

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 reschedule 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 shout out to Hainesport: In an attempt to bring some "sanity" and light-heartedness into the office, they hosted a "Wear your 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)*:

	<i>March</i>	<i>YTD</i>
<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>	63:37	80:20
<i>Average Days to Report</i>	3.8	4.5

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

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

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

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

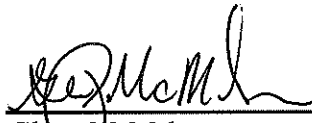
Chair Jack entertained a motion to adjourn the April 21, 2020 meeting of the BURLCO JIF.

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