Payee:	QUALCARE INC	
2020202406	MEDICAL ONLY	04/13/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
2020202586	INDEMNITY	04/16/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
2020202122	INDEMNITY	04/09/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
2020202105	INDEMNITY	04/07/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
Check Amount:				\$2,064.00
Check No.: 14991	Check Date: 04/27/2020	Payee:	CAPEHART & SCATCHARD PA	
2019158514	INDEMNITY	11/15/2018	L-LEGAL WC	\$204.00
2020178113	INDEMNITY	07/07/2019	L-LEGAL WC	\$338.50
2019156666	POLICE PROF PI	09/07/2016	L-LEGAL GL	\$1,960.00
Check Amount:				\$2,502.50
Check No.: 14992	Check Date: 04/27/2020	Payee:	MUNICIPAL EXCESS LIABILITY	
2018143484	INDEMNITY	05/21/2018	E-MISC ALL OTHER WC	\$850.85
Check Amount:				\$850.85
Check No.: 14993	Check Date: 04/27/2020	Payee:	I C U INVESTIGATIONS INC	
2018143403	INDEMNITY	05/15/2018	E-INDEP ADJUSTOR WC	\$273.00
Check Amount:				\$273.00
Check No.: 14994	Check Date: 04/27/2020	Payee:	MARSHALL DENNEHEY WARNER	



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
2018118615	BODILY INJURY	10/31/2017	L-LEGAL GL	\$2,544.25
Check Amount:				<u>\$2,544.25</u>
Check No.: 14995	Check Date: 04/27/2020	Payee: EDGEWATER PARK TOWNSHIP		
2020198969	INDEMNITY	03/05/2020	I-TEMPORARY TOTAL DISABILITY	\$1,890.00
Check Amount:				<u>\$1,890.00</u>
Check No.: 14996	Check Date: 04/27/2020	Payee: FLORENCE TOWNSHIP		
2020203272	INDEMNITY	04/06/2020	I-TEMPORARY TOTAL DISABILITY	\$1,890.00
Check Amount:				<u>\$1,890.00</u>
Check No.: 14997	Check Date: 04/27/2020	Payee: FLORENCE TOWNSHIP		
2020203272	INDEMNITY	04/06/2020	I-TEMPORARY TOTAL DISABILITY	\$135.00
Check Amount:				<u>\$135.00</u>
Check No.: 14998	Check Date: 04/27/2020	Payee: FLORENCE TOWNSHIP		
2020202105	INDEMNITY	04/07/2020	I-TEMPORARY TOTAL DISABILITY	\$1,890.00
Check Amount:				<u>\$1,890.00</u>
Check No.: 14999	Check Date: 04/27/2020	Payee: MARK HERKOPERC		
2018128624	INDEMNITY	03/15/2018	I-PERMANENT PARTIAL DISABILITY	\$1,180.00
Check Amount:				<u>\$1,180.00</u>
Check No.: 15000	Check Date: 04/27/2020	Payee: DAVID GUDONIS		
2018130588	INDEMNITY	04/07/2018	I-PERMANENT PARTIAL DISABILITY	\$1,098.40
Check Amount:				<u>\$1,098.40</u>
Check No.: 15001	Check Date: 04/27/2020	Payee: BORDENTOWN CITY		
2020199206	1ST PARTY COLL PD	03/08/2020	M-MISC MED(WC) & PD (NON-WC) PR	\$9,992.29
Check Amount:				<u>\$9,992.29</u>
Check No.: 15002	Check Date: 04/27/2020	Payee: MANSFIELD TOWNSHIP		
2020181860	1ST PARTY COLL PD	08/17/2019	M-MISC MED(WC) & PD (NON-WC) PR	\$1,000.00
Check Amount:				<u>\$1,000.00</u>
Check No.: 15003	Check Date: 04/27/2020	Payee: DELANCO TOWNSHIP		
2020196917	1ST PARTY COLL PD	02/09/2020	M-MISC MED(WC) & PD (NON-WC) PR	\$1,000.00
Check Amount:				<u>\$1,000.00</u>
Check No.: 15004	Check Date: 04/27/2020	Payee: IVY REHAB NETWORK INC		

BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
2020185549	INDEMNITY	10/01/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$170.00
2020193360	MEDICAL ONLY	12/30/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$255.00
Check Amount:				\$425.00
Check No.: 15005	Check Date: 04/27/2020	Payee: STRIVE PHYSICAL THERAPY AND		
2020189571	INDEMNITY	11/12/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$200.00
2020187376	INDEMNITY	10/18/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$400.00
2020193180	INDEMNITY	12/24/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$160.00
Check Amount:				\$760.00
Check No.: 15006	Check Date: 04/27/2020	Payee: BURLINGTON COUNTY ORTHOPAEDIC SPECIALIST P A		
2019176278	INDEMNITY	06/11/2019	M-ORTHO/NEURO FEES	\$95.00
2020189571	INDEMNITY	11/12/2019	M-ORTHO/NEURO FEES	\$95.00
Check Amount:				\$190.00
Check No.: 15007	Check Date: 04/27/2020	Payee: CONCENTRA MEDICAL CENTERS		
2020200150	MEDICAL ONLY	03/17/2020	M-OCCUPATIONAL MEDICINE	\$100.10
Check Amount:				\$100.10
Check No.: 15008	Check Date: 04/27/2020	Payee: ROTHMAN ORTHOPAEDICS		
2020186961	INDEMNITY	10/12/2019	M-ORTHO/NEURO FEES	\$73.90
Check Amount:				\$73.90
Check No.: 15009	Check Date: 04/27/2020	Payee: REHAB EXCELLENCE CENTER LLC		
2019176278	INDEMNITY	06/11/2019	M-PHYSICAL/OCCUPATIONAL THERAPY	\$126.00
Check Amount:				\$126.00
Check No.: 15010	Check Date: 04/27/2020	Payee: VIRTUA MEDICAL GROUP		
2019169455	INDEMNITY	03/25/2019	M-PHYSICIAN FEES	\$121.84
Check Amount:				\$121.84
Check No.: 15011	Check Date: 04/27/2020	Payee: PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ		
2018146837	INDEMNITY	06/16/2018	M-ORTHO/NEURO FEES	\$234.32
Check Amount:				\$234.32
Check No.: 15012	Check Date: 04/27/2020	Payee: CENTRAL JERSEY URGENT CARE		
2020199280	MEDICAL ONLY	03/09/2020	M-URGENT CARE CENTER	\$160.00
Check Amount:				\$160.00



BURLINGTON COUNTY J.I.F.
BURLINGTON CTY JIF I Account
Check Register

Processed Date: 04/01/2020 - 04/30/2020

Claim Number	Claimant Type	DOL	Transaction Type	Payment Amount
Check No.: 15013 Check Date: 04/27/2020 Payee: EMERGENCY PHYSICIANS OF NEW JERSEY P A				
2020190627	INDEMNITY	11/22/2019	M-PHYSICIAN FEES	\$309.26
Check Amount:				\$309.26
Check No.: 15014 Check Date: 04/27/2020 Payee: HOME CARE CONNECT LLC				
2020187376	INDEMNITY	10/18/2019	M-DME/PROSTHETICS	\$1,350.00
Check Amount:				\$1,350.00
Check No.: 15015 Check Date: 04/27/2020 Payee: QUALCARE INC				
2020203272	INDEMNITY	04/06/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
2020203049	MEDICAL ONLY	04/21/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
2020202734	MEDICAL ONLY	04/17/2020	M-MEDICAL REHAB/NON VOCATIONAL	\$516.00
Check Amount:				\$1,548.00
Total for BURLINGTON CTY JIF I				\$373,848.71
Number of Check:		113	First Check Number:	14903
Number Of Payments:		209	Last Check Number:	15015
Expense Payments:		120,002.39		
Legal Payments:		42,979.71		
Loss Payments:		210,866.61		

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND

BILL LIST - May 2020

	Payee	FY 2020	FY 2019	JIF Appropriation	Description
1	Actuarial Advantage	6,024.00		Prof Services/Actuary	April 2020 Fees
2	PERMA	7,075.25		Prof Services/Admin. Consultant	April, May, June 2020 Fee
3	Arthur J. Gallagher Risk Management Services, Inc.	30,810.00		Prof Services/Administration	May 2020 Fee
4	Arthur J. Gallagher Risk Management Services, Inc.	165.31		Misc/Postage/Copies/Faxes	April fees postage/copies expenses
5	The DeWeese Law Firm, P.C.	6,074.00		Prof Services/Attorney	May 2020 Fees
6	Qual-Lynx	17,669.00		Prof Services/Claims Admin.	May 2020 Fees
7	Joyce Media	375.00		Misc/JIF Website	May 2020 Fees
8	Kris Kristie	375.00		Misc/Recording Secretary	May 2020 Fees
9	J. A. Montgomery Risk Control Services	11,593.00		Prof Services/Safety Director	May 2020 Fees
10	Pivot Point Security		732.00	EPL/CYBER/Technology Risk Management Service	Contract Fees 9/1-8/31/2020
11	Secure Data Consulting Services, LLC	4,675.00		Prof Services/Technology Risk Serv Dir	May 2020 Fees
12	Tom Tontarski	949.00		Prof Services/Treasurer	May 2020 Fees
13	Tom Tontarski	26.35		Misc/Postage/Copies/Faxes	Priority mail fees
14	Conner Strong & Buckelew	705.00		Prof Services/Underwriting Mgr	May 2020 Fees
15	Conner Strong & Buckelew	1,099.00		Misc/Fidelity Bond (Admin/TPA/Treasurer)	Fidelity bond 5/1-4/30/21; Policy # B6024103
16	Debby Schiffer	2,538.00		Wellness Program	May 2020 Fees
17	4imprint	218.00		Wellness Program	Inv #8158513 Wellness items for Safety Breakfast
18	Courier Post	105.64		Misc/Legal Notices	#4181904 change of may mtg: #4137227 change of april mtg
19	Courier Times	89.22		Misc/Legal Notices	#7339054 change of march mtg: #7340917 change of april mtg
20	Iron Mountain	75.76		Misc/Record Retention Service	Inv#CPNX884 Storage 5/1-31/2020; Service 3/25-4/28/2020
21	Chesterfield Township		2,850.00	Safety Incentive Program	Full SIP direct check
22	Delanco Township		2,850.00	Safety Incentive Program	Full SIP direct check
23	Edgewater Park Township		2,400.00	Safety Incentive Program	Full SIP direct check
24	Lumberton Township		3,200.00	Safety Incentive Program	Full SIP direct check
25	Mansfield Township		2,900.00	Safety Incentive Program	Full SIP direct check
26	Mount Laurel Township		3,500.00	Safety Incentive Program	Full SIP direct check
27	Borough of Palmyra		2,650.00	Safety Incentive Program	Full SIP direct check
28	Borough of Pemberton		2,100.00	Safety Incentive Program	Full SIP direct check
29	Township of Shamong		3,100.00	Safety Incentive Program	Full SIP direct check
30	Southampton Township		2,650.00	Safety Incentive Program	Full SIP direct check
31	Tabernacle Township		3,100.00	Safety Incentive Program	Full SIP direct check
32	Westampton Twp	500.00		EPL/CYBER/EPL/Cyber Incentive Program	Full SIP direct check
33	Woodland Township		2,350.00	Safety Incentive Program	Full SIP direct check
34	Wrightstown Borough		2,850.00	Safety Incentive Program	Full SIP direct check
35	EJA/Capacity Insurance	7,500.00		Risk Management Consultants	RMC 1st installment Florence
	TOTAL	\$98,641.53	\$37,232.00		

JIF Bill List Total	\$135,873.53
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Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216
Parsippany, NJ 07054
Tel (201) 881-7632
Fax (201) 881-7633

Date: May 1, 2020
To: Burlington County Municipal Joint Insurance Fund
From: Commissioner Jack
Subject: MEL Report

2021 Rate Table: The MEL Board of Fund Commissioners met on May 1 for the purpose of introducing the 2021 Rate Table on first reading and to schedule the public hearing for the June 3, 2020 meeting. Taking action in June will facilitate the local JIFs in planning for their budgets this Fall.

COVID-19 Special Subcommittee: In March, the Board of Fund Commissioners authorized the formation of a committee to review claims and consider inquiries as respects COVID-19. Board of Fund Commissioner adopted the Charter for COVID-19 Special Subcommittee Committee's first meeting scheduled for May 1, 2020 at 11AM.

Power of Collaboration: The MEL's latest Ad "Power of Collaboration" series that will appear in the League of Municipalities magazine highlights the resources, financial strength and collaborative power of the MEL to assist its members during a public health crisis.

EJIF Inspection Program: In an effort to continue inspection services to EJIF members during the current health crisis, enclosed for information only is a proposal submitted by Environmental Engineer for remote support services.

March Month-End 4-year Lost Time Accident Frequency: Enclosed is a report noting the month-end LTAF rate as of March for a 4-year period.

Committee Meetings: The Model Personnel Committee is scheduled to Meet on May 4th, the Claims Review Committee on May 6th, the Legislative Committee will meet May 7th, the Safety & Education and the Coverage Committee will both meet on May 8th.

Premium Payment Grace Period – Executive Director submitted a copy of the Governor's order requiring insurance carriers to provide for a 90-day grace period to make premium payment. Fund Attorney confirmed that the MEL JIF is not an insurance carrier and not subject to requirement. Executive Director noted the MEL JIF issues a bill to its members with quarterly due dates. Third quarter is due July 31st and 4th quarter is due January 31st of the following year.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND				
2021 BUDGET FOR RATE DEVELOPMENT				
MUNICIPALITIES ONLY - CURRENT DATA				
	A	B	B-A	B-A
	BUDGET	BUDGET		
APPROPRIATIONS	2020 RATES	2021 RATES	\$	%
I. CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
CLAIMS				
Excess Liability:				
1 To 500K	2,157,919	2,157,919	-	0.0%
2 1.5MIL Ex 500K	4,722,953	4,722,953	-	0.0%
3 Excess WC	6,129,312	6,129,312	-	0.0%
4 Excess Property Claims	3,032,300	3,032,300	-	0.0%
5 POL/EPL Land Use	1,042,919	1,042,919	-	0.0%
6 Aggregate Excess LFC	13,920	13,920	-	0.0%
7 JIF Faithful Performance Bond	197,448	197,448	-	0.0%
8 Surety Bond	298,816	298,816	-	0.0%
9 Sub Total	17,595,587	17,595,587	-	0.0%
10 PREMIUMS				
11 3MIL ex 2MIL	3,069,128	3,069,128	-	0.0%
12 Optional Excess Liability	2,131,417	2,131,417	-	0.0%
13 Optional Excess POL/EPL	629,275	629,275	-	0.0%
14 Excess WC	2,501,301	2,501,301	-	0.0%
15 Excess Property	9,346,830	9,346,830	-	0.0%
16				
17 Loss Fund Contingency	1,582,525	1,582,525	-	0.0%
18 Sub Total	19,260,476	19,260,476	0	0.0%
19 Total Claims & Premiums	36,856,063	36,856,063	-	0.0%
20				
21 II. EXPENSES				
22 Claims Adjustment	1,072,065	1,072,065	-	0.0%
23 Property Adjustment	173,189	173,189	-	0.0%
24 Administration	1,223,772	1,223,772	-	0.0%
25 Loss Fund Management	138,319	138,319	-	0.0%
26 Actuary	52,140	52,140	-	0.0%
27 Attorney	46,925	46,925	-	0.0%
28 Deputy Attorney	1,566	1,566	-	0.0%
29 Attorney-OPRA	17,665	17,665	-	0.0%
30 Auditor	29,902	29,902	-	0.0%
31 Treasurer	26,437	26,437	-	0.0%
32 Underwriting Manager	550,387	550,387	-	0.0%
33 Reinsurance Manager	317,826	317,826	-	0.0%
34 Safety and Education Committee	206,166	206,166	-	0.0%
35 Computer Services	146,457	146,457	-	0.0%
36 Legislative Committee	28,026	28,026	-	0.0%
37 Internal Audit Committee	61,397	61,397	-	0.0%
38 Strategic Planning Committee	30,699	30,699	-	0.0%
39 Coverage Committee	40,663	40,663	-	0.0%
40 Communications Committee	126,368	126,368	-	0.0%
41 Expense Contingency	79,886	79,886	-	0.0%
42 Subtotal	4,369,855	4,369,855	-	0.0%
43				
44 MEL Safety Institute	1,056,675	1,056,675	-	0.0%
45 Total Appropriations	42,282,593	42,282,593	-	0.0%